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**Suggested Guidelines**

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**for Consumer Education**

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**grades** **K-12**



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THE PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS



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“By demanding educational reform now, we can gain the understanding we need to help every student reach new levels of achievement; only by challenging conventional wisdom can we as a nation gain the wisdom we need to educate our young in the decade of the 70s.”

PRESIDENT RICHARD M. NIXON  
Education Message  
March 3, 1970

# **Suggested Guidelines for Consumer Education**

**kindergarten through twelfth grade**

THE PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS  
Washington, D.C. 20506  
NOVEMBER 1970

## FOREWORD

President Nixon in his Education Message to Congress stated that, "American education is in urgent need of reform."

A vital part of the reform we all seek must be the inclusion of Consumer Education at every level of the educational process. Every effort should be made to help our young citizens become alert, responsive, and responsible consumers.

Consumer Education is not merely a rhetorical exercise in buymanship. It is a continuing, lifetime learning experience. For that reason, we must realize its great potential as an integral segment of our total educational system, supplemented by the informal influences of the home and community and supported by consumer organizations, Government, and business.

As America's marketplace becomes more technologically sophisticated, consumer problems grow in number and in complexity. Consumer Education provides our youth with a useful frame of reference not only for the future but also for the sometimes difficult and perplexing present.

These **Suggested Guidelines for Consumer Education, Kindergarten through Twelfth Grade**, have been developed to assist in the implementation of Consumer Education in our educational system.

Both the staff of the President's Committee on Consumer Interests and the educational Consultants have agreed that efforts should be directed toward providing a "springboard" for use by teachers, faculties, curriculum teams, and supervisory or administrative personnel in planning and implementing their own individual programs of Consumer Education.

The task of formulating "Guidelines" to serve the inner-city school as well as the rural and suburban educational system has been formidable. The need to take into account ethnic and geographical differences in all areas of consumer choice has automatically precluded the development of a "universal" Consumer Education curriculum.



The cooperative efforts of educators, administrators, parents, consumer organizations, Government, and business are essential in order to make Consumer Education an important and meaningful part of the curriculum. These supportive and interrelated roles are discussed in the "Guidelines," and it is hoped that the suggestions contained herein will be utilized as deemed best in each community.

The development of the "Guidelines" is the result of the combined efforts of many:

We are indebted to the Consultants. These eminent educators, listed below, have many years of experience in Consumer Education at the elementary, secondary, and college levels; all are currently active in a variety of programs.

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We also wish to express our thanks to the Council for Family Financial Education, Robert E. Gibson, Executive Director, and Donald D. Bock, Deputy Director, for their valuable contribution.

Dr. Edith Greer and Miss Margaret Franck of the U.S. Office of Education merit our sincere appreciation for their participation.

The assistance and cooperation of the Chief State School Officers who helped us identify and survey the Consumer Education Programs in each State are greatly appreciated.

The expertise of President Nixon's Consumer Advisory Council was most helpful, as well as the invaluable suggestions of the individual teachers who reviewed drafts of the "Guidelines."

Special acknowledgement is due my staff, especially my Consumer Education Director and Associate Director, Samuel B. Blaskey and Doris A. Sasser, for the basic development of these "Guidelines."

My Consumer Education Directors, as well as my entire staff, will be available to assist in the implementation of Consumer Education programs wherever possible. We hope that educators will take advantage of this offer.

In line with an ancient Oriental proverb, "If you give a man a fish, he will have a single meal; if you teach him how to fish, he will eat all his life." It is my sincere hope that these "Suggested Guidelines" will prove valuable to those who would teach our youth "how to fish" in the marketplace.

*Virginia H. Knauer*

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## I. CONSUMER EDUCATION: AN IMPERATIVE NEED

Consumer Education is an imperative need for every young person in America. The National Association of Secondary School Principals recognized that fact a generation ago, and with every year that has passed, the need has become more pressing as well as more obvious.

Until a few decades ago, the basic requirement was what might be called "producer education." In those earlier times, a young man or woman had to learn to perform a thousand-and-one jobs in the home or on the farm; the central task was producing enough to satisfy basic needs.

Although the tradition lingers and still colors our thinking, a basic shift has taken place. For society as a whole, the production of goods and services in incredible volume is taken for granted, but the role of the individual as a consumer has grown extremely complex. As producer, the individual may have one money-earning job; as consumer, in essence he has many tasks. For example, he must choose among a myriad of goods and services, many of them difficult to evaluate in advance, and he must often cope with the intricacies of contractual obligations.

For the modern American consumer this is a time of great opportunity. Generally speaking, he is the richest in the world with a higher disposable income and a higher average yearly income than could possibly

have been imagined even twenty-five years ago. Our free enterprise system has provided him with a greater choice in the marketplace than any other consumer, as evidenced by a walk through any supermarket. He can demand and get services that make life more convenient for him: self-service, credit cards, drive-in facilities, and one-stop shopping.

However, it is also a confusing time for the American consumer. He is often lost in the perplexities that have resulted from our progressive economy. Products are more complex and are frequently hard to evaluate or repair. It may be difficult for the consumer to obtain remedies or to resolve a problem which he feels is not justifiably of his own making.

In addition, our population is more mobile. Consumers have less opportunity to know the firm with whom they trade or may be miles away when a question or a problem arises.

The marketplace is more impersonal today; many consumers feel intimidated by modern marketplace operations. It is not always easy to determine who is responsible for a problem or to know where to go for help. Neither is it always easy to distinguish between honest and reputable practices in the marketplace and those that are unethical and fraudulent. Total consumer losses as a result of fraud and deception are estimated to be in the billions of dollars. For example, the Food and Drug Administration estimates conservatively

that about \$1 billion is spent annually on worthless or extravagantly misrepresented quack devices, drugs, foods and cosmetics.

Several years ago, a survey by the Arthritis and Rheumatism Foundation disclosed that approximately \$300 million is spent annually on such worthless arthritis remedies as alfalfa tea, phony "radiation" treatments, and copper bracelets.

The Council of Better Business Bureaus states that in recent years its biggest single source of complaints involves magazine subscription sales. Fraudulent and deceptive practices in home repairs and improvements are a close second, with appliance repairs following next. Losses in these areas are estimated to be in the billions of dollars.

**The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system.**

Most educators, above all else, hope to help young people develop their own system of personal values so that they can benefit from the best our civilization can offer. To approach this goal in abstract generalities is to court defeat. To explore it, however, by way of the concrete and immediate matters which form the core of consumer experience is to make it come suddenly alive.

Consumer Education is an effective vehicle for moving easily from the immediate and the "practical" to more thoughtful considerations. Spending patterns are not merely representations of expenditures of dollars; they reflect the possible crystallization of aspirations and plans based upon one's personal value system. Why are those aspirations what they are? How will they be manifested in one's long and short term goals? What cultural and socio-economic factors influence one's value systems?

By looking hard at those everyday problems which concern them deeply, students can come to know themselves and their impulses. They can learn to value their emotions rather than to reject them. They can

Estimates of consumer losses through frauds in the sale of new and used cars are less well documented, but it is apparent that they constitute a considerable expense to the public. Consumers also sustain sizable losses from fraudulent solicitations for charities, phony land promotions, home study rackets, and numerous other schemes. Not only are these practices costly in dollars and cents but they often affect the very lives and safety of the people defrauded.

It is, therefore, more important than ever that we train our young people to be knowledgeable consumers. Extensive efforts must be made to incorporate Consumer Education into each student's total school program so that he can function effectively as a consumer.

also learn to guard against their own irrational biases. Such probing is of tremendous assistance to young persons who need to understand and accept their own motivations and emotions.

The Consumer Education teacher can also provide the student with guidance and experience in developing the sound decision-making process which is necessary for intelligent purchasing. This process involves more than just finding the "best brand" of a product. The individual must decide whether he needs or wants that product in the first place, or how much of his resources it is worth. In essence, he should translate his values into dollars and cents decisions. Although this process is a difficult one, the student who develops competence in decision-making will possess a powerful tool for use throughout his life.

To equip the student to take his money into the marketplace and get the best value for it, we must educate him to be an alert and capable shopper whether it be for food, housing, or credit. A student needs to learn how to find and use reliable information, and

needs to develop competence in resolving his problems in the marketplace.

Consumer Education can help a student become aware of his rights and responsibilities as a consumer so that he will be able to function effectively in our free enterprise system.

He needs to know his rights so that he can help insure that the free enterprise system serves him in accordance with those rights. He needs to know his responsibilities since consumers have a key role in directing the nation's economy.

To help every young person understand the economic system in which he functions, there is no better way than to take him directly into the marketplace which serves him. The whole process acquires meaning, for his personal interests are at stake. This is not to claim that the entire science of economics can be learned best through a consumer approach, but youngsters who would be repelled by

purely scientific abstractions will respond eagerly to practical learning experiences.

Deciding upon the kind of economic life we want everyone to enjoy is a valid consumer concern, and one to which adolescents are particularly responsive. A simple study beginning with the purchasing of everyday commodities such as food or medicine can lead a group directly into a review of existing government services and the larger question of the role of government as well as the social responsibilities of business in our economic lives.

In summary, Consumer Education is vital for all young people because of the competence it can provide in dealing with our modern marketplace. But, all who are concerned with education will recognize that Consumer Education is inherently tied to developing a personal philosophy, finding satisfaction in daily living, and fulfilling a citizenship role in a free enterprise system.

### Individual Teacher Approach

The teacher will now develop a program for a meaningful and effective Consumer Education program for his school. He will have to draw upon his own knowledge and experience with effective teaching methods. He will also have to consider the needs of his students and the resources available for his program. He will also have to consider the needs of his school and the resources available for his program. He will also have to consider the needs of his school and the resources available for his program.

valued with consumer affairs can be extremely helpful. They serve not only to inform students, but to keep the teacher aware of current issues, future problems, and possible solutions.

For example, at the secondary level, a lesson discussing contracts, local consumer regulations and other legal matters can help students realize the impact of consumer laws



## II. METHODS OF IMPLEMENTATION

In a number of States, the pressure for including Consumer Education in the public school is steadily growing. Some States have already translated this pressure into action, while others are seriously considering similar programs.

The establishment of these courses gives rise to a number of important questions which must be answered by the school administration and staff. Which department should take the responsibility? Should Consumer Education be built into an existing course? If so, which students will benefit? Or should Consumer Education be considered as a replacement for another course? Should the course be required or elective? If required, what course will be dropped from the student's program? There are, of course, no easy answers to any of these questions. Each school

## Individual Teacher Approach

The teacher will need assistance in developing a meaningful and relevant Consumer Education program for his students. He will have to draw upon outside resources, but even with effective aids, it is virtually impossible for one teacher to know each facet of every consumer problem. Other avenues of information must therefore be sought.

Outside speakers who are currently in-

For example, at the secondary level, a lawyer discussing contracts, local consumer regulations and other legal matters can help students realize the impact of consumer laws



on their daily lives. A local department store credit manager could explain credit application procedures and the dangers of an over-extension of credit.

If scheduling permits, fellow faculty members should be encouraged to speak to the Consumer Education classes on matters in which they have special expertise. An English teacher may be willing to illustrate the use of "hidden persuaders" in product advertising. The industrial arts teacher could help students develop a checklist for buying a used car. The Team Approach section contains other possibilities and suggestions.

Field trips are invaluable in alerting students to the realities of the marketplace. For instance, visits to food processing and distribution centers help students envision how each segment of the production process contributes to the ultimate price of a product.

The community also offers an excellent

laboratory for the elementary student. Young children especially enjoy visiting the places they have heard their parents discuss, such as banks, supermarkets, and automobile repair shops.

Field trips can frequently provide a stimulus for further study. For example, after visiting a local department store, third graders might be interested in studying trading stamps while eighth graders may want to examine and compare information given on clothing labels.

If field trips are not administratively feasible, the teacher can bring outside resources to the classroom. Comparative shopping can easily be demonstrated through the use of store catalogues or advertisements in local newspapers. This type of activity relates directly to the students' everyday experiences, and can lead to a discussion of their purchasing decisions.

**The individual teacher approach to Consumer Education is most effective when the teacher utilizes resources available in the community and the expertise of teachers from other disciplines.**

### Team Approach

Any form of teaching in which two, three, or more teachers regularly share responsibilities for planning and implementing a program can be called team teaching.

Consumer Education lends itself well to this approach. Very few people are trained as consumer specialists and even among those so trained, there is recognition of the need for contributions from other disciplines. When teachers from a number of disciplines work together, each brings to the program expertise in an area in which he is already comfortable as a teacher. This type of approach minimizes the immediate need for extensive specialized teacher preparation in the consumer area; and children, perhaps for the first time, can see the interrelationship of all disciplines as a totality—each contributing to their entire life pattern.

Scheduling may be arranged in several ways. For instance, one school might assign a team of three teachers—one each from social

studies, business education, and home economics—to teach in the same class period. Students then rotate so that they attend the consumer class of each teacher for a third of the school year.

Another school system might have a team of five teachers—one each from home economics, English, social studies, business education, and industrial arts. One day of each week could be set aside for a large group activity led by one of the teachers on the team.

One member of the team should coordinate activities, assuring that there is no overlap and that new materials are distributed to all teachers, arranging for exchange lessons with other disciplines, organizing field trip activities, and scheduling meetings of the teachers.

Many disciplines have contributions to make to the Consumer Education program. Teachers from other disciplines may be

full-time members of the team or may occasionally plan with the team and teach spot lessons or units.

The chart below provides examples of

areas of consumer interest which might be presented by teachers of art, health, mathematics, English, industrial arts, science, and music.

