The original documents are located in Box 8, folder "Consumer Affairs, 1974-1975 (1)" of the Stanley Scott Papers at the Gerald R. Ford Presidential Library.

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consumer news

DEPARTMENT OF HEALTH, EDUCATION & WELFARE
Office of Consumer Affairs
Virginia H. Knauer, Director

Vol. 5, No. 1, Jan. 1, 1975

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Household moving

Interstate Commerce Commission (ICC) has approved a proposal of North American Van Lines to run a 1-year experiment (beginning Jan. 1, 1975) to improve the interstate moving industry's methods of estimating costs for moving consumers' household goods. The experiment will use new estimating forms & procedures for judging the weight of furniture, appliances & other household items.

In approving the proposal, ICC termed the experiment a significant attempt by the industry to end abusive estimating practices. The proposal was endorsed by several major moving companies & the American Movers Conference. North American has agreed to provide the entire industry with the experimental procedures if they are successful & are approved on a permanent basis by ICC.

Mouthwash ads

According to a ruling by a **Federal Trade Commission** (FTC) administrative law judge, advertisements for Listerine mouthwash have made claims that are false, misleading & deceptive. Under the ruling, the manufacturer—Warner-Lambert Co., Morris Plains, NJ—must stop claiming that Listerine does any of the following things: cures or prevents colds or sore throats; results in fewer colds; is of any benefit in treating colds & sore throats.

Manufacturer must also insert in all Listerine ads, for a 2-year period, a statement telling consumers that the mouthwash will not prevent, treat or cure sore throats or colds. The ruling is not a final decision; manufacturer has already filed a notice of appeal on the decision.

Warning!

• BEEF STEW—**Agriculture Dept.** has ordered recall of all beef stew produced by Krey Packing Co. Jackson, TN; botulin bacteria has been found in this product [CONSUMER NEWS, Dec. 15, 1974]. Stew was packed under these brand names: Allen Pride, A.Q., Hermitage, Kelly, Krey, Kroger, Lancaster, Porter, Thrifty Maid. All brands carry code "EST 712" stamped on lid or bottom, plus other codes. Return unopened cans to store where purchased.

more on ▶▶▶ GOLD

With the advent of 1975, consumers can now own gold. [CONSUMER NEWS, Sept. 1, 1974]. But if you are thinking about investing in this metal, several Federal agencies caution you to do your homework first. Buying & selling gold can be risky business, according to **Office of Consumer Affairs** (OCA), **Justice Dept., Treasury Dept., Securities & Exchange Commission** (SEC), **Federal Trade Commission** (FTC) & the **Postal Inspection Service.** They have compiled a list of suggestions which is available from OCA (write to Gold, Office of Consumer Affairs, Washington, DC 20201).

You may also want to keep in mind these new developments:

• Federal officials have warned consumers who are thinking of buying gold to beware of frauds. One potential fraud involves assaying—a chemical testing of gold to verify its weight & fineness (pureness). Most companies that buy gold require an assay to certify the weight & pureness. As a result, you have to pay between $30 to $40 to have your gold tested. However, because there are no Federal or uniform state standards governing assayers, you will have to be especially careful to find a qualified assayer. In some cases, the company buying your gold will specify which assayer you should go to. If it doesn't, you should consult reputable gold dealers or other experts for the names of qualified assayers. The New York Mercantile Exchange includes the names of assaying firms in its booklet, *Gold Futures—Information & Rules in Brief.* For a free copy, write: New York Mercantile Exchange, 6 Harrison Street, New York, NY 10013.

• In addition to finding a reputable assayer, the Assay Division of the **U.S. Mint** recommends that before getting the gold assayed, consumers should get a printed list of charges from the assayer. The charge for assaying will differ depending upon which method is used. According to the Mint, there are two recommended methods: fire assay, which subjects the gold to heat & lead; & spectrographic assay, which uses a special instrument to produce a spark that, in turn, indicates through colors the metals present. Of the two, fire assay is the less expensive & more commonly used. The Mint recommends that consumers not use such other methods as the wet chemical method because they are not accurate enough for determining the value of gold. Once the gold is assayed, the Mint suggests that you get a certificate of assay which includes this information: the name of the assayer (usually in the form of a letterhead); the fineness of the gold (gold of investment quality can range from .995 to .9999—the best); the date on which the assayer's report was made; the assayer's sample number or reference number.

• **The Federal Home Loan Bank Board** (FHLBB) has prohibited savings & loan associations from dealing in gold. Also, the **Federal Reserve Board** (Fed), the **Office of the Comptroller of the Currency** & the **Federal Deposit Insurance Corp.** (FDIC) have issued guidelines discouraging banks from handling gold. Under the guidelines, the agencies ruled that although gold can be accepted as collateral for a customer's loan, a bank itself may not use gold as collateral in getting loans from Federal Reserve district banks.

Consumer News Index: Volume 4, part 2: Oct. 1, 1974—Dec. 15, 1974.

Below is an index to CONSUMER NEWS & its supplement CONSUMER REGISTER for the issues published October 1974 through December 1974.

Unlike previous volumes, this index covers a 3-month period rather than the usual 6-month period. This 3-month index will allow CONSUMER NEWS to coordinate future indexes with the start of every calendar year. The next issue will be Volume 5, part 1, & will cover the period from January through June 1975; Volume 5, part 2, will cover the period from July through December 1975.

Date & page of the newsletter are given after each subject. "Cyclamates Dec 1:3" means an item about cyclamates appeared on page 3 of Dec. 1 issue of CONSUMER NEWS. Subjects that appeared in the CONSUMER REGISTER supplement are designated by "CR" before the date & page number. "CR Dec 15:2" means page 2 of Dec. 15 issue of CONSUMER REGISTER.

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OCA consumer register

A supplement to Consumer News

Vol. 5, No. 1, Jan. 1, 1975

Family planning

Jan. 8 is deadline for comments on **Social & Rehabilitation Service's** (SRS) proposal to exclude therapeutic & nontherapeutic abortions from its list of family planning services for which the Federal Government will contribute 90% of the cost. However, Federal matching funds at a lower level—from 50% to 81%—would be available if a state's Medicaid plan provides for abortions as a medical service.

Proposed regulations implement Public Law 92-603, the Social Security amendments of 1972. Those amendments made family planning services mandatory rather than optional under Medicaid & increased the rate of Federal matching of state expenditures for these services to 90% (Medicaid is the Federal-state program of medical assistance to the poor.) The draft of the family-planning regulations published in June 1973 did not exclude abortion.

The proposals continue the requirement for "freedom from coercion or pressure of mind & conscience, & freedom of choice of method, so that individuals eligible under the plan for such services & supplies can choose in accordance with the dictates of their consciences."

Purpose of the proposals is to make it possible for individuals of child-bearing age (including minors who may be sexually active) to decide how many children they want & how the children should be spaced.

Under the proposed regulations, services & supplies would include:

- Consultation with a doctor, examination & continuing supervision.
- Necessary laboratory examinations & tests.
- Medically approved pharmaceutical supplies & devices to prevent pregnancy.
- Surgical procedures for voluntary sterilization.

Details—*Federal Register:* Dec. 9, 1974, page 42919; June 13, 1973, page 15582. Send comments to Administrator, Social & Rehabilitation Service, Health, Education & Welfare Dept, Box 2382, Washington, DC 20013.

Campers & trailers

Jan. 17, 1975 is deadline for comments on **National Highway Traffic Safety Administration's** (NHTSA) proposal to extend its car fire protection standards to recreational campers & trailers.

The proposal is a result of a petition filed by the Recreational Vehicle Institute (RVI), a trade organization representing manufacturers of recreational vehicles. RVI says there is a similarity in design & materials between multipurpose vehicles (which are already covered in the standard) & recreational vehicles (which are not covered by the standard). **Consumer Product Safety Commission** (CPSC), which has accident investigation reports, agrees that a potential flammability problem exists.

Some states have either issued or plan to issue their own standards; a Federal standard would have priority over inconsistent state standards.

NHTSA proposes a March 1, 1975, effective date.

Details—*Federal Register:* Nov. 15, page 40305. Send comments to Docket Section, National Highway Traffic Safety Administration, 400 7th St., SW, Washington, DC 20590.

Rate Register

On Dec. 12, 1974, an 8% increase in bus passenger fares & express package rates went into effect. (Bus companies are major haulers of small packages.) Rate increase does not apply to city or metropolitan bus systems.

When the bus companies applied for the rate increase, there were no protests, so **Interstate Commerce Commission** (ICC), which regulates the rates of interstate bus companies, placed the rate increase under investigation "on its own motion." A copy of the order (No. 36105) to investigate the legality of the fares & rates will be sent to every bus company in the U.S.

Under ICC procedures, the commission will make an announcement at a later date notifying consumers as to when they may comment on this increase.

Unavoidable contaminants

March 6 is deadline for comments on **Food & Drug Administration's** (FDA) proposal to set tolerance levels for poisonous or otherwise harmful substances in food.

The proposed regulations set levels for lead in evaporated milk, mercury in fish & aflatoxin in peanuts, corn & other grains.

FDA says that metals such as mercury & lead get into our food supply from the soil & sea water—mostly through the use of pesticides & industrial chemicals. Aflatoxin comes from a mold found in fields where crops are grown, & it appears later in these crops.

Highlights of the proposed rules are:

- FDA would reduce the amount of lead permitted in evaporated milk to 0.3 parts per million (ppm) from the present 0.5 ppm. Since canned evaporated milk contains more lead than raw milk that has been concentrated to evaporated milk levels, the additional amount of this substance comes from the lead used in sealing cans of evaporated milk. Severe lead poisoning damages the central nervous system, kidneys & blood cells & can cause death.
- FDA would reduce the aflatoxin limit to 15 parts per billion (ppb) from the present 20 ppb. The mold grows naturally in fields. It has probably been with us for a long time, but it was not discovered until the early 1960's. Aflatoxin causes cancer in test animals.
- FDA would affirm the present informal mercury level of 0.5 ppm in fish & shellfish. Mercury poisoning may lead to progressive blindness, deafness, incoordination, brain deterioration & death.
- FDA defines how it would control unavoidable poisonous or harmful substances in food. The agency explains the difference between a "tolerance" level & an "action" level. The proposal on mercury (affirming the present informal level of 0.5 ppm in fish & shellfish) would be an action level. This means FDA would expect to get new information from a study now being done & would wait until it gets those results before setting a formal tolerance. A "tolerance" level (setting the level of lead to be permitted in evaporated milk at 0.3 ppm & reducing the level of aflatoxin to 15 ppb) means FDA would have relatively complete data on lead & aflatoxin. FDA says it is unlikely

that technological procedures for limiting these substances will improve much in the future.

Although FDA would like to eliminate all of these contaminants from foods, it says it cannot ban all impurities & must consider the possibility of serious food shortages if large amounts of food were destroyed because of contamination.

Other provisions of the regulations (1) clarify FDA's relationship with Environmental Protection Agency (EPA) on setting action levels for pesticides; (2) describe how imported products will be regulated; & (3) reaffirm FDA's position that it is illegal to "blend" contaminated food with non-contaminated food to reduce the level of contamination below an actionable level.

Details—*Federal Register:* Dec. 6, page 42737. Send comments to Hearing Clerk, Food & Drug Administration, 5600 Fishers Lane, Rockville, MD 20852.

Bike safety

Consumer Product Safety Commission (CPSC) has delayed indefinitely its mandatory safety standards for bicycles sold across state lines.

Safety standards were scheduled to go into effect today, but bicycle manufacturers said they could not meet this deadline. Therefore, CPSC will soon propose a new effective date in addition to several changes in the standard.

Details—*Federal Register:* Dec. 16, 1974, page 43536; July 16, 1974, page 26100; May 10, 1973, page 12299. CONSUMER NEWS: Aug 1, 1974. CONSUMER REGISTER: Aug 1, 1974; June 1, 1973.

Bicyclist safety (continued)

Jan. 16 is new deadline for comments on **National Highway Traffic Safety Administration's** (NHTSA) proposal to develop highway safety standards to protect bicycle riders.

Organizations such as the American Youth Hostels & the League of American Wheelmen petitioned NHTSA for an extension of the comment period because these organizations felt their members would not have enough time to respond without the extension. NHTSA wants to consider all comments from the bicycling public in its standard-making process.

Details—*Federal Register:* Dec. 16, 1974, page 43557; Oct. 15, 1974, page 36864. CONSUMER REGISTER: Nov. 15, 1974. Send comments to Dockets Section, National Highway Traffic Safety Administration, Washington, DC 20590.

Travel group charters

Jan. 3 is deadline for comments on **Civil Aeronautics Board's** (CAB) proposal to eliminate the Dec. 31, 1975, expiration on Travel Group Charters (TGCs). A TGC is a group travel plan under which travelers do not have to belong to an "affinity" organization. They are able to sign up as individuals with a tour organizer (an individual, a club, an association or anyone who wants to organize a tour).

CAB believes that the TGCs can become a "viable form of charter transportation" under liberalized rules adopted by CAB Aug 12, 1974. Some of the new liberalized rules already in effect are:

- To reduce the deadline for filing the list of original participants from 90 days to 60 days before the scheduled departure date.
- To allow a TGC to be filed when at least 90% instead of the entire 100% of the contracted seats have been sold to participants.
- To eliminate the standby list for eligible assignees of TGC participants &, instead, permit the interests of original participants to be assignable to the general public. This rule increases the consumer's chance of getting refunds under certain circumstances.

Since CAB has proposed to end all affinity charters by the end of 1975 [see CONSUMER REGISTER: Dec. 15, 1974], CAB feels that TGC authorizations should continue indefinitely to provide economical air transportation for consumers.

Details—*Federal Register:* Dec. 4, 1974, page 41995; Aug. 15, 1974, page 29345. CONSUMER REGISTER: Dec. 15, 1974. Send comments to Docket Section, Civil Aeronautics Board, Universal Building, Washington, DC 20428.

Note

Office of the Federal Register has published *Directory of Federal Regional Structure* in a special section of its Dec. 4, 1974, issue of *Federal Register*.

The directory shows a map of 10 Standard Federal Regional Boundaries that were established in 1969 to streamline Federal field office operations. Agencies were urged to adopt the uniform boundary system—those agencies conforming to the system are listed in the first section of the directory. Names of key regional officials (along with addresses & telephone numbers) are listed for each of the 10 regions. Regional maps of agencies not conforming to the uniform regional system come after the first section along with appropriate names, addresses & telephone numbers.

Consumers wishing to get in touch with regional government officials should find the directory useful. *Federal Register* is usually available in public & college libraries.

Details—*Federal Register:* Dec. 4, 1974, pages 42252 through 42334.

Pork in poultry products

Agriculture Dept. has amended its poultry inspection regulations to require all pork used in poultry products be treated for trichinae. Agriculture says the amendment will insure that the pork which may sometimes be used in specialty products, such as turkey & chicken loaves, will be safe from trichinae infection.

No poultry products containing pork are on the market at present, but Agriculture anticipates some will soon be.

This amendment will bring poultry inspection regulations into line with existing meat inspection regulations.

Details—*Federal Register:* Dec. 9, 1974, page 42900.

This listing, prepared by Marion Q. Ciaccio, is intended only as summary coverage of selected *Federal Register* items deemed of particular interest to consumers, & it does not affect the legal status or effect of any document required or authorized to be published pursuant to Section 5 of Federal Register Act as amended, 44 U.S.C. 1505. *Federal Register* is published Monday through Friday (except Federal Government holidays) by **Office of the Federal Register, National Archives & Records Service, General Services Administration.** Subscription is $5 a month or $45 a year & may be ordered from **Superintendent of Documents, Government Printing Office,** Washington, DC 20402. Superintendent also sells copies of *Federal Register* for 75¢ each. Free copies of *Federal Register* may be available in libraries.

Recall

Food & Drug Administration (FDA) cautions consumers not to use 2 new arthritis remedies labeled "Aspirin Free Arthritis Pain Formula" & "Saloxium Analgesic/Anti-Inflammatory Tablets." Both drugs, produced by Whitehall Laboratories, New York, are being voluntarily recalled from the market at FDA's request.

The products contain a pain reliever—"salsalate"—which converts to sodium salicylate in the body. FDA is concerned that consumers may use these drugs in addition to using aspirin or other salicylate because both salsalate drugs are labeled "Aspirin Free." Such use could lead to serious salicylate poisoning. Also, FDA believes that the use of these products without knowledge that they contain a salicylate could lead to excessive bleeding in patients who are taking anticoagulant drugs such as sodium warfarin. Young children may also be particularly in danger if they should accidentally swallow the contents of the bottles.

Both salsalate products are long, rounded tablets that are nearly identical in name & appearance to another Whitehall product ("Arthritis Pain Formula") which does contain ordinary aspirin & is so labeled. This product is not being recalled.

Dear Consumer:

One of the great advantages of being the President's Consumer Advisor is the one of meeting so many wonderful people. I have met & talked to families—& children—in almost every state of the Union.

There are times, though, when I wish I could meet more people than I have. I would like to know each of the subscribers to CONSUMER NEWS personally, so that I could talk to you about your family & about America—its problems & its hopes.

We certainly have our problems today, but I think we should pause to remember that no country, no nation or civilization has ever enjoyed more constant & significant progress. Indeed, our nation's problems pale in comparison to the agonies faced by other countries.

So as a nation, we have much to be thankful for. As individuals, we can show thanks by doing what we can to help out those who are not as fortunate—those who are unemployed, who are old & lonely or who are poor.

And remember there is hope. Across this country, some of the best minds that civilization has ever produced are working night & day to solve our economic & energy problems.

These problems will be solved, don't doubt it for a minute. But it will require time, sacrifice, patience & a commitment from each & every one of us.

With best wishes for 1975,

Sincerely,

Virginia Knauer

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OFFICE OF CONSUMER AFFAIRS
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DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
OFFICE OF THE SECRETARY
OFFICE OF CONSUMER AFFAIRS
WASHINGTON, D.C. 20201

October 2, 1974

Secretarial Briefing
By
Virginia H. Knauer
Special Assistant to the President for Consumer Affairs
and
Director, Office of Consumer Affairs, DHEW
Regarding
Highlight and Up-date on Present Activities and Accomplishments

I have served as Special Assistant to the President for Consumer Affairs since my appointment on April 9, 1969. In this capacity I have endeavored to represent at policy levels the consumer in the Administration and the Administration to the consumer.

The Office of Consumer Affairs, of which I also serve as Director, was established by Executive Order 11583 of February 24, 1971; amended by Executive Order 11595 of May 26, 1971; and transferred to DHEW, Office of the Secretary, on January 25, 1973.

Our major activities fall within four primary categories:

I. Consumer Advocacy
II. Consumer Education
III. Consumer Redress
IV. Planning and Analysis

I have tried to highlight major activities in each of these categories in the broadest possible manner with special emphasis on the subjects of greatest concern--Consumer Anxiety and Alienation, Energy, Health and Safety, Privacy, Confidence in our System, and Coping with Inflation.

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I. CONSUMER ADVOCACY

Consumer Advisory Council
Presidential appointees meeting quarterly to advise and make recommendations on Federal policy and initiatives as they affect the consumer.

Federal Agency Consumer Representatives
From zero to now 21 Federal agencies with such representatives in management staff positions assuring that the interests of consumers are presented and considered in a timely manner.

State and Local Consumer Offices
Have grown from 16 such offices in the country in 1969 to more than 250 such offices at this time. We have a separate division to handle coordination, liaison and publish State Consumer Action annually. OCA also publishes annually a Directory of State, County and City Government Consumer Offices (only such comprehensive compilation available) to facilitate communications among officials and aid consumers. OCA is presently preparing the first national directory of consumer education activities carried on by state and local consumer offices.

National Conference of State and Local Consumer Office Administrators
First national meeting of its kind, held in Washington June 1974 and attended by over 400 people from most states. President Ford opened the meeting and many Administration and Congressional leaders participated. Resulted in formation of national organization and emphasis on problem solving at state and local level.

Legislative Comments and Testimony
Numerous comments and testimony have been offered on pending legislation. Of particular recent interest have been Bills affecting warranties, cosmetic and nutritional labeling, energy, privacy and consumer redress--particularly the establishment of a consumer advocacy agency. Bimonthly status reports are issued in OCA's Consumer Legislative Monthly Report. (See Addendum A)

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Independent Agency Comments

Numerous comments have been and continue to be sent to various Independent Agencies as their regulatory process affects consumers. This is one of the most important aspects of consumer advocacy but it is the function OCA is least capable of performing--primarily due to lack of the necessary staff resources and standing. (See Addendum A)

Consumer Participation in Agency Rulemaking

OCA's biweekly publication, Consumer Register, a translation of certain items in the Federal Register, makes consumers aware of and gives them an opportunity to comment on proposed regulations issued by Federal agencies. The potential for citizen involvement in this important aspect of governing has been shown by the test project run this summer. (See Addendum B)

Interagency Committees

Mrs. Knauer is a member of various interagency committees relating to Cost of Living, Productivity, Energy, Economy, Privacy and the like. Such consumer input at these levels is essential to broad policy development. For example OCA is working through the Domestic Council, FEA, OMB and the Committee on Energy on such problems as deregulation and deallocation of gas and oil.

Voluntary Consumer Organizations

OCA maintains regular contact with well over a hundred organizations representing consumers, labor, women, education, religious, civic, and minority interests, all of whom have direct interest in enabling consumers to speak in an organized way on consumer problems.

International Consumerism

Within the past five years, international and foreign government interest in consumer affairs has greatly expanded.

. The 23-member nation Organization for Economic Cooperation and Development (OECD) has established a top level Committee on Consumer Policy on which Mrs. Knauer actively serves as the U.S. Representative. She has recently been re-elected vice-chairman by the other delegates.

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. The powerful 9 member-nation European Economic Community has established a top level Department of Environmental and Consumer Affairs and Mrs. Knauer regularly consults with the Commission at the request of the State Department. This Department has undertaken consumer protection and information programs.

. The Council of Europe has undertaken programs to promote consumer education in all European schools and incorporated recommendations from OCA in its report.

. The independent International Organization of Consumer Unions (IOCU) numbers member organizations in over 75 countries and has actively solicited and received advice and support from OCA.

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II. CONSUMER EDUCATION

"Dear Consumer"
A weekly newspaper column by Virginia Knauer for consumers distributed to approximately 7000 newspapers with readership in the millions.

Consumer News
A four page semimonthly newsletter for consumers is published by OCA and it has readership through circulation and libraries in the millions.

"H E L P!"
A new four minute weekly radio show, the first 13 of which are scheduled for Fall broadcast beginning this week. National experts on major problems appear to give tips to consumers on budgeting, auto and appliance purchasing and repairs, coping with inflation and energy shortages, providing good nutrition, etc.

Public Appearances
Extensive travel has been undertaken by Virginia Knauer across the nation urging solutions to the "little man's problems," listening to consumers, and informing the public about the Administration's consumer policies. This includes: miles traveled--541,591; formal speeches--383; press interviews--747; press conferences--163; magazine articles--109; and TV appearances--254.

Interagency Coordination and Policy Guidance
OCA provides policy coordination to the Consumer Information Center, which has the responsibility to identify areas of needed consumer information, encourage the Federal agencies having the appropriate expertise to publish such information in a manner useful to the public, make the public aware that the information exists and finally distribute millions of copies of such information to the requesting members of the public.

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. OCA works with the Education Division, DHEW, and its designated representatives (FICE) throughout the Federal establishment to assist in the development of policy information, educational materials and programs to benefit the consumer.

. OCA provides lead support to Federal Executive Boards in implementing their consumer affairs objectives. It is conservatively estimated that for one objective alone--assisting the elderly consumer--over 25,000 senior citizens have been the recipients of consumer education, information and referral services.

Consumer Nutrition

. HEW--through OCA--the Grocery Manufacturers of America and USDA sponsor the Advertising Council's Food, Nutrition and Health Campaign to focus public attention on the importance of proper nutrition. Distribution of the publication Food is More Than Just Something to Eat, prepared in conjunction with the campaign, is over the two million mark--more than half of them through paid industry promotions. Currently, requests for the free booklet are holding steady at 5000 per week.

. Current activity in this campaign targets on child nutrition. Two TV public service announcements have just been filmed. The first features Sesame Street's Cookie Monster carrying a message to young children about the importance of a balanced diet in a way they can understand and accept. The second features Mrs. Knauer, as a consumer affairs official and a grandmother, showing parents the Cookie Monster PSA their children are seeing in conjunction with children's programming, stressing the importance of child nutrition to proper physical and mental development, and exhorting parents to send for the booklet, Food is More Than Just Something to Eat.

Energy Conservation

The League of Women Voters Education Fund, OCA and HEW have begun an effort to foster an energy conservation ethic at the community level. This campaign will be launched at a national conference to be held in Washington, November 20-22. Seven regional workshops will follow, each focusing on the particular energy conservation problems of its geographic area. Local Leagues then take over and conduct an intensive neighbor-to-neighbor education program over the next two years.

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Voluntary Business Efforts

OCA has been heavily involved in stimulating consumer education efforts by business including unit pricing explanations, life insurance cost comparisons, information on the true costs of appliances including energy efficiency and consumption, speedy transition to nutritional labeling and consumer education in the banking industry.

Consumer Services

OCA, in conjunction with Consumers Union and the Washington Center for the Study of Services, is demonstrating the feasibility of developing and disseminating cost and quality comparison information on selected consumer services in the Washington area. The objective of this effort is the development of models for such evaluations for use by consumer groups in any area of the country. Services currently under study are health services including: nursing homes, emergency medical service, prescription drugs, health insurance, and family planning; automobile services such as repair and insurance; banking and credit; and discount merchandisers.

Pueblo Indian Consumer Education and Advocacy Program

OCA developed, coordinates, promotes and monitors an interagency demonstration project operated by and for New Mexico Pueblo Indians, and directly provides training, consumer materials and guidance to the Pueblos. This project is a model which can serve other Indian organizations.

Guidelines for Consumer Education Grades K-12 and for Adults

OCA has developed and published two sets of guidelines (K-12 and Adult) to assist educators, supervisory personnel and community leaders introduce progressive consumer education programs into existing or planned curricula or program materials.

Consumer Protection in the Educational Sector

OCA is promoting consumer redress mechanisms as solutions to educational abuses and student defaults. OCA shares the development of a Federal strategy on consumer protection in education and the planning of two national conferences on educational consumer protection and has drafted an educational complaint guide and complaint handling mechanism.

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III. CONSUMER REDRESS

Individual Complaint Handling

. OCA is the central Federal facility for handling individual consumer complaints. More than 2000 such complaints are handled monthly. About 25% are referrals from the President, Members of Congress and other Federal agencies. The balance are direct communications from consumers. In each instance the complaint is carefully analyzed and the responsible agency, firm or trade association is asked to evaluate the complaint and to institute or recommend corrective actions.

. In addition OCA has awarded a contract, one part of which is designed to analyze the Federal government's response to consumer complaints and recommend modifications where appropriate. Included among the agencies being studied is the Food and Drug Administration.

. In order to eliminate the statistical chaos which exists in the area of complaint data gathering, OCA is working with the Federal Trade Commission and the National Association of States Attorneys General in order to develop a common set of complaint data classifications designed to promote expeditious and substantive changes of information between Federal, State and local consumer protection officials.

Emergency Consumer Situations

. OCA is participating with other interested agencies in an interagency task force set up to assess the economic impact of shortage-induced natural gas curtailment this winter.

. OCA provides guidelines to Federal, State, and local officials for establishing emergency consumer aid offices in areas devastated by major natural disasters. These guidelines were developed based on OCA experience in operating the first such emergency center in Wilkes-Barre, Pennsylvania following Hurricane Agnes. OCA has encouraged Federal Executive Boards to work with community leaders to prepare contingency plans. Using the OCA guidelines the Boston FEB set up and operated an Emergency Consumer Aid office including counseling service in the Chelsea area following the major fire in 1973.

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. Also OCA is presently investigating the problem of major shortages in home canning equipment, which disrupts inflation-fighting efforts of many families.

Voluntary Complaint Handling by the Private Sector

. One of the major thrusts and accomplishments of OCA has been the establishment of Consumer Action Panels (CAPS) by specific industries such as major appliances, furniture, carpet and rug and now auto dealers. These CAPS consist of representatives of the industry, consumers and others chosen to play a role. The CAP attempts by mediation and conciliation to solve problems that have reached an impasse. Already these CAPS have solved thousands of consumer complaints and have been the subject of many favorable news stories. OCA is currently involved in the stimulation of similar programs in the home moving, auto manufacturing and airline industries. We are also continuing our efforts to increase consumer involvement in the national program involving warranties for new homes.

. OCA has stimulated efforts by trade associations to resolve consumer complaints, obtaining commitments to attempt mediation of complaints from over 200 trade associations.

. OCA is currently engaged in efforts with the Tire Industry Safety Council, the Motor Vehicle Manufacturers Association and the Department of Transportation to convince industry to incorporate State Consumer Protection Offices in tire and auto recall campaigns down to the consumer level.

. OCA has worked with specific firms in consumer self-improvement programs relating to labeling (cosmetic, nutritional, fruit juices, etc.), warranties, packaging (bacon window packages), and general consumer-oriented product information (telephone/hearing aid incompatibility).

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. OCA has been working with Council BBB to improve the national efforts and has co-sponsored with CBBB and GW University a September '74 Public Policy Conference here in Washington on consumer redress in the private and public sectors. Over 300 government, business, consumer and academic leaders participated in the conference, the proceedings and recommendations of which will soon be available to public policy makers.

IV. PLANNING AND ANALYSIS

As part of its reorganization, OCA has instituted a separate economic analysis and planning unit with responsibilities in three major areas: (1) analytic support for specific programs, proposals, and policy advisory activity, including analyses of consumer (economic) impact, i.e. benefits and costs, of OCA programs and activities, as well as proposed new regulations or legislation affecting the consumer; (2) systematic development of economic planning data in the consumer area aimed at identifying programs having maximum impact in achieving defined consumer objectives; and (3) evaluation of programs and activities in terms of post-performance measurement of consumer impact.

The planning and analysis unit has provided and continues to provide analytic support in several areas. Among these are energy, inflation, productivity, credit, supply allocation, and food price problems. It is currently working with other divisions on development of an analytic framework for OCA participation in several additional key program areas, such as warranties, housing, and advertising. (It is also developing on a pilot basis criteria or guidelines for assessing consumer benefit in several general areas, such as deceptive price advertising, bait-and-switch, and creditor-debtor remedies.

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Addendum A

Legislation and Regulation

I. Direct Congressional Testimony and Written Comments

49 personal appearances to testify since appointed

9 occasions of presenting views to Congress so far this year on such topics as

- Solving consumer complaints
- Providing adequate energy at reasonable prices
- Improving cosmetics safety and labeling

II. Indirect Expression of Views to Congress

Since taking office hundreds of comments have been submitted to HEW and OMB to assist the development of Administration legislative positions as they relate to the consumer interest.

III. Direct Submissions to Federal Regulatory Agencies

11 personal appearances to testify and numerous written statements since being appointed

Issues being dealt with this year include

- Prescription drug price posting (FDA)
- Sanitary boxcars for food (ICC)
- Inclusive tour charters (CAB)
- Private vocational and home study schools (FTC)

IV. Indirect Submissions to Federal Regulatory Agencies

OCA's Consumer Register stimulates numerous consumer comments on a variety of regulatory proposals.

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Addendum B

Consumer Register as a Vehicle for Consumer Advocacy

Office of Consumer Affairs has advocated that consumers "speak up and be heard" on proposed Federal agency regulations. To provide encouragement and information, OCA publishes Consumer Register as a two-page supplement to Consumer News, which is published the first and fifteenth of each month.

This year OCA undertook a pilot project with Food and Drug Administration to facilitate consumer comments on proposed regulations. In the June, July and August issues of Consumer News, a form for consumer comments was printed on page 3 of the newsletter. This form was keyed to the Consumer Register. In an explanation, OCA and FDA asked consumers to consider using the form for writing their comments. If consumers sent the form to OCA, OCA would forward it to the appropriate agency. (This allowed OCA and FDA to get a count of forms being used for comments.)

The following is a digest of the results of the pilot project:

Agency	Proposal	Total Number Comments	Total Consumer Comments	% Of Total	Total Form Comments	% Of Total Consumer Comments
Food & Drug Adm.**	Food labeling	150	135	90	29	21
	Soda pop standards	30	20	67	18	90
	Oral contraceptive warning labels	26	20	77	16	80
	Vinyl chloride in drug & cosmetic aerosol cans	37	18	49	14	72

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Agency	Proposal	Total Number Comments	Total Consumer Comments	% Of Total	Total Form Comments	% Of Total Consumer Comments
Social Security Adm.	Change in benefit regulations	No comments on file with Commissioner's office				
Office of Civil Rights	Sex discrimination	855	651	76	50	8
Fed. Trade Comm. *	Amending care labeling rules	326	258	79	55	21
	TV ads for children	147	127	86	39	31
	Deceptive advertising--Docket was not available for review					
Nat'l Highway Traffic Safety Adm.	Higher speed protection	35	25	71	24	96
	Bumpers	30	3	10	0	0
	Tire Quality	56	17	30	8	47
Agriculture Dept.	Frozen apple juice	19	15	79	4	27
Occupational Safety & Health Adm.	Vinyl chloride workers standards	776	1	.1	0	0

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Agency	Proposal	Total Number Comments	Total Consumer Comments	% Of Total	Total Form Comments	% Of Total Consumer Comments
Consumer Product Safety Comm.	Glass standards	6	0	0	0	0
	Swimming Pool Standards	1	0	0	0	0
	Power mowers	4	0	0	0	0
	Fireworks	23	0	0	0	0
	Vinyl chloride in aerosol cans	24	17	71	14	82
	Bicycle Safety	33	15	45	15	100
Civil Aeronautics Board	Group tours--Docket misplaced and unavailable for review					

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* Total form comments based on number of forms received by OCA. FTC has no record of these comments. Total consumer comment figures include forms received by OCA and sent to FTC although not recorded by FTC.

** Comparison data on consumer comments prior to use of form. Food & Drug Administration proposal about asbestos particles in food & drugs. Total comments: 56; Total consumer comments: 2; Percentage of total comments: 3%

Addendum C

OFFICE OF CONSUMER AFFAIRS PUBLICATIONS

Guide to Federal Consumer Services	$1.75
Forming Consumer Organizations	.55
Suggested Guidelines for Consumer Education, Grades K-12	$1.05
An Approach to Consumer Education for Adults	.80
Consumer Education Bibliography	$1.60
Consumer News (twice monthly) (Contains Consumer Register)	$4.00 per year
Consumer Legislative Monthly Report	$5.00 per year
7 Ways to Reduce Fuel Consumption in Household Heating through Energy Conservation	.35
11 Ways to Reduce Energy Consumption and Increase Comfort in Household Heating	.40
Nursing Home Care	.50
Tooth Care	.40
State Consumer Action '73	$2.60
Directory of State, County and City Government Consumer Offices	.85

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OCA SUPPORT OF DHEW PRIORITIES Addendum D

Aid to Elderly Consumers (AoA, SSA, FEB)

OCA has participated since 1971 in the Domestic Council's Interdepartmental Working Group on Aging. This year, OCA is also participating on the Task Force on Information and Referral, chaired by Dr. Flemming.

OCA maintains liaison with both AoA and SSA to assist the elderly consumer. Both agencies participated in a conference and workshop session which OCA sponsored for FEB consumer committee chairmen in August, 1973. AoA officials have stated that our work through the FEBs has been the first major consumer education effort for the elderly undertaken by the Federal government.

Comparative Shopping Project (potential benefit to all consumers, especially the poor)

OCA, in cooperation with Consumers Union and the Washington Center for the Study of Services, is demonstrating the feasibility of developing and disseminating cost and quality comparison information on selected consumer services in the Washington area. The objective of this effort is the development of models for use by consumer groups in any area of the country. Services currently under study are health services, automobile services, including repair and insurance, banking and credit, and discount merchandisers.

Consumer Action Panels

OCA has been working closely with various industries to establish "courts of last resort" or consumer action panels which facilitate consumer complaint resolution in the following product areas: automobiles, furniture, major appliances and carpets.

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Consumer Education

OCA works closely with ASE in consumer education, particularly in planning for implementation of the 1974 Education Amendments, analysis of OE grants and contracts in consumer education and developing with FICE, the Federal Strategy on Consumer Protection in Education.

Consumer Problems with Automobiles

OCA is compiling a 50-state summary/analysis of auto repair problems reported to state and local government consumer offices, plus a compendium of "most workable" solutions as provided by consumer office administrators, consumers, and the automobile industry. This document should clarify the auto repair problems and may facilitate steps leading to solutions.

Consumer Protection in Education

OCA works closely with OE to resolve complaints from students regarding inferior or fraudulent education services.

DHEW Publications

OCA, through its association with the Consumer Product Information Center, assists in the distribution of many HEW publications, including:

-- Myths About Drugs
-- Your Social Security
-- Food is More Than Just Something to Eat
-- Protection for the Elderly
-- Choosing a Nursing Home
-- Quackery
-- Food Additives
-- Your Children and Accidents in the Home

The Consumer Product Information Center (CPIC) distributed approximately one million HEW publications and fact sheets last year.

DHEW Regional Office Liaison

OCA maintains close liaison with the HEW regional offices through the regional consumer representatives and through the FEBs. Of the 25 FEB consumer committees, six were chaired in FY '74 by HEW agencies (five FDA and one regional general counsel staff) and most of the committees had HEW representation.

Disaster Assistance - Chelsea Fire

Under OCA's direction, several FEBs prepared contingency plans to assist disaster victims with consumer problems. Following the Chelsea, Massachusetts, fire in October, 1973, the Boston FEB set up a consumer aid service in the Federal Disaster Center to handle consumer complaints; provide legal assistance; and to assist victims of the fire in filling out the many forms needed to qualify for the various programs available under the Federal Disaster Assistance Act.

Education/Aid in Disaster Relief

OCA has provided guidelines to Federal, State and local officials for establishment and operation of emergency consumer aid offices following natural disasters, based on OCA's experience in setting up the first such office in Wilkes-Barre, Pennsylvania, following Hurricane Agnes.

Energy Conservation

OCA, in cooperation with the League of Women Voters Education Fund and HEW, is coordinating an effort to foster an energy conservation ethic at the community level. This educational effort will be launched at a national conference to be held in Washington, November 20-22. Seven regional workshops will follow, each focusing on the particular energy conservation problems of its geographic area.