**Team teaching as an approach to Consumer Education is most effective when the administrator appoints a specific coordinator and provides adequate time for coordination and planning.**

### A BASIC TEAM STRUCTURE

| Business Education                   | Home Economics                                   | Social Studies                              |
|--------------------------------------|--------------------------------------------------|---------------------------------------------|
| Record keeping                       | Family relationships                             | Functioning of our economic system          |
| Business rights and responsibilities | Developing personal values and goals             | Rights and responsibilities of the consumer |
| Budgeting time and money             | Decision making                                  | Law for the consumer                        |
| Credit availability; use             | Evaluating quality                               | Agencies that help the consumer             |
| Contracts                            | Using buying aids                                | Social Welfare                              |
| Personal and property insurance      | Buying medical care                              | National consumer movement                  |
| Investments                          | Buying and caring for food, clothing and housing | Consumer movements in other countries       |
| Taxes                                | Selecting play equipment                         |                                             |

### ALTERNATIVE COMPONENTS TO A TEAM UNIT

Disciplines from which full team members or contributing members may be drawn

| Art                                                                                  | Health                                                                          | Mathematics                                                 |
|--------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------------------------------------------|
| Visual aspect of purchasing                                                          | When to get help and treatment for medical problems                             | Computations related to spending, saving, investing, credit |
| Clothing and home furnishings                                                        | Immediate handling of medical emergencies                                       | Percentages                                                 |
| Art appreciation                                                                     | Health services of the community (immunization, poison control, health control) | Metric System                                               |
| Developing discriminating taste                                                      | Recognizing health quackery                                                     | Calculating discounts                                       |
| Product Design                                                                       | Recreation                                                                      | Calculating sales tax                                       |
|                                                                                      |                                                                                 | Interpretation of charts and graphs                         |
|                                                                                      |                                                                                 | Calculating cost per unit                                   |
| English                                                                              | Industrial Arts                                                                 | Science                                                     |
| Reading credit application forms                                                     | Evaluating appliances and furniture                                             | Product analysis                                            |
| Understanding semantics and advertising                                              | Evaluating a repairman                                                          | Environmental information                                   |
| Label analysis                                                                       | Buying a used car                                                               | Nutrition studies                                           |
| Dramatic productions related to consumer affairs                                     | Minor auto repairs                                                              | Textile analysis                                            |
| Using the novel as a basis for discussion of the sociological aspects of consumption | Minor home repairs                                                              | Food sanitation                                             |
|                                                                                      | Music                                                                           | Effects of chemicals, electricity, gas, and gasoline        |
|                                                                                      | Buying musical equipment                                                        | Developing critical thinking                                |
|                                                                                      | Aesthetic considerations in consumer decisions                                  |                                                             |
|                                                                                      | Recreation                                                                      |                                                             |



## Interdisciplinary Approach

The interdisciplinary approach to Consumer Education can vary from an incidental focus to a highly sophisticated and complex instructional system. The basic concept, however, is to employ all disciplines already included in the curriculum.

A mathematics instructor can easily incorporate Consumer Education into his course through examples of annual interest rates and price comparisons. In English class, the impact of product advertisements and labels on consumer decisions might be studied. Similarly, the literature teacher can encourage students to compare the life styles, values, hopes, and aspirations of characters from fiction with their own. The shop teacher might include instruction on maintenance and repair of home appliances. The art teacher can explain aspects of product design. Product analysis can be included in a science class. The elementary teacher can develop a consumer spending unit which draws on several disciplines, such as social studies, economics, mathematics, and English. In short, every curricular area can be related to Consumer Education.

A more sophisticated and structured application of the interdisciplinary approach is to assign definite units of Consumer Education to the appropriate disciplines with a specific coordinator. The chart on page 7 contains examples for a more structured approach.

A coordinator is needed to insure that relevant aspects of Consumer Education are included within the appropriate courses.

## System Approach

Possibly the most ambitious and far-reaching approach to Consumer Education is a system-wide commitment involving students, teachers, administrators, parents, business, consumer organizations, and other community interests.

Initially, the school officials must recognize that Consumer Education is important for all students at all levels of the educational process. Taking this into consideration, the

One of the advantages of the interdisciplinary approach is that the response to the students' concerns can be spontaneous. Thus, when a personal consumer-oriented question is posed by a student, it can receive the teacher's immediate respect and attention; it represents a legitimate concern of the child and should not take a back seat to established curriculum concerns. Such questions might be:

How can I be sure I have found a bargain?

What would my family do if our house burned down?

How do we know our drinking water is safe?

Can we believe the ads on TV?

These personal anxieties can be treated anywhere in the curriculum. A flexible and creative climate with ample opportunity to raise such valid questions gives every student a chance to participate regardless of ability or achievement level.

In utilizing the interdisciplinary approach to Consumer Education, one must recognize that that which is everyone's responsibility is often no one's responsibility. Efforts must be made to create a communications system which will permit the entire faculty to know what aspects of consumer living are currently under study in various classrooms.

should represent as many grade levels and disciplines as possible. After training, they will be able to assist other teachers in the system so that eventually every teacher will be able to participate.

In planning the Consumer Education program, student representation and participation should be encouraged and sought. Support must then be obtained from the entire community. There might be several evening meetings for teachers, school librarians, counselors, businessmen, and representatives of other community institutions, such as city officials, local consumer leaders, and the press. At these meetings, the need for a Consumer Education program can be emphasized and widespread support solicited. Some important forms of support include:

- Parents agreeing to reinforce at home the Consumer Education taking place in the classroom
- Parents offering their time to take students on field trips
- Public libraries and the local press agreeing to correlate some of their public affairs activities with the school's Consumer Education program
- Voluntary consumer groups developing a list of speakers, literature, and other reference resources for student and teacher use
- Businessmen arranging for store and factory visits for students
- Community leaders pledging funds for field trips, speakers, and educational materials.

To be truly effective, a system-wide approach must include elements from outside the school system. Unless the community is involved in the planning, implementation, and evaluation stages, an important and positive force will be lacking.

### III. THE INSTRUCTIONAL PROGRAM

#### A. Building the Consumer Education Curriculum

The great temptation in all curriculum planning is to leap immediately to the questions, "What content shall we teach?" and "What topics must we cover?" There are, however, other fundamental questions to be answered first which help determine the topics to be selected.

The Consumer Education curriculum grows out of considerations such as: "Will students be able to function effectively in our society and the marketplace after they leave the classroom?" "What are the needs and interests of the pupils—individually and collectively?" "What are the particular circumstances of the students' communities?" Far more than he needs a ready-made outline, each teacher needs skill in determining what his pupils need and want to learn.

An instructional program should reflect a teacher-student learning partnership in which both are active participants. It is therefore important that the teacher be cognizant of the climate he creates in the classroom and be innovative in developing meaningful teaching and learning experiences.

The following suggestions are designed to assist teachers in developing their own Consumer Education programs.

#### 1. Developing Instructional Objectives and Setting Priorities

It is apparent that plans for a Consumer Education course should begin with a statement of instructional objectives. Well-defined goals are the framework for developing the entire Consumer Education program and can serve as a useful guide for the teacher in planning a meaningful course.

Examples of objectives for a Consumer

Education program might be enabling the student to:

- exercise his rights more actively as a consumer
- contrast responsible and irresponsible transactions in the marketplace
- identify cultural influences on personal values
- differentiate wants from needs



- compare budgeting procedures of different families
- distinguish quality from non-quality products

An instructional objective describes an intended outcome rather than a summary of content. The teacher must decide what changes he wants to see in the student's ability to perform as a result of his course. These changes in behavior are based upon the student's development of concepts, understandings, and skills as well as new attitudes.

With practice, the teacher can develop meaningful instructional objectives for all areas of Consumer Education, but it is unlikely that he will be able to teach all of the areas in any one school year. The teacher must, therefore, work with students as well as parents to establish a set of priorities.

A simple chalkboard listing by high school students of their consumer concerns could provide the impetus for discussion and preparation for developing a course of study.

Often an anonymous listing of one's family consumer problems could give more realistic information to help the teacher decide what should be taught.

Elementary children telling stories about their experiences in the marketplace could also be the beginning step in developing the program.

Parents and former students could fill out questionnaires prepared by teachers on consumer problems. They might also be invited for a "roundtable" discussion of local consumer issues or serve on a guest panel to discuss their own particular consumer problems in the local marketplace and how these problems can best be resolved.

The teacher must take an active role in determining problems that are relevant to his students. Today, many teachers teach in one community and live in another. In some cases a teacher may have students who commute from many communities. It is important that the teacher understand the socio-economic influences on his students. Each teacher should visit the business center in his students' area as frequently as possible. He should also communicate with local consumer organizations to keep abreast of consumer concerns within that locality.

Once all the objectives and the priorities have been established, the teacher must then build activities based on them and periodically evaluate the success of the objectives. The following is an illustration of the procedure that might be used:

#### Objective

To enable the students to compare advantages and disadvantages of the use of consumer credit.

#### Learning Activities

##### *Lesson 1*

Purpose—to gain insight into the value of credit to society

Activity—Ask students to write a story about what life would be like if there were no credit. Have a follow-up discussion about the effects of consumer credit on our economy and how everyday living may be improved by the wise use of credit

##### *Lesson 2*

Purpose—to understand the pitfalls of credit buying

Activity—Have the students read cases about persons having credit problems. The teacher should collect magazine and newspaper articles about families who have had credit difficulties. (Some of the possible problems that should be included are: over-extension, "easy" credit, repossession, wage assignment, confession of judgment, sheriff's sale, holder-in-due course problems, ineligibility for credit, and loss of credit rating.)

#### Evaluation

##### *Sample Question for Students:*

The teacher designs the cases so that they include the points he would like to make and directs the student to:

"Read the following cases, and for each financial situation presented in each case, compile a list of advantages and disadvantages of credit buying."

A constant effort must be made to permit full exploration and flexibility in the program. For example, when a student comes to class with an automobile repair problem or a

newspaper article on product safety, the teacher should be willing to adjust the day's program to incorporate this immediate concern. Established objectives should be evaluated from time to time in view of the fact that class and individual priorities will change with new interests.

#### 2. Creating a Climate for Teaching and Learning

Both the experienced and the newly trained teacher must be sensitive to the emotional climate of the classroom. It is his responsibility to create an atmosphere in which interests and needs can be brought out openly.

If there are any ground rules for effectively studying consumer concerns in class, the first should be a prohibition against rejecting any feelings or ideas. Teachers and class members alike must be prepared to consider a broad range of view points, however frivolous or illogical they may seem.

As their value system and behavioral patterns change, students at all grade levels and from all cultural backgrounds want and need the opportunity to test themselves and to challenge others. An open discussion of the ways in which attitudes, customs, and habits influence family spending patterns can give the student an excellent insight into his own changing value system.

Rapport between teacher and students, and between classmates is necessary if participants are to be given a real opportunity to air their values and to test them against other points of view.

The climate created by the teacher must also stimulate immediate student interest. Introductory lessons should be devoted to helping the student discover as quickly as possible the relationship between himself and the course in Consumer Education.

Students may be asked to write a description of themselves and their likes and dislikes and to record the varied activities which they regularly perform. The descriptions may be written and turned in without identifying the writer. Papers may then be passed out at random to the class. Students can read aloud the paper which each has received and the class can then analyze the number of situations described in which the students play roles as consumers.

To fortify the idea of the relevance of Consumer Education to their daily lives, the teacher might take the students to the department store where they could be asked to imagine that they have a set sum of money to spend on furnishing a teenage bedroom. Equipped with note pads and pencils to make it official and important, students could tour the store making notes of what they would like to buy and how much each item costs. This experience could be followed by a class discussion of emotional influences on consumer spending or how one determines quality and cost.

The Consumer Education program may necessitate a variety of structures for classroom lessons. Perhaps one of the best ways to make sure that all students are directly involved is to organize the class into groups. Students ordinarily adapt quite easily to this type of classroom organization. The teacher who has not yet utilized this method may find the following to be helpful:

For classroom work, groups of five students each have often proved to be most effective;

A leader for each group, either chosen by the teacher or by his fellow members, should be responsible for keeping the group on the topic and for involving all members in the decision which the group reaches;

A member of the group should serve as a recorder of the ideas and decisions which the group reaches;

A member of the group should report back to the class as a whole.

At the elementary level, the arrangement for group learning can best be achieved in a flexible and creative classroom by giving every child a chance to participate regardless of ability or achievement level.

The chart on the next page illustrates how an elementary class might be arranged for group activities built around a common project.



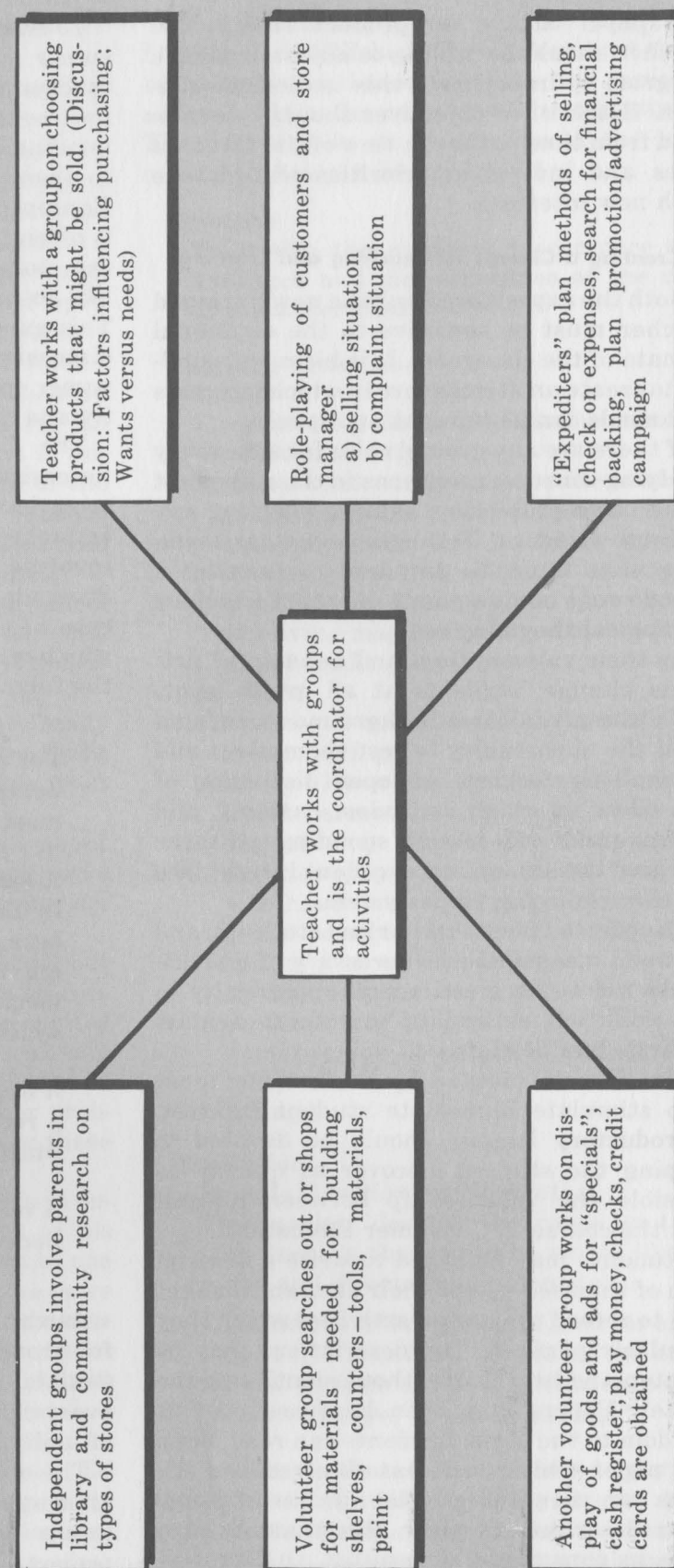
# AN ELEMENTARY CONSUMER PROJECT DEMONSTRATING GROUP ORGANIZATION

**SKILLS TO BE DEVELOPED:**  
 Making Decisions  
 Experience in Buymanship  
 Accepting Responsibility

**COMMON EXPERIENCES:**

Class visits local stores  
 Class reacts to experiences with own stories and discussion  
 Class decides to have its own store  
 Class plans project jointly, evaluating progress daily  
 Class arranges to share learning with another class

**COMMON PROBLEM:**  
 "Building a Play Store"



## 3. Involving Students in Learning Activities

Students usually learn more quickly and their learning is reinforced when they are actively involved. In all the following examples the students participate actively in the learning process:

Students read assigned case studies silently, work on individual consumer projects or programmed instruction at their desks.