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FDA/Sanitation Issue

OCA is involved in an ongoing effort with a number of regulatory agencies including the Food and Drug Administration to deal with the problem of railroad box car sanitation. At this time, our joint efforts are directed at giving industry an opportunity to take whatever steps are necessary to protect food from contamination during rail shipment.

Hearing Aid/New Telephone Incompatability

OCA is continuing a forum for consumer/industry representatives to meet hopes of encouraging the prompt resolution of current incompatability problems. This problem affects upwards of one million hearing aid users.

Helping Consumers Cope with Inflation

OCA has solicited and compiled views of state and local consumer office officials concerning legislative and administrative actions which could be taken at the state and local levels to assist consumers during this current inflationary period.

We are also using OCA's newsletter Consumer News, the syndicated column, Dear Consumer, and our radio series Help to help consumers help themselves in both fighting inflation and conserving energy.

Indian Consumer Education Project (ONAP/HEW, OE/HEW, BIA)

OCA helped establish, coordinate and monitor a demonstration consumer education project which is run by and for New Mexico Pueblo Indians. The project is a model which we hope will serve other Indian peoples.

Legislation

OCA has worked closely with AS legislation on congressional testimony, including:

-- Cosmetic Safety and Labeling (S. 863, 2/20/74)
-- Mechanisms to Resolve Consumer Complaints (S. 2928, 3/27/74)

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Legislative Clearance

OCA routinely works with the General Counsel's Office and AS legislation on consumer legislation going through OMB clearance and review process.

Nutrition Coordinating Committee

OCA is a member of the DHEW Nutrition Coordinating Committee which meets every two months to advise AS health on nutrition policy.

Nutrition Education (Children)
Television public service announcements have been produced specifically for children to increase their awareness of the importance of good nutrition. They feature Sesame Street's Cookie Monster carrying a message to young children about the importance of a balanced diet. The announcements will be broadcast this fall and winter by all major networks on Saturday mornings.

Nutrition Education (General public)
OCA, working closely with FDA, co-sponsored ten 30-minute programs designed to increase public awareness of the importance of good nutrition.

. OCA, in cooperation with the Grocery Manufacturers of America, USDA and HEW, sponsored the Advertising Council's Food, Nutrition and Health Campaign. Through print and electronic media advertising, this campaign, now in progress, focuses the public's attention on the importance of nutrition, especially for women of childbearing age, pregnant women, infants, and young children. The publication Food Is More Than Just Something to Eat was prepared in conjunction with the campaign. Since the campaign began in December, 1973, some two million copies of the booklet have been distributed.

Nutrition Labeling
OCA, working with FDA and FTC, has been promoting nutrition labeling and advertising by food processors and retailers.

Poor
OCA, in addition to its activities for the elderly and Native Americans, has compiled and distributed a listing of Federally-funded consumer programs operating in low-income communities, provides materials and program guidance to persons serving the poor such as VISTA, and attempts to locate funding for consumer projects which stretch the dollar or locate social services for the poor.

Prescription Drugs
OCA, working with FDA, has been seeking to promote prescription drug price posting.

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Privacy
OCA is working with others in HEW on Domestic Council Privacy Committee Projects on:

-- National Policy re universal identifiers (Social Security number or other)
-- Privacy abuses re medical records

Publications

OCA publications, Consumer News and Dear Consumer, regularly feature information on programs and services offered by FDA, SRS, NIH, PHS and OE.

Spanish-speaking Minorities

OCA, through its policy guidance to the Consumer Product Information Center in the General Services Administration, has directed that the education/information needs of Spanish-speaking citizens be supported by printing and distribution of an index -- in Spanish -- of Federal Spanish language consumer publications and fact sheets. This year, 750,000 indexes have been distributed and 1.5 million are planned for release next year.

State and Local Governments

OCA, through its close working relationships with state and local government consumer offices, works to achieve HEW objectives requiring state/local action and cooperation in consumer areas.

Uniform Consumer Complaint Data

OCA has undertaken a project designed to improve the handling of consumer complaints by the Federal agencies. One portion of the first phase includes a close examination of the Food and Drug Administration's complaint handling system and an analysis of the substantive nature of its replies to consumer complaints. There is every reason to believe that the data established by this study will serve not only FDA but other consumer-oriented HEW agencies and the people they serve.

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OFFICE OF CONSUMER AFFAIRS
FY 1974 CONTRACTS

Addendum E

Subject	Description	Contractor/ OCA Project Officer	Status	Total Cost
Child Nutrition Education (74-1)	The production and distribution of a 60-second color TV spot announcement.	The Advertising Council (Howard Seltzer)	Filming took place Sept. 24 at the offices of Young & Rubicam.	$25,000
Feasibility Study to Improve Handling of Consumer Complaints (74-2)	Six-month first phase study of Federal agency programs.	Technical Assistance Research Programs, Inc. (TARP) (Allan Finkel)	With the exception of the Federal Trade Commission which has been reluctant to grant full access, the inventory study of each agency's mail system and the analysis of its responses is on schedule. We are presently working toward resolving the problem at the FTC and will finish this project on schedule, December 31, 1974.	$56,000
Energy Conservation Campaign (74-3)	To conduct one national and seven regional conferences to develop a national community-level consumer education campaign on energy conservation.	League of Women Voters Education Fund (Howard Seltzer)	Final arrangements being made for national "Kick-Off Conference" Nov. 20-22. Key Administration energy officials invited. Regional meetings scheduled monthly starting in February and ending in October. Under study are Phoenix, Racine, Birmingham, Portland, Denver, Dallas and New Haven areas.	$10,000 OCA 40,000 (other HEW units 52,000 (Leag of Wome Voter $102,000

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Subject	Description	Contractor/ OCA Project Officer	Status	Total Cost
valuation of Consumer Services (74-4)	Demonstration of feasibility of developing and disseminating comparative cost and quality information on consumer services in a metropolitan area.	Washington Center for the Study of Services (Howard Seltzer)	Telephone interviews conducted with heads of 500 representative D.C. metropolitan area households. Interviews designed to determine types of services bought most often, and degree of interest to subscribing to recurring publications. Data now being analyzed. Study of prescription drug prices in area pharmacies has been completed, and study of emergency room services and family planning services are in draft. Work beginning on banking credit and auto service. A study of nursing homes is on target.	$25,000 OCA 12,500 (Consumers Union) $37,500
adio Consumer Education Programs (74-5)	A radio public announcement consumer education program series of weekly five-minute recordings covering 26 weeks.	U.S. Recording Co. (sub-contractor of Keysor-Century Corp.) (Ed Riner)	As of 9/27/74, 373 radio stations have requested the series of HELP programs. As of 9/23/74, Keysor-Century mailed 200 packages of programs. Remaining stations will receive their program packages the week of Sept. 30 or week of October 7.	$15,000

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Subject	Description	Contractor/ OCA Project Officer	Status	Total Cost
ıth-in-Savings Advertising Disclosures (74-6)	To evaluate the quality of savings advertisements and savings literature, using as standards the complaince of advertising with existing regulations and conformity to the standards of full disclosure as set forth in proposed legislation.	Kansas State University (Prof. Morse) (Frank McLaughlin)	Prof. Morse will be subscriting to approx. 50 papers, two in each of the Federal Reserve Board areas to review advertisements. He is currently setting up a review process, classification of ads, etc. Prof. Morse plans to review the ads during the period of Sept. 23-Oct. 12.	$2,000
ıamination of Consumer Education in Schools of Journalism (74-7)	To conduct two independent surveys of the schools of journalism -- one from an industry oriented source, and one from a consumer oriented source -- to ascertain variance and response to similar questions.	University of Wisconsin (Ivan Preston) (Chuck Cavagnaro)	Project on schedule; questionnair almost complete. First mailing early October. Graduate student in consumer science assisting contractor.	$750
eporting Decisions of Arbitrators in Consumer Award Cases (74-8)	Development of a systematic way of reporting of consumer arbitrator awards based on data collection of arbitrated cases, development of uniform formats, and distribution of consumer arbitration reports to all interested persons.	National Consumers League (Alice Shabecoff & David Swankin) (Frank McLaughlin)	Contractor is reviewing available materials re the development of a systematic approach to reporting consumer arbitration cases.	$2,450

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Subject	Description	Contractor/ OCA Project Officer	Status	Total Cost
ermine Career Opportunities and Education Opportunities in Consumer Affairs and Education (74-9)	Two-part research proposal to determine what career opportunities are available and determine what educational programs are available in consumerism.	Manchester Community College (John Burton) (Sandra Willett)	The project is on target, over 3,000 questionnaires sent via the Sept. ACCI newsletter mailing to post secondary institutions and consumer leaders requesting info. on undergraduate, graduate and teacher training courses, and degree programs in fields of consumer education and consumer economics. A similar mailing will be made to consumer offices in business, government and non-profit organizations requesting info. on job opportunities in consumer affairs. Dissemination of the Director is now being negotiated with the ACCI officers.	$2,400
vestigation & Evaluation of the Consumer Redress Mechanisms Available in Erie County, New York (74-10)	This research effort will focus on one local system of consumer protection in an attempt to gather more accurate information on both the operation and effectiveness of local consumer protection agencies.	Kathleen Ittig at State University College at Buffalo (Frank McLaughlin)	Currently the contractor is developing an analytical framework for determining the need for consumer protection policies. In conjunction with this effort, the contractor is developing a systematic review of the Erie County redress mechanisms available to consumers.	$2,400

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Subject	Description	Contractor/ OCA Project Officer	Status	Total Cost
Model Conference for Voluntary Consumer Leaders (74-11)	Three-day training conference for volunteer leaders leading to a model conference program for use by other state and local consumer organizations. (October 12, 13, 14)	Virginia Polytechnic Institute and Virginia Citizens Consumer Council (Chuck Cavagnaro)	OCA has sought and encouraged the GSA Consumer Product Information Coordinating Center to underwrite the cost of this pilot program.	$2,400 (GSA

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Agenda. Discussion items include the consideration of statistics needed to ascertain the effects of environment on health; study of uses of disease classification for various purposes; analytical potentialities of National Center for Health Statistics data; the implementation of additional responsibilities given to the National Committee by P.L. 93-353; quality of medical care; and needed statistics and data systems on preventable diseases and deaths (indexes).

Agenda items are subject to change as priorities dictate.

Anyone wishing to participate, obtain a roster of members, or other relevant information should contact the person listed above.

Dated: September 16, 1974.

DANIEL F. WHITESIDE,
Associate Administrator for Operations and Management.

[FR Doc.74-21880 Filed 9-20-74;8:45 am]

Office of the Secretary

OFFICE FOR CIVIL RIGHTS

Statement of Organization, Functions, and Delegations

The Statement of Organization, Functions, and Delegations of Authority of the Department of Health, Education, and Welfare has been amended to include an addition to the Statement of the Office for Civil Rights (39 FR 11325) 3/27/74, as follows:

Section 1D.10, the Statement of Organization is amended to include Directors, Office for Civil Rights (Regions I-X), showing that they are line organizations responsible directly to the Director, Office for Civil Rights.

Section 1D.20, the Statement of Functions is amended to include the functional Statement for Directors, Office for Civil Rights (Regions I-X).

The revised sections read as follows:

Section 1D.10 Organization. The Office for Civil Rights is under the supervision of the Director, Office for Civil Rights, who reports directly to the Secretary. He also serves as Special Assistant to the Secretary for Civil Rights. The Office for Civil Rights consists of:

Office of the Director:
- Director
- Deputy Director
- Office of Policy Communication
- Office of Public Affairs
- Office of Governmental Relations
- Assistant Director (Planning and Program Coordination)
- Assistant Director (Administration and Management)
- Contract Compliance Division
- Elementary and Secondary Education Division
- Higher Education Division
- Health and Social Services Division
- Directors, Office for Civil Rights (Regions I-X)

The statement for Directors, Office for Civil Rights (Regions I-X) will be numbered (12).

The added statement reads as follows:

(12) Directors, Office for Civil Rights (Regions I-X) are responsible for administering comprehensive programs for assuring compliance with Title VI of the Civil Rights Act of 1964, sections 799A and 845 of the Comprehensive Health Manpower and Nurse Training Acts of 1971, Titles VII and IX of the Education Amendments of 1972, Parts II and III of Executive Order 11246, as amended, and section 504 of the Rehabilitation Act of 1973. They provide leadership, decision making, and overall direction to their Regional Office staff in the accomplishment of research, technical assistance, negotiation (except when a case has been forwarded to Washington, D.C. with a recommendation to impose sanctions), evaluation of Affirmative Action Plans, resolution of complaints, compliance determinations, and advisory activities involved in securing voluntary cooperation. The Directors advise the Director, Office for Civil Rights, as to the adequacy and effectiveness of plans and policies for enforcing and promoting voluntary acceptance of the non-discrimination provisions of the above legislative authorities. Each Director establishes and maintains effective working relationships with State governments, school systems, hospitals and welfare organizations to promote understanding and acceptance of the legislative authorities and to keep informed of legislative proposals or community efforts which may impact on regional civil rights compliance and enforcement activities; and maintains liaison with other Federal agencies on civil rights matters of mutual interest as well as with regional HEW program officials.

Dated: September 16, 1974.

JOHN OTTINA,
Assistant Secretary for Administration and Management.

[FR Doc.74-21934 Filed 9-20-74;8:45 am]

OFFICE OF CONSUMER AFFAIRS

Statement of Organization, Functions, and Delegations of Authority

Chapter 1A20 (38 FR 7135) of Part 1 of the Statement of Organization, Functions, and Delegations of Authority of the Department of Health, Education, and Welfare, Office of the Secretary, is amended to reflect the reorganization of the Office of Consumer Affairs. The revised Chapter reads as follows:

Section 1A20.00 Mission. The Office of Consumer Affairs executes the functions assigned by Executive Orders 11583 and 11566, serves as principal advisor to the Secretary on consumer related policy and programs, and constitutes the staff of the Special Assistant to the President for Consumer Affairs.

Section 1A20.10 Organization. A. The Director of the Office of Consumer Affairs reports directly to the Secretary and directs and coordinates the activities of the Office of Consumer Affairs.

B. The Office of Consumer Affairs consists of the following components:

Office of the Director
Office of the General Counsel, OCA
Office of Public Affairs
Office of Program Development and Implementation
Office of External Liaison
Office of Administrative Management and Finance
Executive Secretariat
Economic Policy and Planning Staff.

Section 1A20.20 Functions. A. Office of Consumer Affairs. (1) With respect to consumer interests in Federal policies and programs, encourage and assist in development and implementation of consumer programs; coordinate and review policies and programs; seek resolution of conflicts; advise and make recommendations to Federal agencies with respect to policy matters, the effectiveness of their programs and operations, and the elimination of duplication; (2) Assure that the interests of consumers are presented and considered in a timely manner by the appropriate levels of the Federal Government in the formulation of policies and in the operation of programs that affect the consumer interest; (3) Conduct investigations, conferences, and surveys concerning the needs, interests and problems of consumers, except that it shall, where feasible, avoid duplicating activities conducted by other Federal agencies; (4) Submit recommendations to the President on how Federal programs and activities affecting consumers can be improved; (5) Take action with respect to consumer complaints; (6) Provide advice, assistance, and continuing policy guidance to the Consumer Product Information Coordinating Center, and perform related responsibilities pertaining to consumer product information as set forth in Executive Order 11566; (7) Encourage and coordinate the development of information of interest to consumers by Federal agencies and the publication and distribution of materials which will inform consumers of matters of interest to them in language which is readily understandable by the layman; (8) Encourage and coordinate research conducted by Federal agencies leading to improved consumer products, services, and consumer information; (9) Encourage, initiate, coordinate, evaluate and participate in consumer education programs and consumer counseling programs; (10) Encourage, cooperate with, and assist State and local governments in the promotion and protection of consumer interests; and (11) Cooperate with and encourage private enterprise in the promotion and protection of consumer interests.

B. Office of the Director. Directs and coordinates the activities of the Office of Consumer Affairs.

C. Office of the General Counsel. In coordination with the A/S for Legislation, participates in the design and enactment of the President's consumer legislative program, to include preparation of Congressional testimony for the Special Assistant, and serves as Congressional Liaison for the Special Assistant and the Office; prepares and reviews materials for presentation by the Director and Special Assistant to Departments and agencies; and in coordination with the De-

ntmental General Counsel, provides all ssary legal services for the Office and Special Assistant.

D. Office of Public Affairs. Is responsible for relations with the press and media; prepares speeches and articles and syndicated radio programs and a newspaper column, and publishes a newsletter for consumers.

E. Office of Program Development and Implementation. Monitors major Federal consumer related programs and activities with a view to evaluating their effectiveness, and develops information used to make appropriate policy and resource allocation decisions within the Office. Encourages private industry voluntarily to develop self-regulatory programs and adopt competitive policies and programs aimed at resolving common to large numbers of consumers, and maintains liaison with trade associations and industry as necessary to the functioning of the Office.

F. Office of External Liaison. Maintains liaison with state, county and city officials responsible for consumer education and protection, and with representatives of other nations, particularly within the framework of the Committee on Consumer Policy of the Organization for Economic Coordination and Development; serves as focal point in the Office of Consumer Affairs for liaison with national and state voluntary consumer organizations.

G. Office of Administrative Management and Finance. Recommends and ides administrative policy and procedures; is responsible for the activities of the Office of Consumer Affairs in the areas of annual budget, procurement, personnel and record keeping; and takes action with respect to consumer complaints and requests for information.

H. Executive Secretariat. Monitors staff replies to insure compliance with established office policies and facilitates timely, accurate and high quality correspondence.

I. Economic Policy and Planning Staff. Analyzes economic issues impacting on the consumer and provides economic data evaluation surveys to other OCA staff elements.

Date: September 11, 1974.

JOHN OTTINA,
Assistant Secretary for Administration and Management.

[FR Doc.74-21096 Filed 9-20-74;8:45 am]

PRESIDENT'S COUNCIL ON PHYSICAL FITNESS AND SPORTS

Meeting

The President's Council on Physical Fitness and Sports will hold its quarterly meeting on October 8-9, 1974. The meetings will be held from 9:30 a.m. to 4 p.m. on October 8; and from 9 a.m. to 4 p.m. on October 9 in Room 218, Old Executive ce Building, Washington, D.C.

he purpose of the meeting is to assess progress on the national program of physical fitness and sports and to determine future directions.

A list of the Council members and the Executive Order, dated September 25, 1974, establishing their responsibilities may be obtained from:

Mr. C. Carson Conrad
Executive Director
President's Council on Physical Fitness and Sports
Washington, D.C. 20201
Telephone: (202) 755-7917

The meeting will be open to the public.

Dated: September 18, 1974.

C. CARSON CONRAD,
Executive Secretary, President's Council on Physical Fitness and Sports.

[FR Doc.74-21095 Filed 9-20-74;8:45 am]

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Federal Disaster Assistance Administration

[FDAA-3003-EM; Docket No. NYD-231]

ALASKA

Notice of Emergency Declaration and Related Determinations

Pursuant to the authority vested in the Secretary of Housing and Urban Development by the President under Executive Order 11795 of July 11, 1974, and delegated to me by the Secretary under Department of Housing and Urban Development Delegation of Authority, Docket No. D-74-235; and by virtue of the Act of May 22, 1974, entitled "Disaster Relief Act of 1974" (88 Stat. 143); notice is hereby given that on September 14, 1974, the President declared an emergency as follows:

I have determined that the impact of the loss of power generating capability on the State of Alaska is of sufficient severity and magnitude to warrant a declaration of an emergency under Public Law 93-288. I therefore declare that such an emergency exists in the State of Alaska.