Students listen as a local social worker or fellow students present cases or reports on problems of low-income consumers.

A portion of the class conducts a panel presentation on housing designs, with the rest of the class asking questions.

The class as a whole engages in discussion about the meaning of a short story or film on credit pitfalls.

A few students improvise a conversation between a salesman and his customer.

A larger number of students present a play to the rest of the class illustrating family financial problems.

The teacher should seek as many ways as possible to assist students in direct participation in Consumer Education.

Dramatic activities can enhance the study of Consumer Education. *Plays*, often popular with students, can serve as a vehicle for presenting consumer issues for analysis. Students can enact their parts before the rest of the class or read lines at their desks. The emphasis should not be placed on memorization, gestures, or other such skills, but rather on the content of the play itself.

*Role playing* is another dramatic way to involve students actively. It may be used to provide insight into the feelings of others. If the teacher is dealing with values and attitudes, this activity may be especially useful. It is important that the student realize that what he says should reflect the role he is playing.

Examples of role-playing situations are as follows:

A father and young son calculating an allowance

A husband and wife trying to make a budget

A high-pressure car salesman trying to sell a car to a young boy that is too expensive for his budget

*Skits, puppet theaters, and pantomime* are also favorite dramatic activities of the elementary students. For example, young students can act out the following:

Good and bad manners in the supermarket

Difficulty in deciding on which bicycle to buy

Tasks of repairmen (e.g., television, appliance, automobile)

Returning a tight pair of shoes to the store

Students who enjoy *photography* and *film-making* as a hobby should be encouraged to produce materials for classroom use.

Candid snapshots at the high school level can quickly illustrate the impact of a current fashion or fad on clothing expenditures.

Photographic comparison of exterior housing materials can easily demonstrate construction durability and appearance.

Students particularly talented in art should be enlisted to make *bulletin boards, charts, graphs, and transparencies* for students and teachers.

Using *case studies* as a technique of involving students in consumer problem solving is especially effective. Throughout his lifetime, the consumer must make many important and difficult decisions: to buy or not to buy; to pay cash or obtain credit; to buy or to rent. Students often have difficulty in making consumer decisions, and it can be a long, slow process, before they feel the necessary confidence. Case studies can provide students



with relevant experiences and at the same time help them develop their own decision-making process.

Cases already prepared can be used by the teacher, but he should adapt them carefully to his particular group of students or develop his own. Students should be asked for suggested problems; by using students as sources, the teacher can make the cases seem more true-to-life.

The following are sample case studies which might be used at various maturity levels:

- K-3 Michael has saved \$2 to spend for a birthday present for his mother. She enjoys flowers, but needs clothes. What should Michael buy? Will he need help in selecting the gift? If so, where will he find help? Where will he shop?
- 4-6 Richard broke a neighbor's window while playing baseball. After pricing the glass, Richard figured the replacement cost including labor to be approximately \$10. His uncle is experienced in replacing glass and could possibly help him. What should Richard do? How will he earn the money to pay for his damages? If his uncle helps, how can Richard repay him?
- 7-9 Tom has just made the school football team. In order to practice at home, he had to buy his own football. After the football was used twice, the seams began to break and the football became deflated. What should Tom do? If he does return it to the store, what proof does he have that he purchased the football from that particular store? What should Tom have done before making the purchase that would have been helpful?
- 10-12 Patricia has just graduated from high school where she took the college preparatory course. She was an average student. Her parents want her to continue her education in a liberal arts college. Patricia plans to be married soon and will probably have to support her husband while he gets his medical degree. She wants to go to work now rather than go to college. What would you advise her to do? Should her parents encourage her to continue her education? What will be the immediate financial needs if they get married? What will probably be the lifetime income of Patricia and her husband? If you were her fiance, what would you advise?

With the aid of carefully selected case studies, the students should begin to develop their own process for consumer decision-making.

Students need to begin at an early age to make their own consumer decisions. At first, they may have difficulty in defining or clari-

Students may think that the cases presented are artificial, or that there is only one "right" answer. It is important that the teacher leave all options open. He should convey the fact that decisions are based on one's personal values, goals, resources, and willingness to accept responsibility. Classroom case study evaluations can also give students an opportunity to compare and challenge their values and goals with those of their peers.

fying the exact problem and will need the teacher's assistance. In the classroom, the teacher should be sure that everyone understands the exact problem before proceeding. After defining the problem, the teacher should lead the class through the following steps: determining goals, and values which

affect the decision; determining available resources which can be used to suggest solutions considering all alternatives, consequences, and responsibilities of the decision; and, then, making the decision. Once the decision is made, the student should learn to guide his subsequent actions to insure implementation of his decision, and to evaluate it in order to benefit from it in the future. Using such a decision-making procedure often helps in reaching the solution. In summary:

#### Define problem

Analyze alternatives in terms of goals, values, and resources

#### Make selection among alternatives

Accept consequences and responsibilities of decision

Guide and control implementation of decision

Evaluate decision as a learning experience for the future

*Student research* can afford students an opportunity to engage in independent thinking, to develop self-reliance, and to acquire confidence in the ability to make decisions. It is most effective when the student investigates a matter of personal concern; for example, comparing grocery stores in his neighborhood to determine which best serve his particular needs. Students may work individually or in groups, utilizing cameras, tape recorders, newspapers and magazines, books, interviews, and letters. The following list illustrates some types of consumer research projects:

Students report on the present status of major consumer issues before the State legislature and the U.S. Congress.

Students report on the varying price of goods in different types of stores, or in different types of neighborhoods, using the local newspapers and shopping at various stores.

Students interview shoppers on why they buy, where they buy, and how they budget. Portable tape recorders could be used by students.

Students report on books such as *The Poor Pay More* or *The Dark Side of the Marketplace* when studying consumer fraud.

In summary, the teacher should make every effort to involve the students in as many relevant activities as possible to strengthen the development of those behaviors which will contribute to their competence as consumers.

#### 4. Using Community Resources

Since students can learn effectively outside the classroom as well as inside, teachers should bring the community to the classroom and the classroom to the community whenever possible.

Consumer Education provides an excellent opportunity for involving the community. People in the community often enjoy and welcome invitations to speak to classes and to contribute their experiences.

Local, State, and Federal agencies can provide speakers and information. The State, County, or City Consumer Protection Office could provide cases for a unit on consumer law. Businessmen are often interested and willing to discuss consumer issues. Local voluntary consumer organizations can answer questions arising from the course of study and point out areas of consumer concern in the students' communities.

When a speaker is invited, teacher preparation should include working with the resource person before the visit to make sure he understands what is expected, the level and needs of the students, and material already covered in the course.

Some examples of local resource persons are:

A doctor, nurse, or hospital administrator speaking on choosing a doctor, hospital, or medical care

A real estate agent contrasting renting versus owning a home



A judge of a small claims court explaining consumer problems before his court

A business executive explaining our economic system

Representatives of banks, small loan companies, savings and loan associations, credit unions, pointing out the problems of over-extended credit

Government resource persons could include:

Food and Drug Administration consumer specialist to explain medical quackery and show examples of unsafe food and cosmetics

Bureau of Weights and Measures representative to demonstrate testing of weighing devices in the local marketplace

State Bureau of Consumer Protection lawyer to interpret State consumer laws and discuss local deceptive practices

A State University Cooperative Extension Service home economist to discuss getting the most for the food dollar

A Social Security Office official to describe Social Security and Medicare benefits

The local Postmaster to inform students regarding what to do about postal frauds

Perhaps the most exciting aspect of the community as a resource is on-the-spot learning. Students should be prepared for field trips by prior discussion. Questions which they would like answered by the field trip experience should be formulated in advance. For elementary students, the questions should be listed on a chart.

Possible field trips might include:

A supermarket for a detailed illustration on "how to shop"

Plant tours where consumer products are being made and repaired (e.g., an automobile repair company, a dairy plant, or a food processing plant)

A department store "behind the scene" tour of its complaint handling system

When visiting stores, teachers should attempt to get the owners or managers to let the classes in after hours so that students will not interfere with customers and the manager will have more time to talk with students.

Teachers should make full use of all available community resources to keep abreast of current problems. At the same time the community will be more aware of the local school's educational endeavors.

## B. Suggested Content Areas for Consumer Education Curriculum

There are many ways to divide the course of study. One teacher may decide to have six or eight major areas, while another may condense the entire course into two. This is the classroom teacher's prerogative.

Four suggested interrelated Consumer Education program areas are presented here: (1) *The Consumer as an Individual*; (2) *The Consumer as a Member of Society*; (3) *The Consumer's Alternatives in the Marketplace*; and (4) *The Consumer's Rights and Responsibilities*. Each area includes samples of various types of activities which help bring insight and meaning to some of the topics covered. The activities, sectioned into grades of K-3, 4-6, 7-9, and 10-12 demonstrate the levels of maturity within the areas of broad concern.

The broad topics with introductory concepts suggested in each area should not be considered all inclusive, or even the most appropriate. Each teacher must develop his own course content based upon the needs and interests of his students.

### 1. The Consumer as an Individual

"Know thyself" is the primary rule for every consumer. Without knowledge of self, of one's potential, of one's aims and ambitions, and of how each affects the other, the consumer may be haphazard in his choices. He must develop a workable image of the style of life he wishes to maintain. This image will reflect the possessions he wants, the comforts and pleasures he anticipates, and the contributions he hopes to make to society.

Emotion obviously plays a large part in determining our choices. Although there is ample room in human experience for more than the coldly rational, the individual who knows what he is doing and why he is doing it will be more prudent in his choice-making. For example, the consumer who understands that advertising may appeal to his emotional needs for security and status will be a wiser purchaser.

Students must be taught the basic elements of consumer behavior so that they will be able to make intelligent consumer decisions ten to fifteen years from now, when many of today's products and services will have been replaced by new ones.

### PERSONAL CONSUMER BEHAVIOR

#### Personal Values

Socio-economic influences (attitudes; resources)

Cultural influences (customs; habits)  
Psychological influences  
Internal (status security)  
External (mass media; advertising and promotion)  
Technological influences (availability; product improvement)

#### Personal Goals, Achievements, Expectations

Short-term goals  
Long-term and lifetime goals  
Effects of short-term on long-term goals (vice versa)  
Inter-relationship of values and goals  
Self-actualization

#### Resources

Human (energy; talent; skills; knowledge)  
Time (leisure; productive)  
Material (income; assets)  
Community (library; schools; public transportation; consumer protection office)

### SOURCES OF AID FOR INDIVIDUALS

#### City and State

##### Public

Consumer Affairs Office  
Consumer Protection or Fraud Bureau  
State Attorney General's Office  
Courts  
Small Claims Court



Office of Weights & Measures  
Licensing Bureaus  
Mayors and City Council members

#### Private

State and local Voluntary Consumer Organization  
Better Business Bureau  
Chamber of Commerce  
Legal Aid Society  
Private Attorney  
Trade Associations  
Newspaper action and complaint columnists

#### National

Public (see *Instructional Resources—Government Agencies*)

President's Committee on Consumer Interests

Department of Agriculture  
Civil Aeronautics Board  
Department of Commerce  
Federal Communications Commission  
Federal Power Commission  
Federal Trade Commission  
Government Printing Office

Department of Health, Education, and Welfare  
Department of Housing and Urban Development  
Department of the Interior  
Interstate Commerce Commission  
Department of Justice  
Department of Labor  
National Credit Union Administration  
Office of Economic Opportunity  
Post Office Department  
Securities and Exchange Commission  
Department of Transportation  
Department of the Treasury

#### POLITICAL CITIZENSHIP

##### Consumer laws

Local  
State  
Federal

##### Effects of laws on consumers, merchants, and manufacturers

##### Responsibility of consumer as voter

##### Effects of the consumer's voice

In the market place  
At the local and State level  
At the Federal level

#### EXAMINING PERSONAL VALUES

##### Grades 10-12

Encourage each student to select an imaginary salary. Have student deduct taxes and plan a budget for the rest of his income.

Each student analyzes his proposed spending pattern for class discussion.

Using a tape recorder, students interview three families on how they spend money after the class develops a survey sheet.

##### Grades 7-9

Encourage students to work together on establishing their identity as consumers. Help them discuss the psychological implications of the "bankrupt," "spendthrift," "smart shopper," "tightwad," "credit nut," "penny pincher."

The class cartoonist could depict these for a bulletin board display entitled, "Which one are you?"

##### Grades 4-6

Present the following case study for class discussion:

The Smith family is planning a week's vacation in July. Mr. Smith and younger son, Bill, age 9, enjoy sports. Mrs. Smith just wants a change from household chores; Andy, age 12, would rather spend the vacation money on a new color television set. What could the family do? What other alternatives are open to them?

##### Grades K-3

Help the children prepare their own booklets around the theme of "Who Am I?"

From publications such as *National Geographic* and *Life* show photographs of families from other parts of the world for a discussion on customs.



## PSYCHOLOGICAL INFLUENCES ON THE CONSUMER

### Grades K-3

In an informal seating arrangement, have discussion on emotional needs after showing enlarged photographs depicting the following situations:

- Child fishing with his father
- Child searching for a lost pet
- Baby crying
- Use magazine ads illustrating these needs.
- Have students make a chart showing wants vs needs.

### Grades 4-6

Ask students to bring ads for bicycles to class and discuss why these ads are appealing.

Give each student similar tubes of toothpaste. Have each student make an "ad" for his toothpaste and then discuss it with the class. Have each student vote on which toothpaste he would be most likely to buy. Discuss reasons for "most successful" ads.

### Grades 7-9

Analyze current fads, such as width of trousers and lengths of skirts. Compare fashions that were popular 5 years earlier by asking students to bring in old family pictures, newspapers, or catalogues.

Predict which fashions will last 2 years. Students search out ads in leading teen magazines.

Discussion on factors that make a design successful. Who determines fashion design?

### Grades 10-12

Encourage students to make a list of all their clothing and equipment needs for a full year. Each student should list clothing and equipment he already has, along with those he intends to purchase. Supply students with catalogues and ads to help with prices. Ask students to explain why they chose their particular item.

Have discussions of quality versus quantity. Student reports should reflect the cost per month of being appropriately and attractively dressed.

## 2. The Consumer As a Member of Society

In today's technically sophisticated world, it is no longer sufficient for the individual to consider only the question of his own goals. Important though these may be to him, such objectives must be intertwined with concern for the kind of society in which he wishes to live and which he would want for his fellowman.

He must also understand the effects of his consumer decisions on his family, community, and nation. He must be aware of the potential impact of his dollar decisions when he buys one product over another or when he decides not to purchase at all. In addition, he should become aware of what he as an individual and as a group member can do to make his voice heard in order to improve the marketplace and society.

A Consumer Education program should help the student understand his role in our free enterprise system. He can better gain perspective into his present consumer role if he has been given a historical review of the changes in our economy.

The student should understand that the system of mass production and mass distribution has given us more and varied products, but it has also given us more complicated and less readily understood products. Moreover, a small error in production today can have wide effects and the error may be more difficult to locate.

If the student is aware of the developments and problems in our economy, he will be more effective as a consumer within that economy.

## ROLE OF THE CONSUMER IN THE ECONOMIC SYSTEM

Function of competitive enterprise system

Types of businesses (sole proprietorship; partnership; corporation)

Interrelationship of supply-demand-price

Importance of consumer spending (power of consumer dollar)

Effect of collective consumer decisions on production and the quality of life

## EFFECTS OF THE MARKETPLACE ON THE CONSUMER

Historical changes of marketplace

Mass production (advantages; disadvantages)

Marketing techniques

Advertising (emotional and psychological appeal)

Merchandising

Persuasive communications

Product promotions (demand creation)

Packaging and labeling

Fraudulent and deceptive practices in the marketplace

Recognition of fraudulent and deceptive practices such as:

bait and switch advertising;

slack-fill packaging; fraudulent home improvement; phony repair services

Costs of frauds to own locale and total economy

Mechanism for registering dissatisfaction

Social responsibility of the marketplace (health; safety)

## EFFECTS OF FAMILY LIFE

History of the American family

Changes in living patterns (needs; wants; demands)

Money and marriage

Money and family relationships

Financial management and security

## EFFECTS OF COMMUNITY LIFE

Public consumption of goods and services

Pollution of air, water, highways, parks

Local marketplace

Local laws governing marketplace and consumption

## EFFECTS OF POLITICAL INSTITUTIONS

Role of the local, State, and Federal Governments:

Laws and regulations

Services and protection offered

Advantages and disadvantages

Effects on consumer decisions



## EFFECTS OF SOCIAL SUPPORT

Monetary contributions:  
 Reasons  
 Types  
   Local versus national  
   Charitable versus noncharitable  
 Effect of contributions on taxes

## EFFECTS OF PUBLIC SUPPORT

Taxes  
   History  
   Function  
   Forms (City; County; State; Federal)  
 Obtaining information about taxes  
 Laws governing taxes

## SHARING COSTS

### Grades K-3

Involve the children in planning for a trip to the Fire Department by inviting them to talk about fire prevention.

A fireman can be invited to the classroom to discuss this with them and to prepare them for the field trip.

Encourage them to consider questions such as:

"Isn't it expensive to send a fire truck out on a false alarm?" and "Who pays the firemen?" Gradually, develop the idea that everyone pays for this service.

### Grades 4-6

Pose the question: "What would it be like to live in a city without taxes?" Help the boys and girls develop a list of things they would do without if no taxes were paid.

Encourage them to evaluate, with their parents, community service in terms of its importance to all community members.

Help students plan a weekly "cleanup" campaign for streets and neighborhood. Each student should have opportunity for leadership and sharing in labor required.

### Grades 7-9

A volunteer committee checks on the taxes which young persons must pay in making all their purchases. The report to the class might include a column showing their usual purchases, a column showing current prices, and a column showing taxes on each item listed.

Questions:

Should taxes be budgeted?  
 Should allowances be enlarged to take in taxes?

### Grades 10-12

Students form teams to debate question, "Does our community need an increase in local taxes?"

Discuss Federal and local tax return forms.

Invite attorney to class to answer questions drawn up by students.

Make a bulletin board of all tax forms used by local citizens.



## SHARING RISKS

### Grades K-3

After a discussion, children draw a picture about an experience that was to them a catastrophe—a lost toy, a stolen bike, a broken bone, a bad cold, a lost school bag.

Have a follow-up discussion from which they will arrive at an understanding of "protection."

### Grades 4-6

Tell the story of a famous catastrophe; i.e., the Johnstown Flood, the San Francisco Earthquake, the Chicago Fire, the sinking of the Titanic.

Have students list the ways in which insurance helps people in personal financial losses.

### Grades 7-9

Have one group of students explore driver behavior patterns and their relationship to automobile insurance costs.

Have another group study automobile designs in terms of costs, safety and insurance costs.

Invite insurance agent to discuss factors that determine insurance costs and State laws governing the insurance industry.

### Grades 10-12

Class discussion on functions of insurance—(protection or savings) and costs of types of policies.

Students discuss case studies to determine whether or not insurance would offer the kind of protection or savings program needed for the family situation presented in each case.

Encourage students to do individual reports on Social Security, Medicare, Workmen's Compensation.

### 3. The Consumer's Alternatives in the Marketplace

Consumer Education can and must fortify the student with knowledge and the skills required to make consumer decisions in the marketplace. Whether a choice is "the right one" or "a good one" must also be viewed in the context of what the individual wants to do in life or what kind of person he wants to become.

Consumers must be trained to consider all possible options. They must explore and examine all alternatives in making their consumer decisions. For example, a consumer may spend hours searching for the best price on a new automobile but fail to shop comparatively for the credit necessary to finance the purchase. Another consumer may never stop to consider such additional expenses as maintenance, depreciation, and insurance as part of the total cost.

In order to make intelligent decisions, consumers should ask questions such as: "Does the label tell me how to care for this product?" "What do I need to ask the salesman?" "What repairs does the warranty and guaranty cover?" "Are there safety features to be considered?" "If I need information, where can I go?" "What is the reputation of the store or the manufacturer?" "What are service, repair, and maintenance costs?" "What other products and services are available as alternatives?"

The sometimes sobering act of giving up something in order to get something just a little better is familiar to everyone. This kind of choice may create anxiety, and the consumer should be equipped to cope with it. He must also learn that in giving up immediate gratification, he can often gain greater future satisfaction.

Field trips, television commercials, newspaper ads, catalogs, and classroom discussions about possible alternatives and information the intelligent consumer should have before he makes his final decision can equip the student with the fundamentals of intelligent buymanship which he can apply in any situation.

With the plethora of products and services on the market today and with the probability of new materials, products, and services in

the future, it is impossible for the teacher to give the student an all encompassing and "ironclad" list of specific purchasing criteria. But the fundamentals of intelligent shopping can be stressed and the student be given practice in applying them to varied purchasing decisions.

The suggested topics for providing this experience are arranged in this section in order of basic consumer needs followed by those concerned with managing one's money.

#### FOOD

Nutritional and dietary value  
Food marketing techniques  
Shopping techniques  
Standards and grades  
Labeling  
Laws governing food production and distribution  
Laws designed to assure wholesomeness  
Food additives

#### CLOTHING

Function  
Preference  
Wardrobe planning  
Power of fashion  
"Fad" success  
Laws governing textile standards, such as flammability standards and labeling

#### HOUSING

Types  
Factors influencing value  
Renting vs owning  
Financing (short-term costs; long-term costs)  
Construction standards and codes

#### TRANSPORTATION

Transportation alternatives (public; private)  
Costs (long-term; short-term)  
Automobile (financing; insurance; depreciation; service & repairs; warranties)  
Safety in design and use

#### HEALTH CARE AND SERVICE

Hospital costs  
Professional medical costs



Medicine (generic vs brand names)  
 Insurance  
   Voluntary (hospital; surgical; major medical; dental; loss of income)  
   Involuntary (Workmen's Compensation)  
 Caring for the Aged (nursing homes; Medicare)  
 Social Health Insurance (Medicaid)  
 Medical safety  
 Income replacement

#### HOUSEHOLD FURNISHING AND EQUIPMENT

Acquisition Plan (short-term; long-term)  
 Financing  
 Cost of maintenance and service (warranties)  
 Shopping techniques  
 Labeling standards  
 Safety in design and use

#### MONEY

Function  
 Planned spending (budgeting)  
 Forms of transfer of money (checks, money orders, bank draft)

#### BANKING

Checking accounts (writing checks; overdrafts; account reconciliation; deposit insurance)  
 Other bank services  
 Function of Federal Reserve Board  
 Laws governing banking industry

#### SAVINGS

Reasons for saving (emergencies; vacation; major purchases; education)  
 Outlets for saving  
 Factors to consider (safety; returns; liquidity; purchasing power protection; convenience)  
 Laws providing protection

#### CREDIT BUYING

Historical changes  
 Types—Installments (mortgage)  
   Non-installments (charge accounts)  
 Pitfalls  
 Sources  
 Costs (credit insurance, service charges)

Borrowing money  
 Legislation  
 Contracts  
   Confession of judgment  
   Holder-in-due-course doctrine  
   Wage garnishment  
   Wage assignment clause  
   Add-on clause  
   Balloon clause  
   Repossession clause  
 State and local laws governing interest rates  
 Debtors' rights; creditors' rights  
 Bankruptcy

#### LIFE INSURANCE

Types of companies (stock and mutual)  
 Function of broker or agent  
 Types of policies  
 Insurance contracts (clauses)  
 Laws governing life insurance companies

#### PROPERTY, CASUALTY, AND AUTOMOBILE INSURANCE

Protection (amount needed; costs)  
 Real estate  
 Fire (house location; Fire Department influence on costs)  
 Theft (floaters)  
 Automobile (State regulations governing; bodily injury; property damage; fire and theft; collision; medical payment)

#### INVESTMENTS

Reasons  
 Types (stocks; bonds; real estate)  
 Obtaining information (public; private)  
 Function  
 Governmental regulatory agencies  
 Laws providing protection

#### RETIREMENT PLANNING

As a part of lifetime financial plan  
 Sources of retirement income (pension funds; social security; annuities; investments and other assets; part-time employment)  
 Use of leisure time

#### USE OF LEISURE TIME

Leisure as a part of the American way of life  
 Factors affecting increased free time  
 Development of, and investments in, hobbies, talents, skills, and education  
 Vacations (costs)  
 Recreation and recreational equipment

#### ESTATES, WILLS, TRUSTS

Reasons for planning  
 Legal assistance  
 Costs  
 Taxes (Federal; State)  
 Laws  
 Funeral costs



## MAKING CONSUMER DECISIONS

### Grades K-3

Prepare for a "White Elephant Sale." Urge each child to bring something that is a "discard."

The teacher can help the students "price" each item and then spread items on tables and counters around the room.

Each child can be given 50¢ in shopping tokens to "buy" what he wants to keep.

For introductory lesson, read poems related to consumer decisions such as "Choosing" from *Poems for Children* (J. B. Lippincott Co., publisher; 1961).

### Grades 4-6

Bring to class mounted pictures of things that boys and girls may be interested in owning, and some that will not interest them.

Post approximate prices on each article. Scatter the pictures all over the room. Give the students what to them is a large sum of imaginary money (\$100-\$500), a pad and a pencil and send them shopping around the room.

Follow up with a discussion of selective purchasing. How did they choose which item to keep?

What alternatives were open to them?

How does this compare to real life?

### Grades 7-9

Practice decision making techniques. Present brief stories about people who are in situations in which they must make a decision. The stories should have these elements—a problem, alternative solutions, description of values of people in the story, and information about resources. Have the students work out the problem on the decision making chart, such as:

PROBLEM:

Values:

Family member

Resources:

Alternative (1) (2) (3)

Solutions:

Advantages:

Have student choose an article he might like to buy—camera, binoculars, stereo. Guide him to make a comparative shopping checklist and encourage him to use consumer publications; report on which one he will buy and why.

### Grades 10-12

#### BUYING A USED CAR

1) Use overhead transparencies to demonstrate how to buy a used car.