Notice is hereby given that pursuant to the authority vested in the Secretary of Housing and Urban Development under Executive Order 11795, and delegated to me by the Secretary under Department of Housing and Urban Development Delegation of Authority, Docket D-74-235, I hereby appoint Mr. William H. Mayer, HUD Region X, to act as the Federal Coordinating Officer for this declared emergency.

I do hereby determine the following area in the State of Alaska to have been adversely affected by this declared emergency:

The City of Kodiak and those environs of the City served by the Kodiak Electric Association, Inc.

(Catalog of Federal Domestic Assistance No. 14.701, Disaster Assistance.)

Dated: September 17, 1974.

THOMAS P. DUNNE,
Administrator, Federal Disaster Assistance Administration.

[FR Doc.74-22012 Filed 9-20-74;8:45 am]

DEPARTMENT OF TRANSPORTATION

Federal Aviation Administration

OLYMPIA AIRPORT

Commissioning of Airport Traffic Control Tower

Notice is hereby given that on or about September 16, 1974, the Airport Traffic Control Tower at the Olympia Airport, Olympia, Washington, will be commissioned. It will improve the operational flow of terminal traffic consisting predominately of general aviation aircraft. Communications to the Airport Traffic Control Tower should be addressed as follows:

Airport Traffic Control Tower
Department of Transportation
Federal Aviation Administration
Olympia Airport
Route 13, Box 78
Olympia, Washington 98502

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Issued in Seattle, Washington, on September 13, 1974.

J. H. TANNER,
Acting Director, Northwest Region.

[FR Doc.74-21045 Filed 9-20-74;8:45 am]

ADMINISTRATIVE CONFERENCE OF THE UNITED STATES

COMMITTEE ON CLAIMS ADJUDICATIONS

Notice of Meeting

Pursuant to the Federal Advisory Committee Act (Pub. L. 92-463), notice is hereby given of a meeting of the Committee on Claims Adjudications of the Administrative Conference of the United States, to be held at 10 a.m., September 23, 1974 in the offices of the Administrative Conference of the United States, Suite 500, 2120 L Street, NW., Washington, D.C., 20037.

The Committee will meet to consider the Case for Consolidation of the Boards of Contract Appeals and a study of Debarment of Government Contractors.

Attendance is open to the interested public, but limited to the space available. Persons wishing to attend should notify this office at least one day in advance. The Committee Chairman may, if he deems it appropriate, permit members of the public to present oral statements at the meeting; any member of the public may file a written statement with the Committee before, during or after the meeting.

For further information concerning this Committee meeting contact William Francis Murphy, Staff Makon, (Phone 202-254-7020). Minutes of the meeting will be available on request.

RICHARD K. BERG,
Executive Secretary.

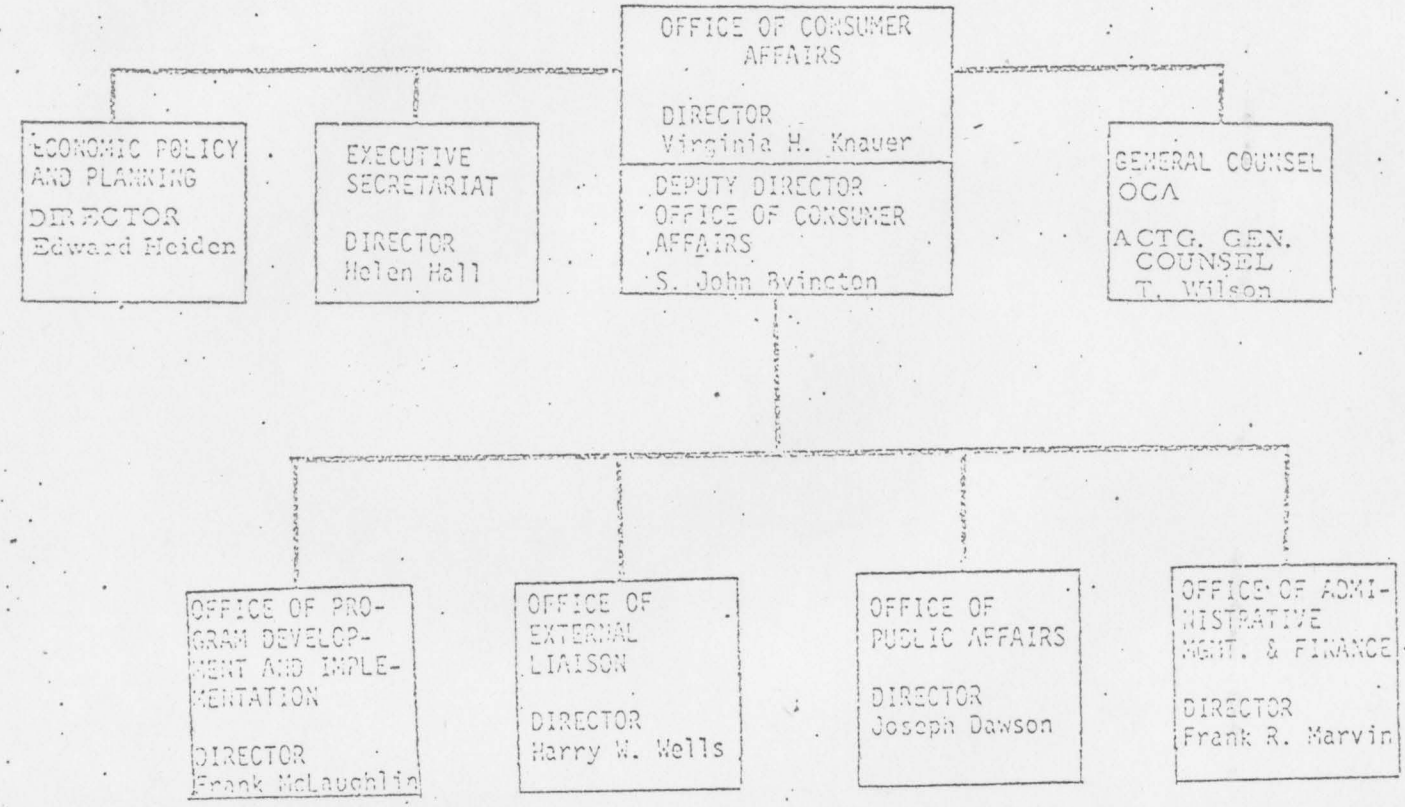
SEPTEMBER 12, 1974.

[FR Doc.74-22000 Filed 9-20-74;8:45 am]

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

OFFICE OF THE SECRETARY

Office of Consumer Affairs



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U. S. CONSUMER INFORMATION CENTER

History

During the late 1960's a growing awareness of consumer problems became evident throughout the United States. Concern about fairness in the marketplace appeared first among housewives and in community groups, spread rapidly to leaders of business and industry and to the highest levels of government at both the state and Federal level.

The principal cause of concern was the increasing helplessness of the consumer in today's complex marketplace. Subjected to intense advertising pressures; cut off from the person-to-person relationship that once existed between the buyer and seller; faced with a rapidly growing number of increasingly complex products, and dismayed by household budgets undermined by inflation, the consumer was sending up signals of distress.

The primary need was for information; factual, simply presented information that would make buying decisions easier, and help the consumer help himself.

It was evident that such information was available to industry, to wholesalers and retailers, and to the Federal Government--but not to consumers in satisfactory quantity, quality, or format. Even when it was available, consumer information generally was not widely disseminated.

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The Establishment of the Consumer Information Center

With the need for sound, unbiased, consumer information established, President Richard Nixon directed Mrs. Virginia H. Knauer, his Special Assistant for Consumer Affairs, to study the problem and develop a plan for sharing with the public, the Federal Government's information on subjects of interest to consumers.

Foreseeing the difficulty and magnitude of the program, Mrs. Knauer organized an Interagency Committee composed of high level officials from the major Federal Departments and Agencies to investigate various means by which Government information-sharing could be accomplished.

The Committee realized that the Government's vast stores of technical information would be of little value to consumers and, therefore, determined that relevant material should be translated into layman's language. They also decided that, once translated, the information should be made readily available to consumers free or at minimum cost. To accomplish these objectives, the Committee considered various alternatives and recommended the establishment within an existing Agency of an operational

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unit composed of fewer than 25 persons to coordinate the efforts of the various Federal Agencies with expertise in specific subject areas. This was generally agreed to be the most expeditious, economical, and practical means of making useful, timely consumer information available to the American public.

In October 1970, President Nixon established the Consumer Information Center. He assigned Mrs. Knauer the responsibility for furnishing policy guidance to the Center which he placed functionally within the General Services Administration. The President mandated all Federal Departments and Agencies to establish a program to translate and release relevant information on subjects of interest to consumers. To coordinate these Agency activities, he assigned the Consumer Information Center two primary responsibilities: 1) To encourage Federal Departments and Agencies to develop and release practical, timely consumer information; and 2) To promote greater public awareness of and accessibility to the consumer information available from the Federal Government.

Today, the Consumer Information Center, funded directly by the Congress, is staffed by a total of 18 persons. The Center's budget for fiscal year 1975 will total approximately one million dollars. This relatively modest operating budget is possible because the Center's mission is coordination of the development of consumer information rather than the actual development of this information. Funding for the development, publication, and distribution of Federal consumer information is provided by other Federal Agencies.

Development and Release of Consumer Information

The Center's coordinating activities include: maintaining close liaison with appropriate agencies, reviewing available materials, researching current informational needs of consumers, suggesting subjects for new publications, eliminating duplication in Federal publication efforts, and providing editorial assistance to the various Federal Agencies. During the past three years, these activities have resulted in the development and release of approximately 200 free or low cost publications which provide consumers practical, timely information on a broad range of subjects which include: purchase, use, and care of consumer products; child care; nutrition; health; safety; housing, energy conservation; the environment; and consumer protection. Many of the publications are also available in the Spanish language.

The information in the publications is generic in nature, and except for subjects concerning safety and the environment, does not include brand names. Brand name evaluations are not included because the U. S. Government does not conduct comparative testing of most consumer products produced

and purchased in this country and therefore does not accumulate brand name data. In lieu of brand names, publications on consumer products employ layman's language and simple illustrations to clearly describe product features, operation, use, and care. With the knowledge gained from this generic information, the consumer is more aware of what to look for and what questions to ask about the various choices of products available. He can then intelligently select the product best suited to his particular requirements.

Dissemination of Federal Consumer Information

To effect the broadest possible dissemination of the Government's consumer information, the Center uses two major means to publicize the consumer booklets. The first is the Consumer Information Index.

The Index is a 16-page descriptive listing of more than 200 selected Federal publications of interest to consumers. It lists the best of the consumer publication output of more than two dozen Federal Departments and Agencies. Most of the publications are free or cost no more than 40 cents.

In the three full years of the Center's operational existence, more than 50 million copies of the Index have been distributed. Distribution of the quarterly Index is accomplished through five major programs.

1. Congressional Distribution. Each year Members of Congress distribute the Index to constituents in all socio-economic segments in all geographical areas of the country.

2. Federal Facilities. Copies of the Index are made available to the public in all sections of the country at more than 3000 Federal Facilities with heavy visitor traffic e.g. the Kennedy Center in Washington, D. C.; Yosemite National Park in California; the Statue of Liberty in New York; and the Manned Space Center in Texas.

3. State and Local Governmental Consumer Offices and Voluntary Consumer Organizations. Bulk quantities of the Index, made available by the Center, are distributed directly to consumers.

4. Private, Non-Profit Professional Associations. Distribution by members of the various professional associations assures that the Index is available in schools and libraries throughout the United States.

5. The Index is distributed in response to individual requests to the Government for consumer information.

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The second means of publicizing the availability of Government's consumer information is through newspapers, magazines, radio, and to a lesser degree television. This special promotion by the media is generated by two services provided by the Consumer Information Center.

For newspapers and other periodicals, the Center provides eight consumer information releases each month. Each release, called New for Consumers, highlights key information in a Federal publication and includes ordering instructions for the booklet or free fact sheet. New for Consumers is distributed to 5000 major newspapers and periodicals.

The Center furnishes to the broadcast media each month eight sets of public service announcements, called Federal Consumer Focus, in English and Spanish. The purpose of the scripts is to provide information to that segment of the population that relies primarily on the radio and television for information rather than on the printed word. Each set includes a two-minute, 60-second and a 30-second script giving practical, hard information from a selected Federal consumer publication. The announcements which are distributed to more than 3000 radio and television stations give the consumer helpful advice on such items as shopping for specific products, how to paint his house, and precautions involving his health and safety.

Periodically, the Center also produces recorded public service announcements on timely and important consumer subjects.

During fiscal year 1974, on a pilot project basis, the Center has compiled and released an Index of the best consumer publications in the Spanish language that are available from the Federal Government. Encouraged by the immediate success of this pilot project, the Center will implement a permanent program to publish a Spanish Index annually.

Consumers have reacted favorably to the Federal Government's information-sharing program. In the three years of the Center's existence, publication requests per year have grown from two million the first year to six million this year.

This 200% increase in the number of publication requests is due, at least in part, to the Consumer Information Center's concerted efforts to encourage the development and release of information on subjects the consumer not only needs but wants to learn more about. For some assurance that subjects suggested to Federal Departments and Agencies meet these criteria, the Center conducts consumer mail surveys and solicits advice on consumers' current informational interests from state and local governmental and private organizations that work on a daily person-to-person basis with consumers. To this end, the Center staff participates

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in conferences with consumer leaders throughout the country seeking not only their input on current consumer concerns, but also their assistance in increasing public awareness of the Federal Government's consumer information.

The Future of the U. S. Government's Consumer Information Program

To assure that Federal consumer information reaches the broadest possible audience, the Center will in the near future, launch a major effort to provide televised programming materials. Television is the most powerful communications medium in the United States. It is ideally suited to reaching and teaching the growing number of consumers that rely on the electronic media rather than on the printed word for the majority of their information. The use of television will also enable the Center, for the first time, to employ all media to communicate Government's consumer information to the general public.

Of even greater impact will be the establishment by law of a new Consumer Protection Agency, recognized as the consumer advocate in the Federal Government. By being present and providing consumer input during the Governmental decision-making process on all matters concerning consumers, it will help to assure that consumer interests are protected. The Consumer Information Center will be the first operational unit established within the Consumer Protection Agency. Association with this new Agency should substantially enhance the Center's effectiveness in providing consumers with the practical, timely information they need to make wise buying decisions in the increasingly complex marketplace.

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SUMMARY OF PROCEEDINGS

NATIONAL CONFERENCE FOR STATE AND LOCAL GOVERNMENT CONSUMER OFFICE ADMINISTRATORS

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Office of Consumer Affairs, D.H.E.W.

June 19-21, 1974 Washington, D.C.

SUMMARY OF PROCEEDINGS

National Conference for State and Local Government Consumer Office Administrators

Office of Consumer Affairs
Department of Health, Education, and Welfare

June 19–21, 1974
Washington, D.C.

(OS)75-124

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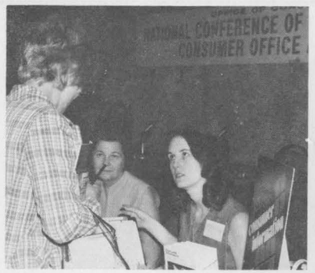
. . . getting acquainted . . .



. . . checking out publications exhibits

Listening to Treasury Secretary William Simon at Thursday's luncheon







Taking advantage of opportunity to talk with staff members of Federal consumer-oriented agencies, at Thursday's Federal Information Exchange

Friday: Participants speak from floor on question of forming national association of consumer office administrators





FOREWORD

Response to my invitation for participation in this historic first National Conference for State, County, and City Consumer Office Administrators exceeded expectations—proof that such a conference was an idea whose time had come.

Seven inescapable conclusions emerge from the Conference:

- Consumer problems are broad; they cut deeply into the pocketbook and erode the faith of our citizens in the free enterprise system and the government as a force to assure fair play and justice.
- State, county, and city government are leading forces in resolving consumer problems.
- The concept of New Federalism, with the Federal Government as a working partner encouraging and assisting State and local government to take the lead in solving consumer problems at the grass roots level, is a sound Administration initiative.
- There is a great need for cooperation at all levels of government.
- There is a great need for increased communication among government consumer offices to share problem-solution concepts, innovative ideas, and other information which can materially reduce the incidence of consumer problems.
- There is an emerging cadre of dedicated and capable consumer affairs administrators and staff who can make a significant contribution, not only in their respective office roles, but as advisors and consultants to industry, to consumers, and to Federal policymakers.
- A national association of consumer office administrators can utilize and maximize the effectiveness of this emerging force of consumer affairs professionals.

I view our National Conference not as an end, but as a beginning of a new, more effective phase of service to consumers. This conference summary has been compiled to share with those not able to attend the conference the innovative ideas discussed there and to provide for those attending a reference to the enthusiastic sessions.

Virginia Knauer

Virginia H. Knauer
Special Assistant to the President for Consumer Affairs

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The National Conference for State, County, and City Consumer Office Administrators held in Washington, D.C., June 19–21, 1974, is now history. The conference in itself was historic. It was the first Federally-sponsored conference of its kind. It brought together for the first time, on a broad scale, consumer policymakers and program administrators from diverse departments of Federal, State, county, and city governments. But its full impact is history yet-to-be-written; only after considerable time will we be able to assess fully the expanded communication, cooperation, and consumer-service concepts generated by the participants.

The working conference was called by Mrs. Virginia H. Knauer, Special Assistant to the President for Consumer Affairs, and Director of the Office of Consumer Affairs, Department of Health, Education, and Welfare. Her premise: Greater coordination can lead to more effective State, county, and city consumer offices. The Federal Government's role within the concept of New Federalism is to encourage and assist State and local governments in taking leadership. The significant increase in the number of consumer offices at all levels of government in recent years makes effective communication and cooperation essential.

Response to the conference call gave clear evidence that these views were widely shared. The conference was an overwhelming success by any measure—attendance, enthusiasm, dedication to the resolution of consumer problems, innovative ideas offered, and plans evolved for building on the foundation the conference provided.

Participants numbered 400. Consumer offices from 42 States—including Alaska and Hawaii—as well as the District of Columbia, Puerto Rico, and the Virgin Islands were represented. Present, too, were many representatives from national organizations of State and local governmental officials, State legislators, Federal agency representatives, spokesmen for the business community, and consumer organizations.

Concentration at this initial conference of its kind was placed primarily on the development of improved mechanisms for the effective operation of individual consumer offices, the maximization of intra-office cooperation, and wider utilization of the expertise of consumer offices in development of policies and programs affecting consumers. The conference brought a number of positions, problems, and possible action approaches into sharper focus. Clearly, States, counties, and cities each see an important role for their respective jurisdictions in consumer affairs. And there is recognition that consumer representation at all levels of government, jurisdictional dove-tailing, and coordination can be improved. Further, a workable system of consumer complaint resolution is a widely agreed-upon objective but is yet some distance from achievement.

There is evidence of useful moves in these directions. Federal officials seek to strengthen a cooperative working partnership with State and local officials. Widened segments of the business community are interested in establishing working contact with consumer offices and in evolving more effective means of complaint resolution. Consumers solicit greater advocacy at the policy levels of government.

Also, creation of a National Association of Consumer Protection Officials—supported by a resolution passed by conference participants—could be an effective force to increase communication and to maximize utilization of expertise developed in consumer offices.

Conference participants also passed another resolution, urging congressional enactment of a law to create a consumer protection agency to serve as an advocate for the consumer at the Federal level.

This capsule report will show the spirit and spark of this catalytic conference. Its primary success is the strengthened foundation established for a working partnership in the consumers' behalf.

WELCOME

Honorable Gerald R. Ford, Then-Vice President of the United States



No matter how powerful Washington is, it cannot cope with the extensive number of problems that occur in the fifty states. That is why President Nixon and this Administration have strongly endorsed the New Federalism concept. The New Federalism envisions a partnership in problem-solving among Federal, State, and local government officials. The New Federalism also means revenue sharing without rigid control from Washington.

We need a partnership of consumers working with government and business to encourage competition and the strengthening of the free enterprise system. Unfortunately, consumers too often view the free enterprise system as their enemy. Consumers need to understand the workings of the free enterprise system. If the public is given and uses the necessary information relevant to consumer purchasing decisions, consumers will find that the competitive aspects of the free enterprise system work for their own benefit.

One of Mrs. Knauer's most positive accomplishments has been the encouragement she has given to State and local government officials to take an active leadership position in consumer affairs. The growth of State and local consumer offices from 16 in 1969 to over 200 now demonstrates that you have become a partner with the Federal Government. In fact most legislative action in the consumer field recently has been at the State and local rather than the Federal level. As consumer-oriented Federal legislation is considered by Congress, I will take a special interest in seeing that the experience of State and local consumer officials is given due recognition.

NEW CONSUMERISM

Virginia H. Knauer, Special Assistant to the President for Consumer Affairs; Director, Office of Consumer Affairs



This is the first time a national conference of State, county and city consumer officials has been convened.

Because of my experience as director of Pennsylvania's Bureau of Consumer Protection, I came to Washington five years ago with the conviction that State and local consumer offices were essential to consumer protection. I established a Federal-State Division in my office to encourage the growth of State consumer offices and to work with them. In five years the number of State and local offices has grown from 16 to 222 but there has been little time for coordination and interaction.

I called this conference so we could get acquainted and see how we can work together to improve our efforts to help consumers.

This audience of over 300 consumer officials represents a collective wisdom which cannot be matched anywhere. This wisdom has been put to work in solving State and local consumer problems but it has not been used to make a collective impact on government, business, or even consumer efforts on a national level.

When I testified recently before the Senate on S. 2928, a bill to provide grants to the States to establish effective complaint-handling mechanisms, I said we should ask the States what they want and need. But it would be a monumental task to obtain a consensus from all the States because no formal organization now exists to represent State and local consumer officials. There is a National Association of Regulatory Utility Commissioners, and a National Association of Insurance Commissioners to represent those State officials when Congress seeks their views.



Virginia Knauer introduces S. John Byington, Deputy Director of OCA

But where was the organization representing State, county, and city consumer officials when laws or regulations were passed on warranties, on automobiles, on packaging, or product safety? If the Consumer Protection Agency becomes law, how will the CPA tap the wisdom represented here?

An organization focusing on your interests would provide a permanent forum for the type of exchange we see beginning today. Such an organization could give to government, to industry, to the public, the benefit of your accumulated knowledge. It could also act to offset what might be undesirable trends.



Then-Vice President Gerald Ford is greeted by OCA Director Virginia Knauer



Betty Bay, Director of OCA's State and Local Programs Division, addresses conference

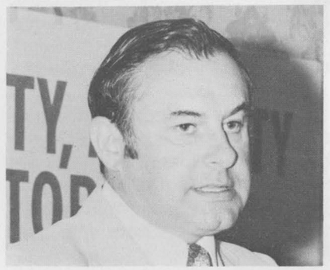
For example, manufacturers and retailers sometimes request preemptive Federal laws because of different State requirements. If movement towards preemptive laws continues, we may see States lose rights and prerogatives. At the same time, we all recognize that some businesses do have legitimate concerns about conflicting State laws. A national association of consumer officials could perhaps find some middle ground, perhaps even undertake the recommendation of uniform model State laws.

A national organization would further enhance your ability to protect the American consumer. One of my major hopes for this conference is that you will put your heads together to establish a national organization.

KEYNOTE PANEL: State and local government response to consumer issues '74—problems, priorities, proposals, and prospects for resolution

Moderator: Edmond Rovner, Director of Energy Project, National Governors Conference

Charles F. Kurfess, Minority Leader, Ohio House of Representatives; President, National Legislative Conference



One of the most important issues facing State legislatures today is consumer protection. State legislatures have long been active in protecting their citizens from possible fraud and collusion. They are now active in helping the citizens learn possible pitfalls or problems spots and in providing the most propitious environment for living and working in the State.

The State legislature is the logical choice for originating such legislation. The Federal Government is simply too far removed to deal adequately with problems that so closely affect consumers. The local governments cannot deal with problems that overlap their jurisdictional boundaries. Thus, the States, with their constituency, and the legislature, with its close representation to the people, are the logical sources of tough, vital consumer legislation.

The range of consumer issues passed by the State legislatures in 1973 and 1974 is impressive. The list ranges from comprehensive landlord-tenant codes to regulation of funeral procedures; from door-to-door sales protection to prohibition of discrimination in the granting of credit to women.

One of the most prevalent issues in the States over the last few years has been, of course, no-fault auto insurance. Twenty-two states have passed legislation establishing some form of no-fault. Passage has been very close in several other States and seems likely to occur within the next few years. It is my belief and the position shared by the National Legislative Conference that no-fault insurance is a role for the States—not the Federal Government. Each State must have the opportunity to develop its own appropriate response to no-fault auto insurance.

Much of the credit for the increased action and interest belongs to you—consumer office administrators and educators. For many years the consumer was the constituent too often forgotten. Insurance interests, building interests, bankers and, yes, attorneys were visible and were contending they represented the people. Too often that was simply not the case. Today with organized voices such as yours, legislators are much more aware of the needs and desires of consumers. And, on the other side, consumers themselves are more aware that there is a recourse to being "taken" by a fast talker or a less than honest repairman. Now they know that there is—or should be—protection against such practices and they are demanding such protection.

Sometimes—as many of you know—legislatures have some difficulty in balancing the interests of consumers and bankers, occupations to be licensed, home builders, and attorneys with the consumer protection goals. I can honestly say, however, that although the battle has been bloody in many States and is still raging in others, I think the good guy is winning out. The consumer is being protected—and the vested interests are finding out that regulation, licensing, guidelines and, yes, no-fault insurance, are not untenable. And usually helpful to the profession itself in the long run.

The National Legislative Conference has been active in the consumer area primarily through sponsorship of consumer protection training programs and through Federal-State policy positions on issues dealing with consumer protection. This year will see a special effort to update consumer issues in the NLC policy positions and to support Federal legislation such as the establishment of a consumer protection agency—similar to those many States have had for several years.

My prognosis for the future of consumer affairs in State legislatures is good. Things are happening and will continue to happen. Meetings like this will encourage continued action and will encourage exchange of ideas and views of this important aera.

My advice to you as consumer advocates would be to continue your efforts and to work closely with State legislators personally to discuss problems and areas of needed reform. You'll find them cooperative and eager to learn and the resulting partnership should be most beneficial to you both.

Gladys Noon Spellman, Councilor, Prince George's County, Maryland; Immediate Past President, National Association of Counties



Consumer protection is perhaps the fastest growing and most sought-after service offered by local government. What greater challenge is there for government than protecting the rights of the citizen in the marketplace?

The National Association of Counties, which I represent today, is a strong supporter of federalism. We firmly believe that Federal, State, and local governments all have an important role in the challenge of consumer protection advocacy. We must work together as partners, not as separate entities, to serve our citizens efficiently and effectively.

Because most consumer products are produced for a national market, their safety, purity, packaging, labeling, and advertisement in national media are matters that should be regulated by the Federal Government. Testing the effects of new drugs, automobile efficiency, or other scientific analyses require a high degree of expertise. When a decision is made, it should be nationwide. Another role the Federal Government can plan is providing a clearinghouse for State and local governments that need the most current data available to do their jobs. Investigating and prosecuting consumer frauds which cross State lines are also appropriate for the Federal Government's role in protecting consumers and America's honest businessmen.

State governments can take the lead in modernizing and strengthening consumer protection laws. The States must give local governments authority to enforce modern consumer laws. State agencies should coordinate the work of local consumer offices and handle special cases with statewide impact or reflecting statewide trends. States can also help the Federal Government to identify nationwide consumer problems and trends.

Counties are rapidly becoming the full-service unit of government. In the final analysis, when it comes to getting the services to the citizen, local government can do it best.

The expansion of county services has coincided, in many ways, with the nation's increasing emphasis on consumer protection. As Americans began to reject the old concept of "letting the buyer beware," counties began to view consumer protection as necessary to improving the quality of life for their citizens. People began to expect their local government to handle consumer issues. County involvement has mushroomed with more than 80 county consumer affairs offices active today.

But what about the future?

A basic problem is that many counties still lack good consumer laws and a local agency. As a hangover from the days when counties were mere administrative arms of State government, many counties have only powers which were specifically outlined in State constitutions or laws. Consumer protection was almost unheard of when those constitutions and statutes were written.

Los Angeles County, California, the most populous county in the United States with more than 7 million citizens has no county consumer office. It now is seeking special State legislation to allow the establishment of a consumer protection office. Through the efforts of Fairfax County, Virginia, the Virginia legislature just passed a special bill to allow local governments to establish consumer offices. Their powers are very limited, and any expansion of their powers will have to be approved by the State, but at least they have their foot in the door. Several cities and counties in Virginia are currently operating consumer offices.

For the future, I want to see growth for local consumer affairs offices. For handling complaints, we are the only level of government which can do it right. Since counties work closely with schools, we also are the natural level of government to be involved in consumer education. What will strengthen the county's consumer role in the future is that we

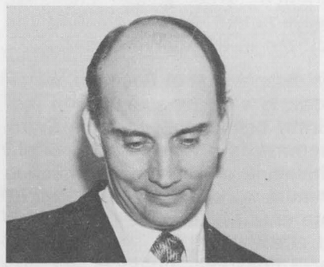
are very, very accountable to our citizens. In consumer protection, there is no substitute for close contact with citizens and businessmen.

There must be more cooperation and coordination between State and local consumer departments. We must work together to avoid duplication of effort. That's the only way we can serve our citizens efficiently.

I also see an irreversible trend toward more professionalism in local consumer offices. We'll need career people in the field because we'll be digging more deeply into business practices, initiating investigations, writing laws.

In the meantime, the present challenge is clear—to take the complex web of State, Federal, and county consumer agencies that have been created and make them work together to achieve a new ethnic integrity in American consumer life.

E. J. (Jake) Garn, Mayor, Salt Lake City, Utah; First Vice President, National League of Cities-U.S. Conference of Mayors



I am pleased to participate in this panel discussion as a representative of the National League of Cities and as an elected advocate of the urban consumer. As I see it, city governments have two roles as "elected consumer advocates." One, as the responsible agent for the enforcement of laws and the protection of our citizens from the illegal and unfair practices of those who provide goods and services in the private sector. The other, as the elected representatives of those who consume the services that government agencies provide.

The makers of public policy have taken a number of steps in the direction of greater consumer protection, and there has been tremendous interest and discussion about the rights of consumers at the Federal and State levels for some time. Protection of consumer rights as a local government responsibility is, however, a relatively new role. Although cities have engaged in such consumer protection activities as inspection of milk and restaurant facilities, building code enforcement, etc., the policing of the market place has often been relegated to the Better Business Bureau. It is increasingly clear, however that a variety of consumer and marketplace factors exceed the capacities of voluntary efforts alone and produce increased demands for some kind of governmental action.

City governments have entered this field of conflict with justifiable reluctance; yet, public responsibility demands action, and cities are beginning or expanding consumer protection activities. The National Municipal Policy of the National League of Cities contains a section with specific recommendations for Federal and local action basic to consumer protection, including the establishment of municipal departments of consumer protection. As more cities become involved in these kinds of activities, it will become necessary to distinguish among Federal, State and local responsibilities for the enforcement of consumer protection legislation in order to develop a coordinated approach.

Another aspect of vital concern to urban consumers is the area of products and services produced by governmental systems. I suggest that the basic function of government is not limited to operating on the basis of economy and efficiency or structural rationality. Rather, the overriding objective of government should be to improve the quality of life for its citizens, either by its own actions or by helping to create the conditions which permit the individual to improve that quality by his own actions.

I believe the public will look for elected representatives in the future who demonstrate their ability to function effectively as consumer advocates and who will commit themselves to the development of governmental policies and programs which will truly make a difference.

Warren B. Rudman, Attorney General, New Hampshire; Vice Chairman, Consumer Protection Committee and Executive Committee member, National Association of Attorneys General



In the years ahead, one matter which will have as great consequences for the American consumer as the resolution of energy problems or the end of inflation is the need to develop more effective methods of detering those who violate laws against unfair trade practices.

Effective deterrence is the result of at least two factors: the undesirability of receiving a prescribed punishment and the certainty that commission of a prohibited act will result in the penalty provided. Weak penalties and a low violations-to-penalty ratio are currently two of the greatest obstacles which individual consumer offices confront in their efforts to deter the commission of unfair trade practices. A 1949 study by Edwin Sutherland entitled *White Collar Crime* reviewed the history of government prosecution for the commission of economic crimes and pointed out the anomaly of a law enforcement policy which incarcerates an individual for theft of a few dollars but fails to arrest the businessman who defrauds thousands of persons of far greater sums. Mr. Sutherland concluded his study by theorizing that the responsibility for such a weak enforcement stance against economic crime rested equally with an unconcerned government and uninformed consumers.

However, there do exist today the two elements critical to effective prosecution of white collar crime which Edwin Sutherland failed to discover 25 years ago. An integral part of this effort must be a more precise definition of offenses and a stiffening of penalties for violation of the consumer protection laws. Increasingly, States' attorneys general are bringing actions for criminal, rather than civil, penalties where they have a choice.

The second barrier to effective deterrence of consumer fraud—a high violation-to-conviction ratio—includes two items: (1) funding, which requires more exhortation than explanation, and (2) a hierarchical organization of authority. To avoid needless duplication of efforts among consumer offices, I would suggest that this conference consider endorsing a model intra-state scheme for the separation and coordination of consumer protection functions. In any such arrangement, the States' attorneys general would, of necessity play a leading role in developing and coordinating matters of statewide concern. It has been remarked that the attorneys general of several States have been pioneers in the development of consumer protection laws and services and have developed an unparallelled body of expertise in the field of consumer litigation, complaint handling, and education.

I assure you that the attorneys general stand ready to assist in this conference's efforts to develop priorities for a national program of consumer protection activities.

Robert F. Leonard, Prosecuting Attorney, Genesee County, Michigan; Chairman, Economic Crime Committee, National District Attorneys Association



Economic crime, whatever its form and whatever its source, ultimately affects **one** individual—the grocery shopper, the motorist who pays the high price of gasoline, the child who sleeps in flammable clothing. To protect these individuals, we must combine, share our experiences and ideas, and establish a permanent mechanism on a national level to exchange information, to broaden our protective capacities, and to marshall our defenses to meet the challenge of sophisticated white collar crime. This will not only require our own concentrated efforts, but it will also need cooperation and support from the highest echelons of government.

All too often government officials have neglected the consumer, pursuing policies of calculated inaction. Yet we are fortunate that there are some people in the Administration who recognize the importance of consumer issues. I applaud Mrs. Knauer for being one of those people who has recognized that the subtle workings of white collar crimes have accumulated losses for the entire community which far surpass the losses suffered from more spectacular, more widely publicized crimes. Consequently, we now have a wide range of consumer laws which deal with these issues. These laws span from false pretenses laws, to health regulations for food quality and restaurant conditions, to truth-in-lending and product safety laws. Yet none of these laws is self-executing. They are just words in a lawbook until someone activates them.

The logical advocate to activate these consumer-oriented laws is the local prosecutor. He should focus his attack on both direct fraud and on the more subtle instances of economic crime which are often perpetrated by major companies. The local prosecutors represent the vanguard of the attack on economic crime, but they must be coordinated and integrated at the national level. For this reason the District Attorneys' Economic Crime Project was organized to test out the theories and approaches to finding solutions to these problems. Efforts such as this should be continued and expanded.

This gathering represents enormous potential for cooperative gains in the fight against economic crime. It is clear that both the techniques and the perpetrators of fraud cross both local and State boundaries. We need a national information clearinghouse with a full-time professional staff to help us in our fight against economic crime. All of us working together should use this conference to gear up for a nationally integrated attack on consumer fraud. This gathering must signal the start of a dedicated and determined struggle against some of the most challenging and complex crime problems facing our communities.

ATTACKING UNFAIR PRACTICES AT ALL LEVELS

Lewis A. Engman, Chairman, Federal Trade Commission



Lewis Engman (CENTER) with Virginia Knauer and F. Emmett Fitzpatrick, District Attorney, Philadelphia, speaker at workshop on economic crime

The mission of the FTC is to protect the consumer, and I believe that strict and vigilant antitrust enforcement—to bring about a vigorous competitive atmosphere—may be the best consumer protection there is.

Nothing but good can come from local assumption of much of the responsibility and authority now concentrated at the Federal level. It is my conviction that centralization is crisis-born—that the central government has grown most rapidly during war and depression.

The Federal Government does certain jobs poorly because it is too big to be responsive to regional variations in need and too big to get even a fraction of what it should get per dollar spent.

Consumer protection is an area where the major effort must come from the local level.

The success of the National Advertising Review Board in cases of national significance has led the Council of Better Business Bureaus to encourage creation of local advertising review boards which could take enforcement action in cases of high consequence at the local level. This is of practical import, for consumers may suffer as much from regional varieties of advertising deception as from those practiced nationwide.

I am particularly interested in seeing that a binding arbitration procedure be established for the settlement of consumer grievances. With this procedure, if a controversy arises and the store and the customer are unable to agree upon a settlement, the customer would have the right to submit the issue to impartial arbitrators without incurring great costs.

The FTC is making every effort to use its rulemaking powers to the fullest extent to protect the consumer against unfair and deceptive practices. I urge State and local agencies to adopt parallel enforcement programs to enhance FTC's effort. As examples, let me cite the new FTC rule requiring door-to-door salesmen to give consumers a three-day cooling-off period on any sale of goods or services costing more than $25 . . . the proposed FTC rule which would require mail-order firms to offer full refunds for prepaid merchandise not shipped within thirty days . . . and the proposed FTC guides against deceptive pricing which would prohibit pricing claims in which an offering price is contrasted with a fictitious or unsubstantiated higher price.

I urge local consumer officials to keep in touch with their FTC regional directors, who can offer information about complaint handling, investigative techniques, and preparation of deceptive and unfair trade practice cases for trial. Through our cooperative relationship, consumers and businessmen and other members of the public will receive better protection against deceptive and unfair trade practices—at lower cost to the taxpayers.

WORKSHOP DISCUSSION SESSIONS

Workable Solutions to Auto Repair Complaints

Chairperson
ROBERT C. ALEXANDER
Chief, Auto Repair Bureau
California Department of Consumer Affairs
Sacramento, California

Speaker
DONALD A. RANDALL
General Counsel
Automotive Service Councils
Washington, D.C.