2) Help students develop a checklist on how to shop for a used car.

3) Visit a used car lot, or have a dealer bring a used car to school.

4) Have students do a study of the costs of running a car.

Consider: Depreciation; Insurance; Gas and Oil; Parking and registration fees and costs; Tires; Repairs and Maintenance.

Those who intend to buy a car should make plans for income to support it.

5) Visit the automotive shop in the Industrial Arts department. Have the students demonstrate simple maintenance and repair techniques: How to adjust a choke, how to change the oil and oil filter, clean the air filter, change a tire; polish a car; adjust spark plugs; start a stalled car with jump cables.

## EXAMINING QUALITY

### Grades K-3

Have the children bring in coupons from cereal box-tops. Send for the package offering. (Or, the teacher may purchase the offerings in advance.)

Ask the children to evaluate the product.

1. Does it meet the advertised performance level?
2. What else could be purchased for the same amount of money?
3. Would another purchase better fill the wants and needs of the K-3 consumer?

### Grades 4-6

Assign the children to watch toy commercials on television. Buy or borrow toys advertised from a local toy dealer. Have children:

1. Evaluate the toy advertisement in relation to actual performance.
2. Evaluate product design, safety, costs.

### Grades 7-9

Develop case studies to illustrate consumer decision problems of young marrieds such as purchasing the following:

1. Apartment furnishings
2. A new stereo
3. A used car

Have students select a product they wish to study and visit a local supermarket to investigate the following information:

1. Number of available sizes of product
2. Cost per unit (ounce, pound, pint)
3. All information listed on package or label

Class discussion to follow should include factors other than price that influence consumer choice.

### Grades 10-12

Divide the class into three groups. Have each group conduct a scientific experiment on the following:

1. Identity of artificial color on oranges\*
2. Rapid identity of margarine and butter\*
3. Qualitative analysis of APC tablets\*

\*Experiment in FDA's Science Project Series.



#### 4. The Consumers' Rights and Responsibilities

President Nixon in his Consumer Message to the Congress on October 30, 1969, outlined basic consumers' rights:

"I believe that the buyer in America today has the right to make an intelligent choice among products and services."

"The buyer has the right to accurate information on which to make his free choice."

"The buyer has the right to expect that his health and safety is taken into account by those who seek his patronage."

"The buyer has the right to register his dissatisfaction, and have his complaint heard and weighed, when his interests are badly served."

What the consumer seeks as his rights in the marketplace actually serves to strengthen the free enterprise system. Because it assures him of competitive prices and a wider choice of kind and quality of merchandise, he seeks competition among producers. He seeks to abolish those practices that work to his disadvantage as a consumer, and which would weaken and destroy a free enterprise system—monopoly, fixed prices, unfair competition, unfair and deceptive practices. Eliminating marketplace malfunctions serves both consumers and producers by insuring a sound economy.

The consumer should understand his role in the economy and exercise his right to dissent when the marketplace serves him badly, but support it when it serves him well. The aim is a just marketplace which is fair both to the buyer and seller. It is manifest beyond peradventure that unfair, deceptive, or shoddy business practices are perhaps the worst enemies of the honest businessman and the free enterprise economy.

#### CONSUMER RIGHTS

Right to make an intelligent choice among products and services

Open competitive market

Laws affecting monopolies, oligopolies, price fixing, and unfair and deceptive practices

Right to accurate information

Full disclosures; labeling

Advertising and promotions

Public and private aids

Government agencies enforcing and regulating

Right to safety

Local and State responsibility

Federal responsibility

Standards, and laws governing

Producers' and merchants' responsibilities

Right to register complaints

Business—complaint departments

Local and State complaint bureaus

Federal agencies

Arbitration boards

Courts

Right to redress grievances (see sources of redress in chapter V)

Voluntary action

Courts

Small claims courts

Individual and class actions

Right to fairness in the marketplace

Elimination of fraud, deception, and unfair business practices such as:

fraudulent advertising

unnecessary repairs

selling used goods as new

Making adjustments to secure full disclosure in advertising, on products and labels, in warranties, in contracts, and in selling practices

Laws to insure fairness

#### CONSUMER RESPONSIBILITIES

Understand his role as a consumer in our society and take an active part

Consumer decision-making process

Obtaining consumer information

Private and public information sources

Accept consequences of consumer decisions  
Voicing consumer complaints and satisfactions

Procedure for voicing complaints

In the marketplace

At the local and State level

At the Federal level

Documentation of complaint

Written

Verbal

Participate in activities of voluntary consumer organizations

History of consumer movement

Organizations (local, national, international)

Fairness in the marketplace

Moral behavior as a customer, care in handling products, reporting cases of "shop-lifting," abuse of credit, exchange and refund privileges

As customers, take a vigorous part in insuring that business is fair in its dealings

## THE CONSUMER'S RIGHTS AND RESPONSIBILITIES IN THE MARKETPLACE

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### Grades K-3

Encourage boys and girls to tell about their experiences while shopping with their families in the supermarket.

Ask them to act out good and bad shopping manners they have noticed.

### Grades 4-6

Have a discussion about honesty in the supermarket. Invite students to consider such forms of dishonesty as sampling fruits or vegetables, opening sealed packages to check contents, taking "just one piece of candy."

Send a fact-finding group to find out who really pays for such practices.

Read three life situations that need responsibility decisions. Have students discuss how they would react, (e.g., Door-to-door salesman; telephone promotion; spoiled can of peaches).

### Grades 7-9

Take a field trip to a food distribution center to see what measures are taken to protect consumers. Then, help students to see that both merchants and consumers need protection. Let them develop charts listing ways to protect both groups.

Have students differentiate between honest and dishonest practices in the marketplace.

Discuss what the students can do about dishonesty as individuals and as a class.

### Grades 10-12

Collect and display newspaper or magazine articles about fraudulent practices affecting consumers. Discuss laws that protect the consumer:

1. National
2. State
3. Local

Ask student "Roving Reporters" to interview a supermarket manager on how he tries to protect the consumer.

Show Medical Quackery films, such as "Health Fraud Racket" (FDA).

## CONSUMER'S RIGHT TO SAFETY

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### Grades K-3

Visit toy department of local store for an explanation and demonstration of toy safety.

Have students make a scrapbook of pictures of safe toys.

### Grades 4-6

Have students bring hobby equipment such as chemistry sets, airplane model kits, and ice skates to show safety features of their hobbies.

Invite local utility home service representative to discuss "Safety in the Home," including electrical appliances.

### Grades 7-9

Teacher can demonstrate flammability of fabrics by igniting several different samples of materials used for coat linings.

Demonstration should be followed up with a discussion of laws pertaining to textiles.

Teacher may need assistance and equipment from science teacher.

### Grades 10-12

Invite local Food and Drug Administration consumer specialist to speak on laws pertaining to food, drugs, and cosmetics.

Class draws up a list of questions to ask FDA specialist after each student takes a personal inventory of all food, drugs, and cosmetics they ordinarily use.



## IV. ROLES IN CONSUMER EDUCATION

### School Administrator

A program of Consumer Education, whether channeled through the medium of individual courses, team-teaching, multi-disciplines or the entire system requires the strong, interrelated support of many. Often the initial role is played by the school administrator. He should serve as a focal point for cooperation and coordination among students, teachers, parents, and the community.

In addition to his personal commitment to Consumer Education, however, the administrator must support innovative teachers whose efforts to objectively examine varying economic viewpoints and social attitudes may be misunderstood by some groups in the community.

The administrator must insure an adequate allocation of funds and time for the planning and coordination of Consumer Education programs so that they receive their proper place in the curriculum. It is therefore imperative that he have current information on possible funding sources.

The administrator should work behind the scenes to provide resource materials and equipment. He must make certain that all school facilities such as the library are providing meaningful assistance to Consumer Education teachers and students.

The administrator should work openly

and actively with parents to develop and evaluate relevant programs and to encourage Consumer Education in the home as well as in the classroom.

Without the full support of the school administrator, the classroom teacher's effectiveness and community participation are extremely limited.

### Teacher Educator

Teacher education programs, with the possible exception of home economics, do not generally include Consumer Education. In view of this fact, Consumer Education teacher preparation is now being accomplished primarily through programs of in-service training.

If Consumer Education is to become a viable part of the curriculum, more colleges and universities must take a lead in establishing Consumer Education as a major area of study.

Teachers need a working knowledge of child and developmental psychology, sociology, and cultural anthropology as basic tools for teaching any subject, but the Consumer Education teacher will need additional background and knowledge.

Many professors of education are already directing students interested in Consumer Education into programs and courses that will give them a working knowledge of such



areas as business and consumer law, economics, marketing, advertising, consumer behavior, and retailing. These courses could assist future teachers to interpret the responsibility of business as well as the role of the consumer in our society.

Because it is so largely based upon the emotional commitments and value orientation of the individual, hardly any area of learning is more difficult to evaluate than Consumer Education. Training programs should help the teacher to develop not only a variety of means for measuring mastery of content, but the ability to observe students' behavior objectively without reference to his own personal values.

The task of the teacher educator is not an easy one but it is a most important one in the overall objective of educating young people to function effectively as consumers.

### Classroom Teacher

A major role in Consumer Education is played by the classroom teacher.

When a student comes to school, he is usually open to new experiences. If the teacher is sensitive to the student's needs and maintains maximum flexibility with minimum restrictions, the young person's drive to learn about his environment can be productive and satisfying. The student must be given the opportunity to explore and manipulate various learning experiences.

As discussed more fully in the section entitled "Building the Consumer Education Curriculum," the classroom teacher needs skills in developing and presenting an effective Consumer Education program.

The sensitive teacher can help the student keep his basic motivation of "wanting to know" by offering subjects which are part of the student's interest sphere. For example, a high school teacher could be far more effective in teaching budgeting by having the students first evaluate the cost of their wardrobes rather than listening to a purely factual lecture on planned spending.

As early as kindergarten, children are capable of making choices concerning expenditures for things they want or need. As they are taught to accept responsibility for these choices, experience is gained and

learning occurs. The kindergarten child must be encouraged to make independent choices in regard to his spending, earnings, and savings. These activities, however, should be of short duration, and should lead to immediate satisfaction.

A teacher must also encourage students to think in terms of alternatives, to learn that existing knowledge is neither perfect nor complete. Students need freedom to choose among these alternatives depending on how they see each new situation. In other words, they must learn to think for themselves when the teacher is not around.

Everyone makes mistakes in the process of dealing with his environment. A student can learn from them effectively if his mistakes are not always subject to teacher criticism. When possible failure consistently invites classroom rejection, he will eventually stop trying. His creative efforts should always be evaluated only in a friendly and constructive manner.

It is also important to remember that the student's value system will frequently differ from that of the teacher's. The effective teacher does not force his opinions on the student but allows him to build his own set of values and concepts which he will use for a lifetime.

### Parents

Parents are the first, and often the most lasting influence in determining a child's ability to function successfully in the marketplace.

With parental cooperation, a student's newly acquired knowledge can be reinforced and, more importantly, applied in a practical and meaningful way in the home. For example, when a high school student is studying health insurance in class, a discussion at home of the cost of a specific illness can do much to broaden the student's understanding of health needs and costs. An elementary child's classroom account of comparative shopping can be reinforced by assisting his parents in the weekly shopping trip.

Parents can also help teachers build the classroom curriculum by suggesting topics that are of primary interest to the children.

They should evaluate, along with their children, the consumer problems of the family and the community and must encourage their children to participate actively in deciding the use of the family's income. Above all, they must be tolerant toward their children as they learn to make decisions and take responsibilities.

### Student

Properly motivated, the student can take a very meaningful and active role in Consumer Education.

When a child comes to school, he is often:

- eager for new experiences

- asking questions

- trying to make sense out of a confusing world

- involved in the search for reasons

- trying to discover his limits and the limits in each new situation he faces

- willing to make guesses and test them

- anxious to choose between alternatives

Hopefully, this open and questioning attitude will continue after completion of his formal education.

After having had a Consumer Education course, a young adolescent should be able to ask and resolve such questions as: "What job openings are available to me that will fit into my school hours?" "How shall I use my money to get the things I need and want?" "Can I make enough money to purchase a bicycle if I deliver packages or the daily papers?" "Shall I save and pay cash for it, or get it on an installment plan?"

Students at all levels can take an active part in organizing curriculum material around their interests and needs. They should alert teachers to their consumer concerns, such as problems of managing clothing and entertainment budgets. Clothes, recreation and leisure time activities can be important sources of student concern. When these concerns are associated with peer approval, and when there is immediate application of course concepts to their particular problems, students can become dedicated to Consumer Education and respond well to it.

Current as well as former students can be extremely helpful to teachers in evaluating total Consumer Education offerings and experiences. Teachers should welcome ideas from students and consider them, to a large degree, in constructing the Consumer Education program.

### Federal Government

In recent years, much of the energy of the U.S. Office of Education has been spent on interpreting legislation and helping States and local school districts to make maximum use of the legislation and its accompanying appropriations to finance their educational programs.

Much of the legislation is sufficiently flexible for schools to set their program priorities. Should a State or local school district wish to strengthen its Consumer Education program, it may draw upon various legislative acts for some of its funds. For example, teachers and administrators may wish to use:

*Vocational Education Amendments of 1968*, which provides funds for Consumer Education programs and is available to every State to implement and improve Consumer Education.

*Title 1, Elementary & Secondary Education Act (ESEA)*, which provides assistance for teaching the disadvantaged in programs such as implementation of the System Approach to Consumer Education in a low-income area.

*Title 2, ESEA* for school library resources, audio-visual and other printed and published instructional materials such as a library Consumer Education resource center containing tapes, transparencies, filmstrips, films and microfiche.

*Title 3, ESEA* for innovative educational programs such as a Consumer Education learning laboratory, Consumer Education curriculum development for kindergarten, consumer experiments for students with learn-



ing disabilities, teacher training films, and team teaching curriculum development.

**Title 5, ESEA** for adding resources and personnel such as a State Consumer Education coordinator to strengthen the State staff in Consumer Education.