Speaker
JOHN J. NEVIN
President
Zenith Radio Corporation
Member, Sub-Council on Performance and Service
National Business Council for Consumer Affairs

Speaker
CHRISTOPHER WHEELER, Ph.D.
Project Director, Consumer Complaint Study
Center for Study of Responsive Law
Washington, D.C. 20036



Commenting on auto repairs, John Nevin (standing) speaks to co-panelists (left to right) Donald Randall, Robert Alexander, Christopher Wheeler

Consumer auto service problems involve many diverse factors: vehicle design; warranty policies; availability of replacement parts; training and competence of mechanics; inefficient utilization of skilled mechanics; estimating and billing practices (including flat rate system); lack of proper diagnostic and other equipment, tools, etc.; communication between consumer and mechanic; and consumer ignorance about selecting repair facilities and obtaining assistance in resolving complaints.

State efforts have focused on licensing of repair facilities with revocations and other

sanctions based on fraud. Fraudulent practices account for only a minor proportion of the total auto service problem, however.

Discussion focused on the following points:

1. Licensing of auto repair facilities, if viewed primarily as means of generating revenue, cannot be effective in resolving the auto complaint problem.

2. Uniform State licensing laws governing repair facilities should be based upon minimum Federal equipment and performance criteria, including service of safety, emission, and electrical systems required by Federal standards. These laws should provide for: licensing panel with public and industry members; processing of legitimate consumer complaints; revocation of licenses, restitution and fines for fraud and false or misleading statements regarding repairs; inclusion of insurance companies; and consumer education regarding rights under the law.

3. Combined efforts of industry and all levels of government are needed to upgrade the training and professional status of mechanics, including support for mechanic certification rather than mechanic licensing.

4. Consumers need to be educated as to the means available for resolving disputes. Third-party complaint mechanisms such as AUTOCAP and the ASC program are few and not widely known. Small claims courts and arbitration have not provided adequate help to consumers. The State and local consumer offices should seek out and work with industry associations to establish third-party complaint mechanisms.

5. Consumers need help in evaluating repair facilities and mechanic competence. State and local consumer officials should help, perhaps through use of a data bank, thus encouraging competition based on standards of service competence and capability.

6. The State should establish diagnostic and testing centers to provide guidance for the mechanic and to check on completed repairs.

7. Periodic reviews of complaints should be used to influence manufacturers to correct problems attributable to design or marketing.

Remedies for Landlord-Tenant Problems

Chairperson
FRANCES WEST
Director
Consumer Affairs Division
Department of Community Affairs and Economic Development
Wilmington, Delaware

Speaker
RONALD AMEMIYA
Director of Consumer Protection
Office of the Governor
Honolulu, Hawaii

Speaker
WILLIAM P. DIXON
Assistant Attorney General and Director, Consumer Protection, Antitrust Office of the Attorney General
Phoenix, Arizona

Speaker
JOHN H. McALLISTER
Executive Director
Prince George's County Landlord-Tenant Commission
Upper Marlboro, Maryland



Frances West sums up Delaware's experience for participants at landlord-tenant workshop

Panelists reported on the current state of the housing laws in Delaware, Hawaii, Arizona, and Prince Georges County, Maryland. Of special interest to all members of the workshop was that Delaware now requires each landlord to give every tenant a copy of the recently enacted legislation defining the rights of both tenants and landlords.

The following is a list of areas of concern raised during the workshop and a brief summary of ensuing discussion:

1. Many jurisdictions do not have laws adequate to protect the rights of unwary tenants against unscrupulous landlords. It was recommended that public officials in those jurisdictions without adequate relief for victimized tenants should immediately initiate efforts to enact necessary legislation. Moreover, in drafting such legislation, officials might examine the uniform landlord-tenant code and the laws of those States including Delaware, Hawaii, and Arizona which have already met the problem head on. These materials can be obtained in most libraries or from the office of the State Attorney General.

2. Landlords often withhold repayment of security deposits without cause. It was agreed that the issue of security deposits was one of the most difficult problems facing many of the consumer offices around the nation. As a solution for remedying this problem it was suggested that tenants be educated to the need to have a neighbor, resident manager, or janitor inspect the apartment before they leave, should a subsequent dispute arise as to the condition of the premises. It was also suggested that legislation be pursued which would provide that the landlord forfeit his right to retain the security deposit unless a claim is filed in fifteen days (as in Delaware).

3. How do tenants purchasing condominiums protect themselves against fraud, poor construction, etc.? There is a need for education of the consumer through enactment and enforcement of strict building codes.

4. What avenues are available for the low-income tenant to fight unscrupulous landlords? Legal aid and consumer portection offices were offered as the only real hope for the indigent who cannot afford the high cost of a private lawyer. In addition, one member of the workshop suggested enactment of legislation designed to provide low-cost insurance to indigents to enable them to hire an attorney where appropriate.

In view of the foregoing discussion, we have determined that there is no panacea. In order for unwary, harassed tenants to be able to cope with the often unscrupulous community of landlords, it is necessary to educate such tenants as to their rights in the particular jurisdiction in which they reside. It is necessary for consumer offices and groups in each community to make available a layman's guide describing available tenant remedies in their respective jurisdictions.

Effective Consumer Representation Before Utility/State Regulatory Commissions

Chairperson
PHILIP WEINBERG
Assistant Attorney General in Charge
Environmental Protection Bureau
Office of the Attorney General
New York, New York

Speaker
WILLIAM RALLS
Michigan Public Service Commission
Lansing, Michigan
(Represents the President of National Association of Regulatory Utility Commissioners)

Speaker
EDWIN PALUMBO
Executive Director
Rhode Island Consumer's Council
Providence, Rhode Island

Speaker
JAMES L. BLACKBURN
Assistant Attorney General
Consumer Protection Division
Office of the Attorney General
Raleigh, North Carolina

Speaker
GEORGE C. SMITH
Prosecuting Attorney
Columbus, Ohio



William Ralls discusses actions taken by Michigan's Public Service Commission

Consensus of the group regarding consumer representation before State public service commissions:

1. That consumer representation before public service commissions should be increased, particularly with respect to quality of consumer advocacy presentations (e.g., legal, economic, marketing briefs, etc.) by continuous support from State legislation and new interest by Congress.

2. That public service commissions and attorneys general should be able to represent

different points of view before the courts through their own counsel.

3. That preferential rates for escalating use of energy is against consumer interest, as in practice of making consumers pay costs of promotional advertising by utilities.

4. That representation of the consumer could be effective under varying forms (e.g., State funding and support for public interest groups and thier challenges, advocacy of attorney general's office, consumer office advocacy) and that telephone "hot lines" should be made available for consumers' views.

5. That the Michigan Public Service Commission proposals (re billing periods, service cut-off, down payments, creation of "hearing officer," and appeal mechanism in company) should be carefully followed by other States for possible emulation.

6. That consumer monitoring and advocacy of consumer interests should be a year-round proposition rather than limited to rate-making proposal time and that quality of service should be part of rate hearings.

7. That advocacy of the consumer at the Federal level as represented by the CPA bill should be supported by States as following in the footsteps of proven State experiments in consumer representation.

9. That the attorney general's office has a major role to play in the illustration of the current inadequacy of consumer representation before State public service commissions.

Innovative Consumer Education/Information Programs

Chairperson
E. THOMAS GARMAN, Ph.D.
President
American Council on Consumer Interests
Associate Professor
Specialist in Consumer Affairs
Business Education and Administrative Services
Northern Illinois University
DeKalb, Illinois

Speaker
EDNA DeCOURSEY JOHNSON
Director, Consumer Services Program
Baltimore Urban League
Baltimore, Maryland
Member, Consumer Advisory Council
Office of Consumer Affairs

Speaker
JIM BISHOP
Newsweek Magazine
Washington, D.C.

Speaker
CAMILLE HANEY
Consumer Affairs Coordinator
Department of Justice
Madison, Wisconsin
Member, Consumer Advisory Council
Office of Consumer Affairs



E. Thomas Garman tells how consumer education looks from vantage point of ACCI

I. Major points stressed by the panelists.

A. Urge your State to legislate that consumer education be taught in public schools.

B. Approach grassroots organizations to help you "translate" your message to hard-to-reach and low-income consumers, to meet on a neighborhood basis the small groups you can't reach otherwise, and to plan with you the subjects and delivery of presentations most needed by the poor.

C. Teach consumer responsibilities along with consumer rights. Teach one topic at a time. Repeat it often.

D. Establish advisory committees to work with and for you, to share their resources, and to enlist cooperation of opposing groups. Committees should include consumers, community organizers, business leaders, utilities officials, etc.

E. Use the electronic media (television evening news, radio & television public service time, Sesame Street, etc.) to reach the public with relevant, aggressive material. Get university marketing students to help you package your information.

F. Develop personal contacts with the press: set up regular background briefings; give the press releases they can use (ask what they want in the way of content and format); time your releases to avoid the Monday morning rush; initiate complaint columns; and report successes as well as setbacks. Important: Take the risk of calling reporters to give them tips and to ask for their help.

G. Practical suggestions from the Wisconsin State office: integrate "consumer alerts" and other information releases with your enforcement efforts; select topics from specific consumer questions; do not promise more than you can deliver; use the multiplier effect (teach the teachers); and always make prompt and personal follow-up.

II. General recommendations for innovative consumer education/information.

A. HEW should fund the consumer education program as legislated in the 1972 Education Amendments (P.L. 92–318, Section 505).

B. We must share experiences, particularly "lessons learned," in order to help each other. As a starter, use OCA's directory of State and local consumer education and information activities.

C. The practical approaches of information programs must be combined with the longer-term processes of education.

NOTE: Panelists offered to answer questions and to be of further assistance. For addresses, see Directory of Conference Guests and Registrants, in **Appendix** of this volume.

Successfully Launching a New Consumer Office

Chairperson
WILLIAM B. ROBERTSON
Director
District of Columbia Office of Consumer Affairs
Washington, D.C.

Speaker
JACK N. WILLIAMS
Assistant District Attorney and Director
Consumer Protection Division
District Attorney's Office Sedgwick County
Wichita, Kansas

Speaker
BARBARA GREGG
Executive Director
Montgomery County Office of Consumer Affairs
Rockville, Maryland

Speaker
SGT. WILLIAM B. AUSTIN
Fraud Squad
Charlotte City Police Department
Charlotte, North Carolina



Bill Robertson makes a point about his one-year-old consumer office in Washington, D.C.

Discussion centered on:
1. Considerations in opening office

A. Establish philosophy
1. Be willing to be an advocate—go extra length
2. Be willing to help the little guy
3. Establish ground rules for investigating complaints about marketplace to avoid an image of conducting a witch hunt

B. Budget
1. For handling civil and/or criminal cases

GERALD R. FORD LIBRARY

2. For handling daily complaints (telephone and walk-in)

3. For establishing consumer information and education programs (as part of "preventive" consumer protection)

C. Establish filing system, retrieval system, and coding system

1. For keeping up with complaints

2. For determining success or failure of office and for determining future course of office

3. For basis of budget or funding (number of cases handled, staff and space needed for workload, etc.)

D. Visit other offices in nearby cities and States to learn their successes and their mistakes

E. Make office easily accessible — "store front" might be best type

F. Hire an attorney if office is not part of city, county, or State office with staff attorneys, such as Attorney General's office or D.A.'s office

2. Considerations in complaint handling

A. Work with good businesses to make them better (for example, getting them to take puffery out of ad claims)

B. Work with police on fraud operations

C. Work with local laws and court system (such as small claims court); try arbitration

D. Seek subpoena power

3. Recommendations

A. Use volunteers through Federal Government's volunteer agency ACTION (Vista, particularly).

B. Office of Consumer Affairs should establish clearinghouse for consumer education and information publications to cut duplication of similar materials by State and local consumer offices.

C. Office of Consumer Affairs should establish complaint and investigation forms as well as filing and codifying system to keep consumer offices at all levels on same basis.

Economic Crime: Its Scope; Effective Deterrents

Chairperson
RICHARD P. LYNCH
Associate Director, National District Attorneys Association
Economic Crime Project Center
Washington, D.C.

Speaker
F. EMMETT FITZPATRICK
District Attorney
Philadelphia, Pennsylvania

Speaker
ADOLFO J. ALAYON
Executive Director
Consumer Action Program of Bedford-Stuyvesant
Brooklyn, New York
Member, Consumer Advisory Council
Officer of Consumer Affairs

Speaker
JOHN N. RUTH
Assistant Attorney General and Chief
Consumer Protection Division
Office of the Attorney General
Baltimore, Maryland



Panelists consider advice on economic crime from Richard P. Lynch

Main points brought out in discussion:

1. Economic crime, since lifetime savings can be lost, can be as serious as many violent crimes; one responsible estimate puts national losses from economic crime at $40 billion annually.

2. Methods of effective deterrence include criminal prosecutions, civil remedies whereby consumers can be compensated, and prevention via publicity, education, and tougher laws.

Conclusions/consensus reached:

1. There is no best remedy. Certain remedies better fit certain economic crimes. Moreover, simultaneous application of remedies can be beneficial.

2. The fact that perpetrators of economic crime often skip from jurisdiction to jurisdiction is a problem for which solutions are still being sought.

3. The multi-jurisdictional simultaneous criminal prosecution holds much promise as a development in deterrence.

4. Coordinative and informational assistance provided to State, county, and local officials by NAAG, the Economic Crime Project Center, FTC, OCA, and others is useful and should be continued.

5. Where the jurisdictions of more than one consumer office cover an economic crime, petty jealousies should not prevail but every effort should be given to cooperative endeavor. There is more than enough for all to do.

Potential for Area/Regional Consumer Protection Committees

Chairperson
PETER M. PRYOR
Chairman
State Consumer Protection Board
Albany, New York

Speaker
ROSARIO VELLA
Connecticut House of Representatives
Hartford, Connecticut

Speaker
BRUCE SCHMIDT
Assistant Attorney General in Charge
Consumer Frauds and Protection Bureau
Office of the Attorney General
Buffalo, New York

Speaker
WILLIAM F. MARX
President
Better Business Bureau of Western New York
Buffalo, New York

Speaker
FRED KRAMER
Executive Director
Fairfax County Department of Consumer Affairs
Fairfax, Virginia



Peter Pryor describes work of New York Regional Consumer Protection Council

Panelists presented the workshop participants with an overview of regional consumer protection committees representing four different types:

(1) The New York Regional Consumer Protection Council serves as a focal point for the exchange of information, provides pro bono legal service, develops and supports consumer legislation, and utilizes a statewide sampling system to identify and meet the needs of low-income consumers.

(2) The Eastern Regional Consumer Protection Committee of the Council of State Governments, a joint legislative-consumer office partnership, provides a forum to deliberate common problems, formally and informally.

(3) The Consumer Affairs Clearing House of Western New York brings together government, business, educators, and media to provide a one-stop consumer complaint handling mechanism and a coordinated approach to consumer protection in an eight-county area.

(4) The Metropolitan Washington Consumer Protection Task Force, a coalition of law enforcement agencies and non-governmental organizations, provides a forum for the exchange of ideas and information.

Discussion centered on these questions:

1. Whether elected public officials should be involved in regional committees.

2. What formula for representation of low-income and other special groups should be used in determining committee membership.

3. Under whose auspices such committees should be established.

4. How a "region" should be defined.

The group was split along the lines of whether or not regional consumer committees should be of a voluntary nature or under governmental auspices. It was pointed out that the voluntary approach was limited in that it would have no enforcement authority whereas governmental agencies have regulatory and enforcement powers and can level penalties.

The consensus seemed to be that a regional committee should be a one-stop consumer service center to carry out needed functions and should have clout and fiscal support. The sturcture would depend on the politics of the State and characteristics of individual areas, and would have to be decided at the local level. The pressure to establish such committees would have to emanate from consumer activists who recognize what the problems are.

Developing Effective Consumer Legislation

Chairperson
EUGENE LEVY
Chairman
Select Committee on Consumer Protection
New York State Legislature
Albany, New York

Speaker
WILLIAM J. PIERCE
Executive Director
National Conference of Commissioners on Uniform State Laws
Associate Dean
University of Michigan Law School
Ann Arbor, Michigan

Speaker
HARVEY M. TETTLEBAUM
Chief Counsel
Consumer Protection Division
Office of the Attorney General
Jefferson City, Missouri

Speaker
RICHARD A. HESSE
Executive Director
National Consumer Law Center, Inc.
Boston, Massachusetts



Eugene Levy suggests ways to achieve effective consumer legislation

I. Development of effective consumer legislation

A. How does a legislature or an organized consumer group research, draft, and submit an effective consumer bill?

1. Necessity to conduct accurate research in order to identify real consumer issues and grievances and necessities of regional areas.

2. Necessity to develop technical competence in the areas of issue identification, statistics gathering, and legislative drafting.

3. Necessity to define in advance what specific results will be achieved by proposed legislation so as to insure maximum degree of effectiveness in each legislative proposal.

4. Necessity to provide enough background and supportive materials so as to insure that legislators may make informed judgments.

II. Sponsorship of proposed legislation by consumer groups

A. Essential to know the detailed organization and procedures of your own State legislature.

B. Alternative avenues by which to seek introduction of consumer legislative proposals:

1. the governor
2. the legislature
3. lobbying efforts of organized consumer groups
4. recourse to the public at large.

C. Check uniform or Model Codes and prior legislative initiatives in major States.

D. Do not attempt to do too much in one single bill.

Effective Use of Volunteers, Para-Legals, Students

Chairperson
RUTH S. BALLOU
Coordinator
Federal, State, and Local Programs
Division of Consumer Affairs
Newark, New Jersey

Speaker
CAROL TUCKER FOREMAN
Executive Director
Consumer Federation of America
Washington, D.C.

Speaker
JOHN P. KNAPP
Director
Consumer Protection Division of Washtenow County
Ann Arbor, Michigan

Speaker
FELICIA MUFTIC
Executive Director
Metropolitan District Attorney's Consumer Office
Denver, Colorado

Speaker
MONROE FRIEDMAN, Ph.D.
Director
Center for the Study of Contemporary Issues
Eastern Michigan University
Ypsilanti, Michigan



Monroe Friedman talks about training Eastern Michigan University students as volunteers to handle consumer complaints

Reports on several ongoing programs indicate that the use of volunteers, student interns, and paid para-legal assistants has enabled some government consumer offices to stretch budgets and provide more services. Three specific examples:

1. New Jersey's Division of Consumer Affairs operates Consumer Affairs Local Assistance program (CALA) which utilizes locally appointed volunteers trained to serve as consumer advocates to mediate consumer complaints. Volunteers also conduct consumer education activities via speeches and distribution of informative materials. The CALA program operates in 6 counties, 95 municipalities, and uses over 200 volunteers. During 1973, over 2,000 complaints were resolved, saving more than $305,000 for consumers.

2. The Denver D.A.'s Office, under an LEAA grant, utilizes four para-legal (i.e., paid staff to make limited legal judgments) personnel plus student volunteers to handle and resolve consumer complaints. A unique team approach with one para-legal directly supervising two student interns assures quality and continuity in complaint handling. Student volunteers may get course credit, are highly enthusiastic, and after training are very effective in handling consumer complaints. Political science students are especially good. Sixteen volunteer hours a week are the minimum student commitment in terms of training cost effectiveness.

3. Under a potential model program, Eastern Michigan University (EMU) is supplying and training student volunteers for consumer complaint handling in the Consumer Protection Division (CPD) of Washtenaw County (Ann Arbor), Michigan. The project operates under a grant from the Michigan Department of Education with funds supplied under Title I of the Higher Education Act. Under the grant, EMU: (1) provides volunteer student interns to CPD; (2) trains students by role playing and other techniques; and (3) provides a directory of faculty volunteers available for free consultation on detailed, technical consumer queries and complaints.