Many government agencies such as the Federal Trade Commission, the U.S. Department of Agriculture, the Department of Health, Education, and Welfare, and the Office of Economic Opportunity are actively involved in Consumer Education and will assist educators and administrators at the national and local levels. Section V, Instructional Resources, contains a short synopsis of consumer activities of government agencies.

The Consumer Education Division of the President's Committee on Consumer Interests works directly with educators in the academic community, State and Federal Government officials, consumer organizations, and businessmen to encourage effective consumer programs. The office provides information and assistance to educators and administrators upon request, including aid in the planning of adult Consumer Education programs. It also publishes Consumer Education materials, such as the *Consumer Education Bibliography* and brochures designed for low-income consumers on such topics as door-to-door sales tactics, contracts, and the hazards of bait and switch advertising.

Congress as well as government agencies is also sensitive to the need for Consumer Education and protection as evidenced by the increasing number of legislative proposals and laws designed to assist the consumer.

### State and Local Governments

State and Local Departments of Education are responsible for the supervision of curriculum development, teacher education and certification, and the evaluation of Federal, State, and local educational programs.

Since each of these functions can affect a program in Consumer Education, State and Local Departments of Education can play a

significant role in Consumer Education on a State-wide program basis.

In order to implement such a program, some departments are already moving in three distinct but interrelated areas:

1. A member of the staff is assigned to coordinate all Consumer Education activities initiated by the department.
2. The support of the State universities in establishing programs of undergraduate and graduate teacher training in Consumer Education is secured through the chief State school officer.
3. A State-wide campaign is initiated to acquaint administrators, teachers, and the public with the need for Consumer Education to secure their support and participation in the program at the local level.

State and Local Consumer Protection Offices are increasing in number and expanding their involvement in Consumer Education. Consumers are not always aware of State consumer laws or they may need more information to fully understand how they are affected by these laws. For example, many consumers do not know the implications of the credit laws, insurance regulations, and health and safety laws in their State. To help consumers understand these laws, education is required.

State and local offices of consumer protection can assist consumer educators in a number of ways, such as providing speakers, consumer publications, slides, films, and other audio-visual materials. In addition, these offices can help inform the public of mechanisms available for handling complaints, problems, and violations at the State and local levels. Teachers and teacher educators should be encouraged to seek the help of these offices in planning and addressing Consumer Education classes.

Other State Offices active in consumer areas such as the Department of Agriculture, the Department of Commerce, the Office of Weights and Measures, and especially the Cooperative Extension Services located in land grant colleges can also be helpful in formulating Consumer Education programs.

### Consumer Organizations

Consumer organizations at the national, State, and local levels can be of great assistance to consumer educators. The organization of consumers as a constructive force in the nation is a significant development of the past few years. Consumers have organized into local, State, and national groups in order to increase their effectiveness in promoting and protecting the interest of consumers, and to stimulate additional consumer information and educational programs. Consumer groups usually organize around specific issues such as the need to eliminate unfair practices, fraud and deception in the marketplace, to obtain more meaningful information and to encourage effective consumer legislation.

There is a growing interest in the formation of these organizations as consumers become increasingly aware of their role in the economy and the need for their voices to be effectively heard by those in government and business who make decisions affecting their interests.

Many other voluntary organizations formed primarily for service to specific groups find their role so intimately concerned with consumer issues they have adopted active programs to help consumers. These include special socio-economic groups, credit unions, civic groups, the elderly, labor unions, religious organizations, and cooperatives.

Some of the ways consumer organizations can be helpful in Consumer Education are as follows:

Provide the focal point where parents, students and teachers can participate in consumer action in the community; such cooperation helps create a climate in which consumer problems can be openly discussed and resolved by business, government, and the consumer.

Serve as a resource on current consumer issues and provide information on local, State, and national consumer problems and services.

Supply or assist in obtaining qualified

speakers for Consumer Education classes on specific consumer issues and on citizen participation in solving consumer problems.

Support needed budget requests and programs for improved Consumer Education at all levels.

Assist parents, teachers and students to better understand their role in helping authorities with consumer protection responsibilities and in obtaining needed improvements in consumer protection laws.

Consumer organizations can help develop understanding by parents, students and teachers in the process of refining the marketplace to provide more efficiently the kinds of goods and services which consumers want and need. By so doing they advance the welfare of all.

For further information on consumer organizations, contact:

Director for Field Operations  
President's Committee on Consumer Interests  
Washington, D.C. 20506

### Business Community

Consumers are increasingly dependent on the business community for supplying desired goods and services in their search for an improved quality of living.

In turn, the survival of the business community is dependent on the willingness and ability of the consumer to purchase the goods and services offered.

The objectives of the consumer and producer or seller are not always identical, but they are interdependent and can only survive together.

These two segments of our economy cannot afford continual confrontation, for neither will benefit from such a climate. Each should be willing to recognize this interdependency and the advantage to both of cooperation in improving the marketplace and society at large.

The role of the individual businessman as well as that of the entire business community



in Consumer Education should be, and hopefully will be, characterized by enthusiastic support. This support may be provided in a number of ways and must be used in an appropriate manner by the consumer educator.

Specifically, some of the ways in which the business community can lend assistance in Consumer Education are as follows:

Objectively help educators plan consumer programs.

Supply adequate point of sale and service information. Provide, when possible, publications written for the foreign language speaking consumer.

Participate with teachers in in-service training sessions.

Allow the store and its products to be used as a laboratory.

Provide speakers for Consumer Education classes.

Institute advertising campaigns that are truly educational and that give ample information on which to base purchasing decisions. For

example, facts regarding quality, durability or safety, or, in the case of foods, nutritional content, will facilitate more intelligent consumer decisions.

Provide labels and special guides with instructions, content, and safety information to facilitate consumer use of products.

Create informal complaint handling facilities at national as well as local centers.

Train sales personnel in Consumer Education so that they will be able to give consumers meaningful assistance.

Urge State and national trade (business) associations to join in funding programs of teacher training in Consumer Education without intruding on the traditional independence of the educator.

Encourage local, State and national political leaders to give support to sound programs of Consumer Education.

## V. INSTRUCTIONAL RESOURCES FOR CONSUMER EDUCATION

The appropriate use of timely resource materials and relevant aids will enhance Consumer Education programs. Community experts and enthusiastic speakers with personal commitments can help teachers create an exciting atmosphere in the classroom.

The following list of resources is far from exhaustive and is intended to be a *sampling* of references. A more comprehensive listing can be found in the *Consumer Education Bibliography*, prepared under the direction of the President's Committee on Consumer Interests. It can be purchased for sixty-five cents from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

In spite of major efforts to develop and disseminate meaningful instructional tools for working with culturally or economically disadvantaged students, voids still exist. Many of the instructional materials and aids required to insure relevance and authenticity in an inner-city school or a class with special needs which arise out of ethnic or racial living patterns will have to be created. It is hoped, however, that more efforts will be made to develop materials in these areas of great need.

Students must become aware of the need to discern between helpful, informative ma-

terials and those which are designed as instruments of persuasion by vested interests. The use of biased, narrow-interest or self-serving materials does have a place in the Consumer Education classroom, but only when used with full understanding of the purpose of the producer in disseminating such resource materials.

A teacher should develop his own evaluative process for resource materials. He should not only evaluate the content of what he receives but be alert to important omissions. For example, in a business-sponsored resource material on consumer credit, the teacher should check to see if all vital points are discussed objectively and adequately, such as the different sources of credit; the actual credit rates and the differences in rates by sources; the dollar cost of credit; the cost of credit life insurance; the potential pitfalls of overextending one's use of credit; the problems of the holder-in-due-course; the potential problems in consolidation of debts; the implications of the confession of judgment; and the problems of wage garnishment and bankruptcy. A resource material on consumer credit would be incomplete if any major points are omitted.

Although a serious question can be raised as to whether self-serving resources should



be used at all, it can be challenging to use materials which have good factual content but which do possess glaring weaknesses because of what is omitted. Since the student will be exposed out of class to these publications, it would seem realistic to use them in class in order to assist him in developing the ability to see the weaknesses and strengths in such materials.

Students can learn to evaluate informational, promotional, and educational materials as individuals or as members of a resource evaluation team. Once students leave the classroom, however, they must be prepared to do the job of analysis and comparison for themselves.

#### Textbooks and Manuals for Reference Use

##### Elementary

**Consumer Education**, published by Bureau of Curriculum Development, Board of Education, City of New York, for elementary, intermediate, and junior high schools. Contains lesson topics and plans and lists resources. Booklets may be purchased from the Board of Education of the City of New York, Publications Sales Office, 110 Livingston Street, Brooklyn, New York 11201. Checks should be made payable to: Auditor, Board of Education. Price: \$1.50 each.

**Economic Education for Washington Schools, Kindergarten Through Grade Six**, published by Superintendent of Public Instruction, Olympia, Washington. Sets out concepts and their interpretations, provides examples and suggests related activities. May be purchased from the Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036. Price: \$3.00.

**Social Studies in Action**, published by Division of Social Studies, Cleveland Public Schools, Cleveland, Ohio. One for Kindergarten through grade three, and one for grades four through six. Set forth unit objectives, identify understandings, skills, and attitudes, state questions, for discussion, and suggest activities. May be purchased from the Division of Social Studies, Cleveland Public Schools, 1380 East 6th Street, Cleveland, Ohio 44114. Price: \$1.75.

**Teaching Consumer Education and Family Financial Planning**, published by Council for Family Financial Education, 1110 Fidler Lane, Suite 1616, Silver Spring, Maryland 20910. 170 pp., \$6.00. Classroom manual built around six major themes of planning, buying, borrowing, protecting, investing, and sharing. Classroom activities feature use of such teaching techniques as role playing visuals, student self-evaluation, and use of community resources.

##### High School

**Consumer Economics**, by Fred T. Wilhelms, Ramon P. Heimerl, and Herbert M. Jelley, published by Gregg Division, McGraw-Hill Book Co., 330 W. 42nd Street, New York, N.Y. 10036. 3rd edition, 1966, 494 pp., \$6.12. Emphasizes the principles of economics. Supporting materials include a Student Activity Guide, and a Teacher's Guide and Key.

**Consumer Economic Problems**, by W. Harmon Wilson and Elvin S. Eyster, published by South-Western Publishing Co., 5101 Madison Road, Cincinnati, Ohio 45227, 7th edition, 1966, 650 pp., \$5.16. 7th edition continues the same objectives as previous editions: To understand the concept of free enterprise; to understand the economic principles of the marketplace; and to understand the application of the principles and procedures of business to personal and family finance. Approximately one-half of this text is devoted to principles of economics and the other half to consumer economics. A workbook, achievement tests, and a teacher's manual are available.

*Consumer Economic Problems: Buying Guide* is a separate paperback of 88 pages, selling for \$1.00. The text and Guide may be used as a unit or separately.

**The Consumer and His Dollars**, 2nd edition, 1970, by David Schoenfeld and Arthur A. Natella, 365 pp. \$6.00. Oceana Publications, Inc., 40 Cedar Street, Dobbs Ferry, N.Y. 10522. Covers the major topics in consumer education. Includes questions and projects at the end of each unit; also a Glossary and extensive selected bibliography.

**Your Family and Its Money**, by Helen M. Thal and Melinda Holcombe, Houghton Mifflin Co., 1110 Tremont Street, Boston, Mass. 02107, 1968, 280 pp. \$4.80. High school text in family finance. Includes 20 pages of resource materials including audio-visuals.

##### College

**Economics for Consumers**, by Leland J. Gordon and Stewart M. Lee, American Book Co., 450 West 33rd Street, New York, N.Y. 10001, 5th edition, 1967, 641 pp., \$8.50. Emphasizes patterns of consumer behavior; examines marketing and pricing processes; considers consumer control of purchasing decisions and private and governmental aids to consumers.

**Personal Finance**, by Virginia Britton, American Book Co., 450 West 33rd Street, New York, N.Y. 10001, 1968, 406 pp., \$4.50. Designed for use at the college level, but will be helpful in high schools as well. Considers family financial problems, expenditure patterns, and investments and long-run protection programs.

**Personal Finance**, by E. Bryant Phillips and Sylvia Lane, 2nd edition, 1969, 536 pp., \$9.95, John Wiley and Sons, Inc., 605 3rd Avenue, New York, N.Y. 10016. Divided into four parts: Introduction; Credit, Saving, and Investment; Major Personal Expenditures; and Lifetime Financial Security. Approximately 30 per cent of the text is devoted to savings and investments.

**Personal Finance**, by Maurice A. Unger and Harold A. Wolf, 1969, 2nd edition, 1970, 579 pp., \$9.50, Allyn and Bacon, Inc., 470 Atlantic Avenue, Boston, Mass. 02210. Divided into four parts: The Budgeting of Income and Purchases; Insurance and Annuities; Investments; and Taxes and Assets.

**The Consumer in American Society: Personal and Family Finance**, by Arch W. Troelstrup, 4th edition, 1970, 668 pp., \$10.95, McGraw-Hill Book Co., 330 W. 42nd Street, New York N.Y. 10036. A substantially revised, undergraduate text which utilizes a "quality of living" approach. This fourth edition updates the changing consumer scene since 1965.

#### General References

**The Consumer**, Gerald Leinwand, General Editor, Washington Square Press, 630 5th Avenue, New York, N.Y. 10020, 1970, 190 pp., \$.75. Discussion of problems of the urban consumer in making choices, plus selected readings of ways the consumer is subject to fraudulent practices and gimmicks.

**Consumer Education Bibliography**, prepared for the President's Committee on Consumer Interests by the Yonkers Public Library, April 1969, 170 pp., \$.65, Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. A topical listing of books, pamphlets, leaflets, articles, films, and filmstrips with brief annotations, addresses and price information.

**Consumer Education: Its New Look. Bulletin of the National Association of Secondary School Principals**, Oct. 1967, 1201 16th Street, N.W., Washington, D.C. 20036, 142 pp., \$2.00. This issue of the *Bulletin* is devoted to Consumer Education. "Background Papers," "Practice Illustrated," "Supporting Programs," and "Teacher and Tools," are the area headings devoted to Consumer Education. Included is a 13-page section, "Reference Shelf," which is an annotated listing of Consumer Education materials.