The CPD program is funded by an LEAA grant for $45,000 and uses the EMU-trained volunteers to handle consumer complaints. About 800–1,000 complaints were received in 1973; 500 resolved with $50,000 savings. It was suggested that OCA sponsor the development of cost/benefit guidelines to assist in objectively measuring effectiveness of consumer protective programs. The CPD program resolves complaints (both civil and criminal), dispenses consumer information materials, and designs and implements consumer education programs. Sample training materials and operations manual are available, at no cost, from Michigan Consumer Education Center, 217A University Library, Eastern Michigan University, Ypsilanti, MI 48197.

It was noted that established volunteer special interest groups (labor, women's, church, and other community groups) can help seek consumer legislation, education, and necessary budgets. They can supply manpower for

special projects such as local market and price surveys, and can disseminate consumer information. However, volunteers need training as well as definition of the scope of responsibility which they can handle. Trained student interns can be effective complaint handlers, accepted well by consumers. Also useful are industry-sponsored consumer complaint handling mechanisms which utilize volunteers (i.e., MACAP and AUTOCAP).

BREAKFAST DISCUSSIONS FOR STATE, COUNTY, AND CITY OFFICE PARTICIPANTS

Separate breakfast sessions were held for State, county, and city consumer office administrators and staff members attending. Objectives were to provide for an informal discussion of mutual problems and workable solutions as well as to build strengthened bridges for future communication.

As a result of the patricipants' decision to follow through on Mrs. Knauer's suggestion that they establish a national organization of consumer office administrators, the participants at the breakfast sessions chose to concentrate much of their discussion on the development of basic guideline proposals for such an organization and to the selection of three representatives from each jurisdictional group to serve on a steering committee.

Chairpersons for the breakfast sessions were:

STATE SESSION:
Charmaine Crown, Director
Consumer Protective Division
Office of Attorney General
Santa Fe, New Mexico



Charmaine Crown

COUNTY SESSION:
Ernest E. Barrow, II, Director
Consumer Protection and
Commercial Frauds Division
District Attorney's Office
Jefferson Parish
Gretna, Louisiana



Ernest E. Barrow, II

CITY SESSION:
Elinor Guggenheimer, Commissioner
New York City Department of
Consumer Affairs
New York, New York



Elinor Guggenheimer

HEALTH, EDUCATION, AND WELFARE AND CONSUMER PROTECTION

Caspar W. Weinberger, Secretary of Health, Education, and Welfare



We are deep into what may be called "the Age of the Consumer"—an era of increasingly informed customers; of increasingly enlightened business management sensitive to the legitimate concerns of more demanding customers; and of increased regulatory efforts by government at all levels to bridge the gaps created by modern technology, mass communication, and modern sales techniques.

This new era is a time of landmark achievement of basic consumer protection. In the HEW area, for example, the Food and Drug Administration recently proposed new regulations under its food labeling program to protect consumers from nutritionally substandard foods and irrationally overfortified foods. Another important example involves a national program of health insurance. To hold down the rise in health care costs, the Administration has proposed and HEW is backing a Comprehensive Health Insurance Plan (CHIP). CHIP would be operated by the private health insurance industry under State regulations drawn to new Federal standards. These regulations would give the States expanded consumer protection responsibilities under CHIP to:

- review rates
- certify health care providers as eligible to participate
- establish reimbursement systems
- set fees for doctors' services.

In addition to giving the States new responsibilities to administer and regulate health insurance coverage, CHIP would offer consumers new standards of protection for their health and for their pocketbooks.

These two examples of new protection for the consumer are also indicative of a few general principles which this era of the consumer must establish:

—The consumer should always be protected against false claims that individuals on their own are in no position to test.

—The consumer should always be protected against harmful things that individuals on their own are in no position to perceive.

—The consumer should always have the benefit of complete disclosure of information needed for rational purchasing decisions, something individuals on their own are in no position to decipher if it is not provided.

The fragmentaion of consumer protection responsibility is the biggest threat to effective protection. The danger of a fragmented approach is that we can lose sight of the "whole consumer." At both the national and the local level we need to search out ways to address the problems of the whole consumer. We need to build consumer awareness and concern into all the various government programs that touch on consumer issues and to build an effective partnership among the State, local, and national agencies that share responsibility for the consumer interest.

Frank E. Moss, United States Senator, Utah



It is a pleasure to talk to you about several consumer protection measures now in the Congress.

The automobile insurance reform package—no-fault insurance—has two essential elements: (1) No-fault provides substantial benefits to compensate for the economic losses of all automobile accident victims; (2) No-fault eliminates a significant number of lawsuits based upon the principle of negligence.

The need for automobile liability insurance reform is clear. Under the present system, 85 percent of the fatally injured or seriously injured accident victims recover nothing and 14 percent recover only 44 cents on the dollar.

The legislation which the Congress is considering was developed by the National Conference of Commissioners on Uniform State Laws in August 1972, and is designed to preempt State law only if the State fails to establish and administer a no-fault plan for motor vehicle insurance in accordance with certain minimum Federal standards.

No-fault legislation would provide each victim with all of his reasonable medical and rehabilitation expenses, all of his wage losses at least up to $15,000, and a reasonable amount to compensate for the cost of hiring others to perform tasks the victim is no longer capable of doing personally because of the accident injury. In death cases, a reasonable amount in survivors' loss benefits would be paid, and up to $1,000 for funeral expenses. Other important consumer and victim protections would be provided.

Another bill of great concern to consumers is the one under consideration in the Senate to establish a Consumer Protection Agency. The National Association of Manufacturers has been using half-truths, innuendoes, and outright untruths in its opposition to the CPA legislation. I am releasing here copies of a memorandum sent to the Washington representative of the firms which are members of NAM by the National Association of Manufacturers, one of the more vehement opponents of the CPA bill. My objection to this material released by NAM is that it is misleading.

A Consumer Protection Agency, as proposed in Senate bill 707, would be armed with substantial independence and would redress the balance between industry and consumer; it might help the decisionmaking process in regulatory agencies become a truly adversarial one. CPA would have money, staff, and time to participate fully in proceedings affecting consumers, as well as the power to conduct its own investigations of issues of substantial importance to consumers.

I urge you to use your time in Washington to visit the Senators from your home States to urge passage of the CPA bill, of which I am a sponsor, and to do some lobbying on the House side of the Capitol for passage of the important No-Fault Auto Insurance legislation. Use your time in Washington wisely; help seek enactment of these measures.

Frank Horton, United States Representative, New York



I call this the Age of Consumer Participation, with consumers wanting to participate to make our free enterprise system more responsive and responsible. After the trend of the past century toward the use of very strong governmental regulation we are now seeking to improve the operation of free enterprise by improving the communications between consumers and business—thereby making our economic system both more responsive and responsible.

Consumer participation means improving economic performance through better economic decisions based on better knowledge of the consumer interest. Edward B. Rust, President of the U.S. Chamber of Commerce, says that Ralph Nader has a clear community of interest with American business, that his basic significance is "his singleminded dedication to making the free enterprise system work as it's supposed to—to make marketplace realities of the very virtues that businessmen ascribe to the system."

I think the benefits of consumer participation extend well beyond the boundaries of the retail business. I have been working for some time now on legislation to provide effective consumer representation before Federal regulatory agencies: the controversial Consumer Protection Agency legislation. The CPA bill is designed to provide a clear legislative mandate for the type of work Mrs. Knauer is doing here through the Office of Consumer Affairs, providing a focal point within the Federal Government for consumer concerns; and the agency should have the authority to represent the interests of consumers before those agencies empowered to act in the public interest.

The drive for creating a consumer advocate stems from the simple fact of governmental life that the regulatory agencies often ignore or overlook the consumer point of view. It stands to reason that if we provide more comprehensive information to the regulators they will make decisions which reflect a better balance among business, consumer, national security, and other interests which form the public interest.

As Esther Peterson sees benefits in a company consumer program for retail businessmen, I see several benefits flowing from the creation of a Consumer Protection Agency for all businessmen. First, legitimate business will benefit from the CPA's active involvement in weeding out dishonest business practices. Second, the CPA will be a responsible agency of government with sufficient resources to analyze the facts of a case and represent consumers in a fair and reasonable way. Third, by responding to individual complaints, CPA will lessen the need for more stringent regulatory legislation. In short, I believe the CPA will offer sounder advice in a more timely fashion, and will help restore confidence and faith, not only in the business community, but also in the Federal regulatory process.

Guiding the development of the Consumer Protection Agency was the general notion that the CPA should have comparable rights and obligations to those applicable to other parties of interest. In terms of actual authority, this translates into a right to full participation in formal agency proceedings, as well as the opportunity to participate as do other outside interests in informal agency activities, and the right to seek judicial review of most agency actions to the extent it is available to other participants. The CPA bill, in future years, will come to be regarded as a great landmark in the long struggle for consumer recognition—perhaps the crowning legislative achievement of the consumer movement.

MAXIMIZING FEDERAL/STATE/LOCAL CONSUMER OFFICE COOPERATION

John L. Hill, Attorney General, Texas; Chairman, Consumer Protection Committee, National Association of Attorneys General



The need for coordination among Federal, State, and local agencies dealing with consumer protection has become urgent with the proliferation of consumer agencies and with the real possibility of conflicts among Federal, State, and local laws and regulations. A recent example of this has occurred in Dallas where disclosure of a cooling-off period in door-to-door sales is regulated by three differing Federal, State, and local laws.

The Texas Attorney General's Office has attempted to help bring about this coordination of efforts in several ways. In Fort Worth, where several civic groups have combined in a joint consumer protection venture, we have provided them with a full time attorney and with training seminars. We worked hard with the last Texas legislature to assure that the 1973 consumer protection act involved district and county attorneys in the task of consumer protection. The act specifically requires the State's attorney general to cooperate with district and county attorneys and to supply assistance, if requested, in prosecuting consumer cases. My office is also working with U.S. Attorneys to enforce consumer protection laws. We are experimenting with forming regional and local consumer protection agency councils within Texas to foster greater cooperation among Federal, State, and local agencies operating in defined geographic areas. On a larger scale, we are trying to obtain LEAA regional funds to create a Southwest Regional Consumer Information Retrieval and Analysis Center through the cooperation of the Southwest Regional Office of the Department of Health, Education, and Welfare. The pilot project would computerize all complaints received in Texas, Louisiana, Arkansas, Oklahoma, and New Mexico, using a standard complaint subject index developed by Mrs. Knauer's office.

No governmental consumer agency, however, can afford proper protection to the consumer unless the consumer himself has an adequate remedy to protect himself in the marketplace. This view was adopted by the Texas legislature through the passage of the 1973 Consumer Protection Act which allows consumers the right to sue for three times their actual damages, attorney's fees, and court costs where violations of the act have occurred.

I call upon this conference to resolve that a committee be established from those present here to work toward a council to coordinate government, consumer, and business interests. Perhaps Federal and State funds can be utilized to establish such a council and to provide for a yearly conference such as this one. I do not have any hard and fast specific recommendations to accomplish these goals of cooperation through such a council, other than to say that we should begin now to plan for this type of coordination of efforts.

PROTECTING CONSUMERS BY TACKLING INFLATION

William E. Simon, Secretary, Department of the Treasury



William Simon chats with members of OCA's Consumer Advisory Council: (left to right) Dr. Robert Wright, Camille Haney, Dr. Virginia Cutler

The frustrations of consumers—the appliance that fails or the runaway computer that doesn't register a consumer payment—are now aggravated by an unacceptably rapid rate of inflation. All these problems tend to open a gulf between the public and its government.

Consumers want their government to be much more responsive to the problem of inflation. We in Treasury are concerned, and determined to deal with it effectively. Rather than free governmental spending—an era now drawing to a close—we have President Nixon's New Federalism with its important element of general revenue sharing. We can point with pride to specific examples of what the $6 billion provided yearly in general revenue sharing is doing, in Sheffield, Alabama; Burlington, Vermont; Santa Clara County, California, to name only a few.

These programs are diverse and down-to-earth. They help people most by letting them decide what needs take priority in their own communities.

It seems to me that there are fairly close parallels between our revenue sharing experience and your efforts in consumer affairs. We are both trying to insure that big government can deal successfully with a wide range of problems, and the work is extremely important because of the corrosive effects that can result from a lack of responsiveness by government. Success of both revenue sharing and consumer affairs efforts depends more on the ability and judgment of local officials such as you than upon initiatives from Washington, although we can assist you.

Finally, in both areas, there is need for a generally accepted code of good conduct and certain rules of the game. Within this framework, however, there is much room for individual initiative. In revenue sharing there are certain minimum requirements in terms of civil rights, financial management, public information, and related matters. In consumer affairs there also need to be generally accepted standards of good behavior—enforced by law in some cases—and given additional meaning by activities such as yours. But we must and do depend heavily upon competition in free markets to help insure good performance for the consumer.

While we can count on existing mechanisms —and new channels such as we are opening here—to protect the consumer interest, consumers are relatively powerless to do much to check the current inflationary trend. For that, they must depend upon Federal Government.

The Administration recognizes inflation as our number one economic problem. There is no quick and easy solution. The only answer is the continued application of fiscal and monetary restraint for a sustained period of time, through a balanced Federal budget and relying upon the Federal Reserve System to hold the flow of money and credit to appropriate proportions. It means no tax reduction, which would put strains on our financial markets.

But we should not ignore the favorable aspects of our economic situation. Employment has increased by two million. We weathered the oil embargo. Industrial production has risen for the past two months. Business spending on capital equipment continues its strong advance.

I am confident that with restraints the current inflation will run its course. The best interests of consumers can be successfully pursued only by putting an end to rapid rates of inflation.

FEDERAL INFORMATION EXCHANGE

Consumer specialists representing Federal agencies with consumer-oriented programs were available for an entire afternoon to answer questions, solve problems, and open or maintain lines of communication between the Federal Government and conference participants.

Federal agency representatives invited were:

Department of Agriculture: Nancy Steorts, Special Assistant to the Secretary for Consumer Affairs

Civil Aeronautics Board: Jack Yohe, Director, Office of Consumer Affairs

Department of Commerce: Paul O'Day, Acting Deputy Assistant Secretary for Domestic Commerce

Consumer Information Center (GSA): David Peterson, Director

Consumer Product Safety Commission: Mary Kay Ryan, Special Assistant for Legal Matters

Federal Energy Administration: Dr. Lee Richardson, Director Office of Consumer Affairs

Food and Drug Administration: Dr. John Harvey, Senior Educational Director, Office of Consumer Affairs

Federal Power Commission: Emmett J. Gavin, Assistant to the Chairman

Federal Trade Commission: J. Thomas Rosch, Director, Bureau of Consumer Protection

Department of Health, Education, and Welfare/ Administration on Aging: Decker Anstom, Assistant to the Commissioner, Administration on Aging

Department of Health, Education, and Welfare/ Office of Education: Dr. Virginia Y. Trotter, Assistant Secretary for Education

Department of Housing and Urban Development: Wilbur Jones, Consumer Affairs Coordinator

Department of Interior: Ann Richardson, Special Assistant to the Assistant Secretary for Program Development and Budget

Interstate Commerce Commission: Warner L. Baylor, Consumer Affairs Officer

Department of Justice: Gregory B. Hovendon, Chief, Consumer Affairs Section, Antitrust Division

Department of Labor: Joanne Gordon, Special Assistant to the Secretary

Securities and Exchange Commission: Barbara J. McTigue, Consumer Liaison Officer

Department of Transportation: Antonina P. Uccello, Director, Office of Consumer Affairs

Department of Treasury: John Auten, Director, Office of Financial Analysis

U.S. Postal Service: Thomas Chadwick, Consumer Advocate, Consumer Affairs Department

REDRESS OF CONSUMER GRIEVANCES: NATIONAL INSTITUTE FOR CONSUMER JUSTICE RECOMMENDATIONS

Robert Braucher, Associate Justice, Supreme Judicial Court of Massachusetts; Chairman, former National Institute for Consumer Justice



It is my assignment to summarize for you the recommendations of the National Institute for Consumer Justice. In his consumer address in February 1971, the President called for a private study of "adequacy of existing procedures for the resolution of disputes arising out of consumer transactions." With the assistance of Virginia Knauer's office, we were organized as a non-profit corporation in the District of Columbia. Our work began in the summer of 1971 and completed in the spring of 1973. Because of limits on time and resources, our focus was on private remedies. Our report, *Redress of Consumer Grievances*, has four main parts:

1. **Business Sponsored Mechanisms.** We recommend personnel training and involvement of senior management in the handling of consumer complaints, encourage adoption of a money-back policy, and suggest that the Better Business Bureaus require their members to establish effective internal grievance procedures.

2. **Arbitration.** We recommend consideration of arbitration as one means of settling consumer grievances. To that end, some States need legislation to make arbitration binding. Provision for arbitration may be an appropriate part of new consumer legislation.

3. **Small Claims Courts.** We regard our recommendations for the improvement of small claims courts as the most significant part of our report. These recommendations state that the machinery should be easily available and physically accessible, and that the procedure should be simple, speedy, inexpensive, and understandable. Our recommendation No. 30 is that "Congress should allocate funds for payment to the States to stimulate the establishment and maintenance of effective small claims courts." S. 2928, the "Consumer Controversies Resolution Act," is designed to carry out our recommendation.

4. **Class Actions.** The most controversial part of our report is the section on consumer class action. We recommend that consumers should be permitted to aggregate their claims to establish the minimum amount of $10,000 required for Federal court jurisdiction in many cases. However, it is now necessary to consider U.S. Supreme Court decisions rendered after our report was published. The Supreme Court refused to permit aggregation in a 1969 case, and they reaffirmed and broadened that ruling in December 1973, In Eisen v. Carlisle & Jacqueline decided May 28, 1974, the Court ruled that notice must be given to each member of the plaintiff class and that the plaintiff must pay the cost of giving notice, and indicated that it could not find "any authority to conduct a preliminary inquiry into the merits of a suit in order to determine whether it may be maintained as a class action."

The Eisen decision should stimulate legislative attention on State remedies. Now that the siren song of the Federal class action has been muted, perhaps we will begin to accumulate some of the experience missing earlier.

OCA'S EFFORTS TO IMPROVE COMPLAINT HANDLING

Frank E. McLaughlin, Director, Program Development and Implementation, Office of Consumer Affairs



OCA's efforts to improve complaint handling have focused on several areas:

1. Improving complaint handling and resolution techniques within OCA by direct appeal to government regulatory agencies and companies capable of acting on complaints. (Significant cooperation has been extended to OCA by individual companies and trade groups.)

2. Encouraging the creation by business of fair, accessible, inexpensive appeal systems to render decisions on otherwise unresolved consumer complaints including MACAP, CRICAP, FICAP, AUTOCAP, and the mediation/ arbitration program developed with the National Association of Home Builders. (Electronics industries, however, have been unwilling to develop such a system, apparently preferring to wait for legislatively mandated complaint systems.)

3. Improving appeal system once created and functioning.

4. Promoting uniform system for classification and retrieval of complaint data. (A study of complaint systems sponsored by OCA is now underway. Without such systems establishment of program priorities, measurements of cost effectiveness, and effective budget submissions are virtually impossible.)