**The Consumer Movement in Historical Perspective**, Robert O. Herrmann, Feb. 1970, 32 pp., Free, Department of Agricultural Economics and Rural Sociology, Agricultural Experiment Station, Pennsylvania State University, University Park, Pa. 16802. A brief discussion of the three eras of consumer activity: Early 1900's; 1930's; and the 1960's. Provides an historical perspective for the beginning consumer education teacher.

**The Dark Side of the Marketplace**, Senator Warren G. Magnuson and Jean Carper, 1968, Prentice-Hall, Inc., Englewood Cliffs, New Jersey 07632, 240 pp., \$5.95. Areas discussed include deceptive selling practices, credit abuses, and hazardous products and cigarettes.



**Hot War on the Consumer**, Edited by David Sanford, 1969, Pitman Publishing Corporation, 20 East 46th Street, New York, N.Y. 10017, 280 pp., \$5.95. A collection of articles, most of which have appeared in the "New Republic," since 1965. Focuses light on the dark corners of American commerce and offers practical remedies for consumers.

**Let the Seller Beware!** James Bishop, Jr., and Henry W. Hubbard, 1969, The National Press, Inc., 128 C Street, N.E., Washington, D.C. 20002, 195 pp., \$6.95. Traces the growth of the consumer movement and protective legislation and discusses the personalities involved in "The Consumer Revolution."

**The Poor Pay More**, David Caplovitz, 1967, The Free Press, 866 3rd Avenue, New York, N.Y. 10022, 192 pp., \$5.50. A survey of consumer habits of 464 households in low-cost housing projects in New York City. Provides facts and figures which show how and why poor people are victimized by high pressure salesmen, bait advertising, and "easy credit."

**Unsafe at Any Speed**, Ralph Nader, 1965, Grossman Publishers, 125A East 19th Street, New York, N.Y. 10003, 365 pp., \$5.95. Discusses the dangers in the design of the American automobile.

#### Private Non-Profit Consumer Education Organization

**Council for Family Financial Education, Inc.**, Twin Towers, 1110 Fidler Lane, Silver Spring, Maryland 20910. The Council serves as an independent, non-profit, tax exempt educational corporation to assist schools, colleges, and other institutions in the development of Consumer Education and Financial Planning. It also sponsors teacher training programs at numerous colleges across the nation.

#### Private Non-Profit Economic Education Organizations

**Invest-In-America National Council, Inc.**, 121 South Broad Street, Philadelphia, Pennsylvania 19107. Invest-In-America is a non-profit educational organization to encourage better understanding of the role of savings,

profits, and investment in the free enterprise economy. It publishes materials for students and teachers for use in school and college programs.

**Joint Council on Economic Education**, 1212 Avenue of the Americas, New York, N.Y. 10036. The Joint Council is an independent, non-profit educational organization to encourage, coordinate, service, and improve economic education. It develops programs with schools and colleges, sponsors teacher education programs and publishes materials for these educational purposes.

#### Private Non-Profit Consumer Information Organizations

**Consumers' Research, Inc.**, Washington, New Jersey 07882. Consumers' Research reports the results of laboratory and other tests it conducts on a wide range of products consumers buy and use, evaluates their relative performances, defects, advantages, and disadvantages. Publishes monthly *Consumer Bulletin*. Educational services and materials are available for teachers.

**Consumers Union of U.S., Inc.**, 256 Washington Street, Mt. Vernon, New York 10550. Consumers Union carries out performance and use tests of consumer products and provides consumers with test results and product evaluations. It also conducts research on economic and social problems and publishes its findings. Publishes monthly *Consumer Reports*. The Educational Services Division provides assistance and materials for Consumer Education.

#### National Consumer Organizations

**Consumer Federation of America**, 1012 14th Street, N.W., Washington, D.C. 20005. The Federation seeks to promote the rights of all consumers through group action at the Federal, State, regional, and local levels.

**National Consumer's League, Inc.**, 1029 Vermont Avenue, N.W., Washington, D.C. 20005. The League, originally established to aid laborers and migrant workers to obtain fair working conditions, now concerns itself primarily with consumer protective legislation and labor standards.

#### Representative State Consumer Education Publications

##### Illinois

Office of the Superintendent of Public Instruction

Springfield, Illinois 62706

Publication: *Guidelines for Consumer Education*, June 1968, 89 pp.

##### New York

State Education Department

Bureau of Secondary Curriculum Development

Albany, New York 12224

Publication: *Consumer Education, Materials for an Elective Course*, 1967, 230 pp.

##### Oklahoma

State Department of Vocational and Technical Education

1515 West 6th Avenue

Stillwater, Oklahoma 74074

Publication: *Consumer Education: The Management of Personal and Family Financial Resources*, 1969, 242 pp.

#### Government Agencies

##### FEDERAL

Following is a partial listing of Federal Agencies with a brief statement of mission and a sample of their consumer services.

A complete listing of consumer services may be found in *A Guide to Federal Consumer Services*, the President's Committee on Consumer Interests, Revised Edition (to be issued early 1971).

Publications are available directly from the issuing agency or the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

#### THE PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS

(Office of the Special Assistant to the President for Consumer Affairs)

Advises the President on matters of interest and concern to consumers.

Assists in the development and evaluation of consumer legislative proposals.

Coordinates the consumer programs of the Federal agencies.

Stimulates voluntary efforts by business to aid consumers.

Aids and supports international, national, State, and local consumer organizations.

Serves as liaison with State and local government consumer protection divisions.

Encourages Consumer Education.

Works to solve individual consumer problems by direct business contact or referral to the appropriate Federal or State agency.

Special Assistant also serves as Executive Secretary of the Consumer Advisory Council.

*For additional information write to:*  
The President's Committee on Consumer Interests  
Washington, D.C. 20506

#### DEPARTMENT OF AGRICULTURE

##### Agricultural Research Service

Protects food and fiber supplies from disease and pests; regulates marketing of pesticides.

Conducts research to improve crops, livestock, and ornamentals; improves methods of storing and processing food; and develops new uses for cotton, wool, and other fibers. Conducts research in nutrition problems and helps consumers in other areas, including family budgeting and home gardening.

*For publications and information, write to:* Agricultural Research Service, Department of Agriculture, Washington, D.C. 20250.

##### Commodity Exchange Authority

Seeks to insure open, fair, and competitive trading in futures contracts on commodity exchanges to prevent price manipulation.

Preserves the hedging and price-basing services used by farmers, merchandisers, and processors, which affect retail prices paid by consumers.



*For information, write to:* Commodity Exchange Authority, U.S. Department of Agriculture, Washington, D.C. 20250.

#### Consumer and Marketing Service

Inspects meat, poultry, and their products to insure that they are wholesome, fully and truthfully labeled, and free of disease.

Develops official grade standards to measure quality of food and farm products; provides grading services on a voluntary basis, to certify quality, size, and condition.

Buys foods in excess or plentiful supply for donation to schools, needy families, and other eligible outlets.

Alerts consumers to foods currently abundant and likely to be good buys.

*For publications, write to:* Office of Information, Department of Agriculture, Washington, D.C. 20250.

*To inquire about Consumer and Marketing Service programs, write to:* Consumer and Marketing Service, U.S. Department of Agriculture, Washington, D.C. 20250, or to one of its local offices.

#### Federal Extension Service

Disseminates practical consumer information developed by research in government, land grant universities, and private industry.

Teaches nutrition to low-income homemakers through non-professional program aides; conducts consumer workshops; publishes materials for consumer use.

*Consumers may obtain free publications from:* Office of Information, Department of Agriculture, Washington, D.C. 20250.

#### Food and Nutrition Service

Provides cash and food assistance to schools and child care institutions for breakfasts and lunches.

Donates foods to States for needy adults and school children.

Supplies food stamps to increase food buying power of low-income families.

Helps poverty area schools purchase needed food service equipment.

*For publications, write to:* Office of Information, Department of Agriculture, Washington, D.C. 20250.

*Inquiries about Food and Nutrition Service programs should be directed to:* Food and Nutrition Service, Department of Agriculture, Washington, D.C. 20250, or to one of its local or regional offices.

#### CIVIL AERONAUTICS BOARD

Regulates economic aspects of air transport services.

Determines if passenger and freight rates are fair and reasonable.

Seeks to eliminate unfair and deceptive practices in scheduling, rates, advertising, passenger booking, and handling of consumer complaints by airlines.

*Complaints should be forwarded for investigation to:* Consumer Complaint Section, Bureau of Enforcement, Civil Aeronautics Board, Washington, D.C. 20428.

*For information, write to:* Civil Aeronautics Board, Washington, D.C. 20428.

#### DEPARTMENT OF COMMERCE

##### Environmental Science Services Administration

[Became part of National Oceanic and Atmospheric Administration (NOAA), Dept. of Commerce, Washington, D.C.—Oct. 1970]

Forecasts the weather and warns of hurricanes, tornadoes, floods, and other environmental hazards.

Provides nautical and aeronautical charts, which can be used in recreational pursuits.

##### National Bureau of Standards

Develops criteria to measure the quality and performance of materials, many of which are used in consumer goods.

Sets standards for certain consumer goods and industrial materials.

Promotes development of uniform laws governing weights and measures.

Encourages industry, on a voluntary basis, to eliminate undue proliferation in the number of package quantities of consumer products.

Establishes safety standards for flammability.

*For information and publications, write to:* National Bureau of Standards, Washington, D.C. 20234.

#### FEDERAL COMMUNICATIONS COMMISSION

Regulates radio and television broadcasting, mobile radio communications, and other interstate and foreign communication services.

Sees that holders of licenses operate in the public interest.

*For information, write to:* Secretary of the Federal Communications Commission, Washington, D.C. 20554.

#### FEDERAL POWER COMMISSION

Regulates interstate electric power and natural gas industries.

Approves or disapproves wholesale rates for electric or gas service.

Issues or denies licenses for new facilities affecting interstate service.

Approves or disapproves mergers, consolidations, or acquisition of utilities in interstate commerce.

*For information, write to:* Office of Public Information, Federal Power Commission, Washington, D.C. 20426.

#### FEDERAL TRADE COMMISSION

Seeks to prevent deceptive advertising and selling of all goods and services in interstate commerce.

Seeks to prevent deceptive packaging and labeling of consumer products other than foods, drugs and cosmetics.

Seeks to prevent price-fixing and other business practices that are unfair to both consumers and business.

Seeks to assure truthful labels for wool, fur and textile products.

Seeks to prevent sale of dangerously flammable wearing apparel.

Requires proper disclosure in credit transactions.

Complaints can be filed with the Federal Trade Commission and should include as much supporting evidence as possible. *Write to:* the Federal Trade Commission, Washington, D.C. 20580, or any regional office listed in local directories.

*For publications, write to:* Federal Trade Commission, Washington, D.C. 20580.

#### GOVERNMENT PRINTING OFFICE

Furnishes government publications to consumers at minimum cost.

Provides free price lists of government publications in 46 categories.

Distributes a free biweekly list of selected new publications.

Issues a monthly catalog of government publications for use as a library and reference tool (\$6.00 per year).

*Send inquiries and orders to:* The Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

#### DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

##### Office for Consumer Services

Advises the Secretary regarding policies to strengthen and coordinate HEW's consumer related programs.

Serves as liaison with representatives of industry, labor, professional, consumer and volunteer groups to encourage the development of programs primarily for the low-income consumer.

Provides assistance to the consumer who has complaints or inquiries pertaining to HEW.

*For information and publications, write to:* Office for Consumer Services, Department of Health, Education, and Welfare, Washington, D.C. 20201.



#### Office of Education

Stimulates the development of new courses, programs, and facilities for educational purposes.

Encourages the development of special programs including Consumer Education in the nation's schools.

Provides financial aid through Federal and State grants.

*For information and publications, write to:* Information Center, Office of Education, 400 Maryland Avenue, S.W., Washington, D.C. 20202.

#### Environmental Health Service

Identifies health hazards in man's environment.

Develops and promulgates criteria and standards for the control of such hazards, including radiation hazards.

Stimulates action by States, cities, and towns against air pollution, noise, unsanitary waste disposal, substandard housing, rats, and other environmental health hazards.

Help States and communities provide safe drinking water.

*For information and publications, write to:* Office of Public Affairs, Environmental Health Service, Department of Health, Education, and Welfare, Room 18B-19, 5600 Fisher's Lane, Rockville, Maryland 20852.

#### Food and Drug Administration

Inspects and analyzes foods to assure safety, purity, and wholesomeness.

Regulates the addition of chemicals to foods, and regulates pesticide residues in food.

Seeks to assure safety and effectiveness of drugs and regulates medical devices.

Seeks to assure safety of cosmetics.

Seeks to assure honest and informative labeling of foods, drugs, and cosmetics.

Sets standards of identity, quality, and fill-of-container for many food products.

Seeks to assure safety and provide warning labeling for hazardous household products.

Seeks to assure safety of children's toys and related products.

Complaints should be reported to the nearest Food and Drug Administration District Office.

*For information and publications, write to:* Food and Drug Administration, Distribution and Mailing Unit, 200 C Street, S.W., Washington, D.C. 20204.

#### National Institutes of Health

Provides leadership and direction to improve health through research, health manpower education, and the exchange of knowledge in biomedical and related sciences.

Sets standards for biological products; inspects and licenses biologics manufacturers.

*Consumers may obtain publications from* The Information Office, National Institutes of Health, 9000 Rockville Pike, Bethesda, Maryland 20014.

#### Social Security Administration

Provides retirement, disability, and death benefits to insured persons and their dependents.

Provides health benefits to insured persons 65 years of age and over.

Studies how social security insurance can alleviate problems of poverty and insecurity.

*For information and publications (including special teacher's kits) write to the* local Social Security Office, *or the:* Office of Public Affairs, Social Security Administration, 6401 Social Security Building, Baltimore, Maryland 21235.

#### DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

##### Federal Housing Administration

Encourages home ownership and maintenance by insuring home mortgages and improvement loans.

Stabilizes interest rates for FHA-insured homes and strives to make available mortgage money in the housing market.