5. Promoting better public understanding of the findings and functioning of Federal, State, and business mechanisms for complaint resolution to facilitate the creation of more responsive public policy decisions.

6. Working increasingly with State, local, and county offices of consumer protection in a cooperative effort to respond to the consumer's complaint and needs.

UNIFORM COMPLAINT CODING: PROGRESS AND POSSIBILITIES

Allan Finkel, Associate Director for Program Development and Implementation, Office of Consumer Affairs



Recognizing that *cavert emptor* is still a force to be reckoned with in the marketplace, Mrs. Knauer directed that our office initiate a preliminary review of the complaint mechanism at the Federal level. At the conclusion of our brief overview, we determined that each agency was making a conscientious effort to deal effectively with the thousands of complaints received each month, but that a number of weaknesses still exist. For that reason the Office of Consumer Affairs selected one of a number of consulting firms to undertake a feasibility study to improve handling of consumer complaints. The contract provides for a review of complaint mechanisms being presently employed by Federal agencies in Washington, D.C., with an option to perform additional alternative tasks which include a study of industry, voluntary groups, and State and local government consumer complaint handling mechanism as well as complaint handling at the field offices of Federal agencies.

In addition, we are currently examining the feasibility of developing a uniform system to promote accurate compilation of consumer complaint statistical data as well as the rapid interchange of information between and among Federal, State, and local consumer agencies.

CONSUMERS LOOK AT THE BEEF SITUATION

Nancy H. Steorts, Special Assistant to the Secretary of Agriculture for Consumer Affairs



The serious losses American beef producers are suffering threaten the future availability of beef. Maintenance of a viable U.S. beef industry requires concerted action by consumers, producers, food marketers, and government.

The problem stems from the 1972 crop failures in a number of countries which pushed up feed grain prices at a time when a world consumer boom and the devaluation of the U.S. dollar kept demand for American farm products strong. Added to this in 1973 was widespread holding back of beef cattle from market in anticipation that prices would rise when controls were lifted. Instead, because too many cattle were suddenly dumped on the market, removal of controls caused a price drop. The situation is even more serious today, with inflation shrinking consumer buying power, even while more cattle are coming to market because the strong beef prices of the recent past encouraged expansion of herds.

Improved consumer income relative to prices and big grain crops expected later this year will ease the pressure on cattlemen. The immediate problem is growing critical, however, with beef producers losing an average of probably $100 on almost every animal. Such losses threaten their ability to continue to serve consumers' future needs.

We believe consumers and cattlemen have been doing their part. Consumers have been buying 7 percent more beef this year, at prices roughly equal to last year, while cattlemen have been moving the cattle to market at prices 25 percent lower than last year's. The problem is that too many food retailers are using the drop in live cattle prices to widen profit margins. Since lower farm prices for beef are not being passed along to consumers, consumers have no incentive to buy more beef. This drives cattlemen out of business and forces consumers to pay high beef prices now—and even higher prices in the future, when cattle not being fattened today are not brought to market. A few stores are pricing to encourage beef consumption but the great majority still charge too much for beef. If the market is to work, prices must rise when supplies are scarce and come down when they are plentiful, thereby serving the long-run needs of consumers and producers.

A newly established USDA Task Force on Meat Margins will be investigating market handling of meat products, focusing on causes of wide profit margins. In the meantime, we urge consumers to press for lower retail beef prices to reflect the lower price of live cattle.

WORKING WITH THE BUSINESS COMMUNITY

Jack B. Scarcliff, President, Society of Consumer Affairs Professionals



I don't believe there has to be a business-government confrontation; I don't believe that our ideals and objectives are automatically opposed.

SOCAP intends to establish liaison with consumers, educators, employers, labor, government, and the media; provide information and expert counsel to legislative bodies, administrative agencies, and consumer interest groups; encourage and assist in the development of educational programs for both the consuming public and the consumer affairs profession; and help business in anticipating, recognizing, and responding to consumer needs, desires, and expectations.

It should almost go without saying that we have developed and encouraged high standards of conduct in the consumer affairs profession.

To encourage the cross-fertilization of ideas and viewpoints with you, your conterparts, and others in consumer affairs, in the past nine months we gestated four regional meetings in New York, Atlanta, Los Angeles and Chicago. These regional workshops will continue.

SOCAP has taken action to upgrade corporate handling of product safety, product warranties, packaging and labeling, complaints and remedies, and performance and service. Excellent research and recommendations on these subjects came out of the National Business Council for Consumer Affairs which had been estabilshed by Executive Order.

We have a very aggressive committee established to focus on these recommendations and act to encourage and assist business firms in establishing internal policies and procedures to anticipate and resolve consumer problems in these areas.

Consumer affairs directors do have real clout within their business organizations. They report to the corporation's president, executive vice president, or chairman of the board; they can influence corporate operations and policy making, and they have adequate budgets to implement their goals. At Firestone I report to the president daily.

As a nation, we want to have standards of public education unknown to history; to abolish poverty; rebuild our cities; restore and preserve the beauty of our land; provide equal opportunity for all people; and solve the energy crisis. These things all require money. It will not be available unless our economy continues to generate profit.

I'm an advocate, an advocate of the free enterprise system—the system that has provided a higher standard of living for the average American than that enjoyed anywhere else in the world, that has brought innovation in products and services, that has enhanced our pleasure and eased our workload. American business and industry has had great strength in the ability to recognize changing times and to capitalize on them. Granted, not all companies survive or succeed in changing times. The alert executive today is the one who recognizes that social factors often outweigh economic considerations in shaping our value systems and how we do business.

As in any movement, there is a vast tendency to oversimplify the problems and the solutions. Let's get away from "us and them". Let's make it "we". Let's communicate! Let's try to put this better understanding to work for a better life for all of us. It's worth it!

INVOLVING CONSUMERS IN POLICY MAKING

Esther Peterson, Consumer Advisor to President, Giant Food, Inc; President, National Consumers League



Within the past decade we have seen a rather dramatic development in the need to listen to the consumer's voice and it has been my privilege to be quite closely involved in that development from a number of vantage points—in government, within the labor movement, in business, and also within the consumer movement itself.

Consumerism has become a new profession, and consumers are developing the kinds of expertise businesses have long had. They want their rights and are willing to accept their responsibilities.

Recently, a new and healthy aspect of consumerism has evolved. Where previously we were concerned with protecting consumers, we are now beginning to hear how consumers want to protect themselves. We have, for example, the Consumer Product Safety Commission which is legislatively required to assure consumer input in setting Federal standards for consumer products. We have consumer input in U.S. Senate hearings for developing a national food policy. And we have the passage of State laws—in Maryland, for instance—to assure that there will be consumer representatives on State boards and commissions.

So we are on the threshold of involving consumers in decision-making. The final evolution of this process will not be an easy one, and the procedure will not always be totally successful for all parties involved. But the cycles will even out and consumer input will eventually be factored in on all levels. It will in time be made to work, and to work wholeheartedly. Consumers will not accept tokenism.

Further, consumers should not be afraid of the theory of consumer representation—of answering the big questions regarding who represents consumers, and how they can best be represented, and who should be approached. These are issues that consumers must be willing to face up to, one step at a time, until the mechanisms are worked out and the theory becomes a workable reality.

We are on our way to finding that. Consumer groups across the country are assuming their roles as representatives of the consumer interest. Government offices should work with their local consumer groups. Consumers have as large a stake as other interests in the decisions of policy and of the marketplace, and that stake will be recognized by all segments if the consumer organizations who recognize it now do their jobs well.

GOVERNMENT'S RESPONSIBILITY TOWARD THE CONSUMER

William B. Saxbe, Attorney General of the United States



William Saxbe and Virginia Knauer chat at closing session of conference

It is time for the consumer to receive the full protection of the law. When government fails in the consumer area, and it has failed far too often, a wide range of costs is extracted from the public—through loss of money or through health hazards.

Government has a responsibility to inform consumers about the potential problems they face and to teach them how to protect themselves. In addition, law enforcement and consumer agencies have a duty to help resolve conflicts. When voluntary compliance fails, there must be prompt and vigorous prosecution for violations of the law. Also, the government must provide leadership through the enactment of new statutes and programs and must join with the business community and the public to help elevate the ethical conduct of the marketplace.

The public has a right to be protected from unsafe products which take a large toll in terms of injury and loss of life. When new laws are passed by the government and new regulations imposed on the quality and safety of commonly used products, some businessmen complain; however, if they would make improvements voluntarily, government action might be unnecessary.

The Department of Justice has statutory responsibility to represent the government in a variety of criminal and civil actions related to consumer problems—enforcement of the food and drug laws, statutes on unsafe products and dangerous substances, mail fraud, and others.

And in addition there is the enforcement of the antitrust laws which have been called the original consumer legislation. I feel that vigorous enforcement of those statutes can have a major and beneficial impact on the entire economy and the whole free enterprise system.

In order to process antitrust cases more rapidly, effective July 1 I will end the longstanding practice requiring the Attorney General personally to approve every antitrust case brought by the Justice Department. I will retain responsibility for antitrust policy. We are urging that the proposed Antitrust Division budget be accepted and we are pleased that the House has approved it. In addition, we are working to make more Federal assistance available to the States, especially in the areas of enforcement of antitrust laws and consumer fraud.

Fraud has become an enormous problem throughout the nation. Federal enforcement efforts are handicapped because of the limited scope of the mail fraud statute and I believe Congress should consider enacting a general fraud statute providing tough criminal penalties and giving the Department the power to prosecute a wide variety of offenses that now go largely unchallenged.

Finally, the Department has major responsibilities in the field of public education. We will shortly publish a new brochure which explains antitrust and tells the consumer what he can do to support proper enforcement. These public education programs are essential because, on the Federal level, about 95 percent of all antitrust actions that are initiated stem from citizen complaints.

Substantial benefits can result from responsible and widespread citizen support for the consumer movement. I hope that they let us all know what is on their minds, as well as inform enforcement agencies of possible violations of the law.

CONFERENCE SUMMARY

Virginia H. Knauer

We can sum up the spirit of this meeting as communication—the kind of communication that leads to cooperation.

The attendance of 400 delegates from 42 States—as well as the District of Columbia, Puerto Rico, and the Virgin Islands—testifies to the importance that States and local communities now give to consumer protection.

I have been impressed by your ability to set to work immediately on major consumer issues. Despite differences in perspective, you have demonstrated that you can coalesce on critical issues of consumer protection.

We gave you a forum. You gave us a message—that consumer protection at the State, county, and city level has come of age and must be heeded. Your strength lies in your numbers, your experience, and your ability to work together for the consumer.

Yesterday you voted to create a national organization. Today you approved, by an overwhelming margin, the recommendations of your steering committee to develop priorities and programs for your new association.

I am pleased about your decision to organize because I believe it will strengthen your hand in your own community and in Washington.

The States and local communities are alive with activity in both consumer protection and education. The weak link has been communication. The best way to overcome barriers of geography is to know one another. Your organization will do just that.

It is equally important for you to be heard in Washington. Your collective voice is needed as well as your individual voices. Each of the Federal officials participating in this meeting called on you to speak up. Senator Moss and Congressman Horton called on you to support effective Consumer Portection Agency legislation. I am sure your unanimous vote on a resolution in favor of a CPA will help in the fight for this legislation.

Your collective and individual experience is also needed in administering Federal programs at the State and local levels. The New Federalism and the need for partnership among the Federal and State and local governments was a theme of all the Federal speakers.

Our speakers also discussed the importance of addressing individual consumer complaints. The first step is to develop systems for uniform coding of complaints and rapid communication so that we can gauge the dimensions of problem areas. We also need to develop a consensus on means for redressing complaints. We shall be exploring these questions in September at a Public Policy Forum on voluntary versus mandatory redress mechanisms.

At the Office of Consumer Affairs we are ready to help you in any way we can. Whenever you have a question about who to contact or where to go in the Federal Government, just give Betty Bay or any of us a call.

Within OCA we are looking at ways to promote communication and coordination. We plan to produce **State Consumer Action** every three or four months and we frequently revise our **Directory of State, County and City Consumer Offices.**

We wish you success in organizing your continuing communication and cooperation through a formal association.

It has been a wonderful experience for me —and all of us at OCA—to spend these three days together with you.

APPENDIX A

Chronology of Development of National Association of Consumer Protection Officials

Action to establish a National Association of Consumer Protection Officials was among the significant immediate results of the first National Conference for State, County, and City Consumer Office Administrators sponsored by the Office of Consumer Affairs.

Mrs. Virginia Knauer, Special Assistant to the President for Consumer Affairs and Director of the Office of Consumer Affairs, proposed creation of a national association, in her conference keynote address. She pointed out that such an organization would further enhance the ability of State, county, and city consumer office administrators to protect the American consumer; would provide a permanent forum for exchange of information and ideas; and could give to government, to industry, and to the public the benefit of the administrators' accumulated knowledge.

Immediately following her address, a number of participants voiced their concurrence with her proposal, and suggested conference participants discuss during the conference implementation of her proposal.

Representatives of the three jurisdictional levels of government represented—State, county, and city—met in separate sessions to develop basic guideline proposals and to name three representatives to serve on a steering committee.

After two days of discussion, as well as considerable informal and formal debate on the pros and cons of such a proposal, the participants voted 65 to 8 to adopt the steering committee's recommendations to establish the National Association of Consumer Protection Administrators and to develop plans for future programs for the new association.

The steering committee recommended that the new association:

1) be oriented to the solution of consumer problems;

2) serve as a clearinghouse for exchange of information, cooperation, and compilation of the necessary data to prevent encroachment on consumer rights;

3) improve the administration and management of consumer protection programs at all levels of government;

4) seek effective legislation on all government levels;

5) be independent of any Federal influence.

The participants also voted to create an ongoing Implementation Committee to develop programs aimed at accomplishing these objectives during the following three months. A meeting would then be called.

James D. Gordon, Lake County (Ohio) Consumer Protection Administrator, was elected chairman of the Implementation Committee. Members are:

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APPENDIX B

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APPENDIX C

Listing of Publications Displayed at Conference

STATE CONSUMER OFFICES

Georgia
1. Consumer Education Handbook
2. My Money Plan

Illinois
1. Motor Vehicle Retail Installment Sales Act
2. 20 Ways **not** to be Gypped

Maryland
1. Maryland Consumer
2. Don't Get Ripped Off
3. Caveat Emptor?
4. A Plan to Integrate Consumer Concepts into the Public Schools of Maryland

Michigan
1. The Michigan Credit Buyer's Guide

Oregon
1. Six Display Signs on Oregon Consumer Laws

Pennsylvania
1. Stretch Your Dollar
2. Consumer News and Views
3. Be An Open-Eyed Consumer

Texas
1. Deceptive Trade Practices and Consumer Protection Act

Washington
1. A Summary of Washington's Consumer Protection Laws
2. The Facts About Washington's Garnishment Law
3. Consumer Alert
4. Consumer's Dozen Teaching Guide

Wisconsin
1. Consumer Alert: A guide for the consumer's own protection against deceptive advertising and business practices
2. The Informed Consumer (newsletter)
3. Consumer Fact Sheet
4. Consumer Alert
5. Speak Up/ when you buy a car (also in Spanish)
6. Be sure before you sign (also in Spanish)
7. Knock Knock (also in Spanish)

COUNTY CONSUMER OFFICES

Anne Arundel County, Maryland
1. At your service . . .

Bay City, Michigan
1. Consumers, Credit Bureaus and the Fair Credit Reporting Act
2. You **Can** Stand up to Unfair Business

Camden County, New Jersey
1. Be A Cautious Consumer
2. Be Sure Before You Sign
3. Make your Meat Dollar Go Further
4. 10 Helpful Hints Offered Complaining Consumers
5. Advertising and Marketing Practices
6. Motor Vehicle Advertising Practices
7. Deceptive Practices Concerning Automotive Repairs and Advertising

Cook County, Illinois
1. Cheated? (also available in Spanish)

Denver County, Colorado
1. Economic Crime Project Newsletter, March-April 1974

El Paso County, Colorado
1. Consumer Help

Montgomery County, Maryland
1. Holiday Shopping Tips
2. Consumer Protection
3. Your Day in Court
4. Rules for a Program of Arbitration for Business and Customers
5. We're Here to Help You
6. Consumer Tips (9 Placards)
7. Suggested Guide For Settling Consumer (Lost/Damage) Claims

Palm Beach County, Florida
1. Office of Consumer Affairs—What Is It?
2. Consumer Affairs Ordinance of Palm Beach County

Santa Cruz County, Calif.
1. Where to Get Help Locally
2. Self-Help Suggestions—Mobile Homes

Sedgwick County, Kansas
1. Help Yourself Mr. Businessman/
2. The Consumer Protection Newsletter

Stanislaus County, California
1. Stanislaus County Automotive Arbitration Association

Ventura County, Calif.
1. Full Value—Getting the Most for Your Shopping Dollar through Correct Weights & Measures
2. A Guide to Consumer Protection
3. Food & Agriculture . . . & You
4. The Car You Care For
5. The Metric System

Washtenaw County, Michigan
1. Consumer Action Center
2. A Handy Consumer Reference

CITY CONSUMER OFFICES

Baton Rouge, Louisiana
1. Clues to Solving Consumer Problems

Buffalo, New York
1. Consumer Affairs Clearing House for Western New York

Fort Lee, New Jersey
1. Consumer Comment

Minneapolis, Minnesota
1. Consumer Affairs Division

Norfolk, Virginia
1. "One Stop" Complaint Procedure
2. Consumer Concerns and What to Do About Them
3. Basic Buying Hints
4. There is A Law in Virginia

San Jose, California
1. Annual Report, Office of the Ombudsman

Seattle, Washington
1. False Advertising is Against the Law
2. Consumer Problems? Inquire Within
3. Shopping By Mail . . . Is the Temptation Worth the Risk?

Syracuse, New York
1. Consumer Affairs Unit—Newsletter

Toledo, Ohio
1. Fact Sheet of the Toledo Consumer Protection Agency

OTHERS

National Consumers League
Washington, D.C.
1. Consumers Almanac

Office of Consumer Affairs
Department of Health, Education, and Welfare
Washington, D.C.
1. Nursing Home Care
2. Tooth Care
3. Consumer News (twice-monthly newsletter)
4. 7 Ways to Reduce Fuel Consumption in Household Heating . . . through energy conservation
5. 11 Ways to Reduce Energy Consumption and Increase Comfort in Household Cooling
6. Forming Consumer Organizations
7. Consumer Information Index
8. Consumer Education Bibliography
9. Guide to Federal Consumer Services
10. Suggested Guidelines for Consumer Education—Grades K–12
11. An Approach to Consumer Education for Adults

Washington, D.C.
1. For Your Information
2. D.C. Consumers—The Services of CAO

U.S. Consumer Product Safety Commission
Washington, D.C.
1. Crib Safety

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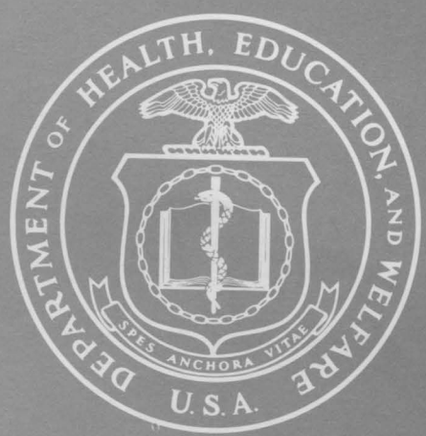
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