Sets construction standards for FHA-insured homes.

Provides rent supplements to eligible families.

##### Model Cities Program

Seeks to eliminate economic blight in cities by focusing Federal, State, and local resources on urban planning and development. Some cities include consumer education programs in their planning.

##### "Operation Breakthrough"

In order to meet the nation's needs for low- and moderate-cost housing, "Operation Breakthrough" spurs use of innovative construction and design techniques.

##### Interstate Land Sales

Enforces provisions of Interstate Land Sales Act in order to protect buyers of land offered in interstate commerce.

*For publications, write to:* Department of Housing and Urban Development, Washington, D.C. 20410.

#### DEPARTMENT OF THE INTERIOR

Provides certain park and recreation areas and facilities for public use.

Provides financial grants for recreational development.

##### Bureau of Commercial Fisheries

[Transferred to National Oceanic and Atmospheric Administration (NOAA), Dept. of Commerce, Washington, D.C.—Oct. 1970]

Develops voluntary standards and maintains voluntary inspection and grading service for fishery products.

Seeks more efficient ways to catch, process, and package fish.

#### Federal Water Quality Administration

[To be transferred Dec. 1970 to Environmental Protection Agency, Washington, D.C.]

Works with States in development and enforcement of standards of water quality.

*For further information, write to:* Department of the Interior, Washington, D.C. 20240

#### INTERSTATE COMMERCE COMMISSION

Regulates transportation of public carriers by land and water between the States.

Seeks to insure reasonable transportation charges and adequate and efficient service.

*Report complaints and alleged violations to any regional office or to the Interstate Commerce Commission, Washington, D.C. 20423.*

#### DEPARTMENT OF JUSTICE

##### Antitrust Division

Enforces antitrust laws aimed at preventing restraints of trade and preventing mergers and other concentrations of economic power which may lead to monopolies and unfair practices.

Operates on the general principle that active business competition tends generally to benefit the consumer in terms of lower prices, larger variety of products and better quality and service.

*For information, and reporting alleged violations of the antitrust laws, write to:* Antitrust Division, Department of Justice, Washington, D.C. 20530

##### Bureau of Narcotics and Dangerous Drugs

Controls illicit use of narcotics and dangerous drugs through law enforcement, educational programs, research, and publications.

Regulates legal trade in narcotic drugs used for medicinal purposes and research.

*For publications and information, write to:* Bureau of Narcotics and Dangerous Drugs, U.S. Department of Justice, Washington, D.C. 20537.



## DEPARTMENT OF LABOR

### Bureau of Labor Statistics

Provides statistical data on prices through periodic nationwide surveys and a monthly Consumer Price Index (CPI) showing changes in retail prices paid by city families for goods and services.

Prepares standard budgets for families of differing composition.

*For publications, write to:* Bureau of Labor Statistics, Department of Labor, Washington, D.C. 20212.

## NATIONAL CREDIT UNION ADMINISTRATION

Grants Federal Credit Union charters to qualified groups and regulates their operations in a self-help program of credit and thrift.

*For publications and information, write to:* National Credit Union Administration, Washington, D.C. 20456.

## OFFICE OF ECONOMIC OPPORTUNITY

Helps low-income consumers learn how to spend money wisely, learn how to avoid fraud, and improve living conditions and home management skills through debt reduction services and family financial planning.

Provides low-income consumers with access to existing low-cost credit and savings institutions.

Helps low-income consumers create alternate sources of credit, including co-ops, buying clubs, and credit unions.

Provides funds to non-profit low-income groups for experimental programs in consumer education and protection, and in general complaint handling services.

*Information and publications are available from the Office of Economic Opportunity, 1200 19th Street, N.W., Washington, D.C. 20506.*

## POST OFFICE DEPARTMENT

Provides mail service.

Investigates misuse of the mails and warns against mail frauds.

Provides insurance for valuables sent through the mails.

Protects the public from illegal material sent through the mails.

Consumers should report suspected violations to their local Post Office or to the Post Office Department, Washington, D.C. 20260.

*For publications, write to:* Post Office Department, Washington, D.C. 20260.

## SECURITIES AND EXCHANGE COMMISSION

Regulates issuances and trading in stocks and bonds to prevent fraud.

Regulates operations of investment companies such as mutual funds.

*For publications, write to:* Securities and Exchange Commission, Washington, D.C. 20549.

## DEPARTMENT OF TRANSPORTATION

### Bureau of Public Roads

Works with States to improve highway systems.

Surveys and constructs roads on public lands, such as parks, forests, and defense installations.

Stimulates improvement of auxiliary facilities such as freeway lighting and snow and ice removal.

Develops and promotes programs for highway safety.

*For information, write to:* Bureau of Public Roads, Federal Highway Administration, Department of Transportation, Washington, D.C. 20591.

### National Highway Safety Bureau

Seeks to insure that all new cars manufactured after January 1, 1968, conform to Federal motor vehicle safety regulations.

Works to make roads and highways safer.

*For information, and publications, write to:* National Highway Safety Bureau, Federal Highway Administration, Department of Transportation, Washington, D.C. 20591.

## DEPARTMENT OF THE TREASURY

Regulates products containing alcohol.

Prevents deceptive labeling and advertising of alcoholic beverages.

Guards against counterfeiting of currency and the forging of government checks.

Promotes the sale of Government Savings Bonds.

Protects against imported merchandise bearing illegal or unauthorized trademarks or trade names.

The Internal Revenue Service is a division of this Department.

*For publications, contact* U.S. Savings Bonds Division, Department of the Treasury, Washington, D.C. 20226, or the Office of Information, Room 3423, Department of the Treasury, Washington, D.C. 20220.

## STATE

Thirty-eight States now have some form of specifically designated consumer offices, although the responsibilities and powers of the offices vary widely among the States from an advisory capacity to actual enforcement of consumer protection laws.

In 12 of the 38 States, there are two or more consumer offices with divided or coordinate responsibilities.

In 4 of the 38 States, there is a consumer office within the Office of the Governor.

In 32 of the 38 States, there is a consumer fraud or protection agency or bureau in the Office of the Attorney General.

In 15 of the 38 States, there is an independent consumer protection office or department of State government, or a consumer office functioning within another department of the government.

In those States where there is no specific consumer office established, inquiries about consumer laws could be addressed to the State Attorney General.

In addition to State offices, 8 cities and 4 counties have reported to the President's Committee on Consumer Interests establishment of consumer offices with widely varying responsibilities and powers.

## ARIZONA

Attorney General of Arizona  
159 State Capitol Building  
Phoenix, Arizona 85007

## ARKANSAS

Attorney General of Arkansas  
Justice Building  
Little Rock, Arkansas 72201

## CALIFORNIA

Attorney General of California  
500 Wells Fargo Bank Building  
Fifth Street & Capitol Mall  
Sacramento, California 95814  
Division of Consumer Affairs  
Department of Professional and Vocational Standards  
1020 North Street, Room 401  
Sacramento, California 95814

## COLORADO

Attorney General of Colorado  
104 State Capitol  
Denver, Colorado 80203

## CONNECTICUT

Department of Consumer Protection  
State Office Building  
Hartford, Connecticut 06115

## DELAWARE

Attorney General of Delaware  
Kirk Building, P.O. Box 752  
Dover, Delaware 19901  
Department of Community Affairs and Economic Development  
Old State House  
Dover, Delaware 19901

## FLORIDA

Commissioner of Agriculture  
State Capitol  
Tallahassee, Florida 32304

## GEORGIA

Georgia Consumer Services Program  
Office of the Comptroller General  
15 Peachtree Street  
Atlanta, Georgia 30303



**HAWAII**

Director of Consumer Protection  
Office of the Governor  
602 Kamamalu Building  
250 South King Street  
P.O. Box 3767  
Honolulu, Hawaii 96811

**ILLINOIS**

Attorney General of Illinois  
The Capitol  
Springfield, Illinois 62706

**INDIANA**

Consumer Advisory Council  
c/o Indiana Department of Commerce  
336 State House  
Indianapolis, Indiana 46204

**IOWA**

Attorney General of Iowa  
State House  
Des Moines, Iowa 50319

**KANSAS**

Attorney General of Kansas  
The Capitol  
Topeka, Kansas 66612

**KENTUCKY**

Attorney General of Kentucky  
The Capitol  
Frankfort, Kentucky 40601  
Citizen's Commission for Consumer Protection  
State Capitol  
Frankfort, Kentucky 40601

**MAINE**

Attorney General of Maine  
State House  
Augusta, Maine 04330

**MARYLAND**

Attorney General of Maryland  
1200 One Charles Center  
Baltimore, Maryland 21201

**MASSACHUSETTS**

Attorney General of Massachusetts  
State House  
Boston, Massachusetts 02133  
Massachusetts Consumers' Council  
State Office Building  
Government Center  
100 Cambridge Street  
Boston, Massachusetts 02202

**MICHIGAN**

Attorney General of Michigan  
Law Building  
Lansing, Michigan 48902  
Michigan Consumer Council  
525 Hollister Building  
Lansing, Michigan 48933

**MINNESOTA**

Attorney General of Minnesota  
102 State Capitol  
St. Paul, Minnesota 55101  
Office of Consumer Services  
Department of Commerce, Room 230  
State Office Building  
St. Paul, Minnesota 55101

**MISSOURI**

Attorney General of Missouri  
Supreme Court Building  
Jefferson City, Missouri 65101

**NEW HAMPSHIRE**

Attorney General of New Hampshire  
State House Annex  
Concord, New Hampshire 03301

**NEW JERSEY**

Attorney General of New Jersey  
State House Annex  
Trenton, New Jersey 08625

**NEW MEXICO**

Attorney General of New Mexico  
Supreme Court Building  
Box 2246  
Santa Fe, New Mexico 87501

**NEW YORK**

Attorney General of New York  
The Capitol  
Albany, New York 12225  
Consumer Protection Board  
Executive Chamber  
Albany, New York 12224

**NORTH CAROLINA**

Attorney General of North Carolina  
P.O. Box 629  
Raleigh, North Carolina 27602

**NORTH DAKOTA**

Attorney General of North Dakota  
The Capitol  
Bismark, North Dakota 58501

**OHIO**

Attorney General of Ohio  
State House Annex  
Columbus, Ohio 43215

**OKLAHOMA**

General Counsel  
State of Oklahoma  
Department of Consumer Affairs  
4545 Lincoln Boulevard  
Oklahoma City, Oklahoma 73105

**OREGON**

Attorney General of Oregon  
322 State Office Building  
Salem, Oregon 97310

Assistant to the Governor for Economic  
Development and Consumer Services  
1400 S.W. Fifth Avenue  
Portland, Oregon 97201

**PENNSYLVANIA**

Attorney General of Pennsylvania  
238 Capitol Building  
Harrisburg, Pennsylvania 17120

**RHODE ISLAND**

Attorney General of Rhode Island  
Providence County Court House  
Providence, Rhode Island 02903  
Rhode Island Consumers' Council  
365 Broadway  
Providence, Rhode Island 02902

**SOUTH DAKOTA**

Attorney General of South Dakota  
State Capitol  
Pierre, South Dakota 57501

**TEXAS**

Attorney General of Texas  
Supreme Court Building  
Austin, Texas 78711  
Office of Consumer Credit  
1011 San Jacinto Boulevard  
P.O. Box 2107  
Austin, Texas 78767

**VERMONT**

Attorney General of Vermont  
State Library Building  
Montpelier, Vermont 05602

**VIRGINIA**

Attorney General of Virginia  
Supreme Court—Library Building  
Richmond, Virginia 23219  
Special Assistant to the Governor on  
Minority Groups and Consumer Affairs  
Office of the Governor  
Richmond, Virginia 23219  
Administrator, Consumer Affairs  
Department of Agriculture and  
Commerce, Room 402  
203 North Governor Street  
Richmond, Virginia 23219

**WASHINGTON**

Attorney General of Washington  
Temple of Justice  
Olympia, Washington 98501

**WEST VIRGINIA**

Attorney General of West Virginia  
The Capitol  
Charleston, West Virginia 25305

**WISCONSIN**

Attorney General of Wisconsin  
Department of Justice  
Madison, Wisconsin 53702  
Administrator, Trade Division  
Department of Agriculture  
Hill Farms State Office Building  
Madison, Wisconsin 53702

**COUNTY****DADE COUNTY, FLA.**

Trade Standards Office  
1114 Courthouse  
Miami, Florida 33130

**PRINCE GEORGES COUNTY, MD.**

Consumer Protection Division  
Prince Georges Co. Court House  
Upper Marlboro, Maryland 20870

**NASSAU COUNTY, N.Y.**

Office of Consumer Affairs  
160 Old Country Road  
Mineola, New York 11501



MULTNOMAH COUNTY, ORE.

Deputy District Attorney in Charge  
Consumer Protection, Multnomah  
County  
600 County Court House  
Portland, Oregon 97204

CITY

BOSTON, MASS.

Boston Consumer's Council  
Office of the Mayor  
Boston City Hall  
Boston, Massachusetts 02201

CHICAGO, ILL.

Department of Consumer Sales and  
Weights and Measures  
Room 302  
320 North Clark Street  
Chicago, Illinois 60610

COLUMBUS, OHIO

City Sealer of Weights and Measures  
City Hall  
Columbus, Ohio 43215

DETROIT, MICH.

Director  
Interagency Consumer Commission  
Office of the Mayor  
City Hall  
Detroit, Michigan 48226

JACKSONVILLE, FLA.

Consumer Affairs Officer  
Division of Consumer Affairs  
Department of Public Safety  
220 East Bay Street  
Jacksonville, Florida 32202

LONG BEACH, LONG ISLAND, N.Y.

Director  
Consumer Affairs  
City Hall  
Long Beach  
Long Island, New York 11561

NEW YORK CITY, N.Y.

Commissioner  
City of New York Department of Consumer  
Affairs  
80 Lafayette Street  
New York, New York 10013

ST. LOUIS, MO.

Citizens Consumer Advisory Committee  
7701 Forsyth Boulevard  
Clayton, Missouri 63105

It should be noted that the following listings  
under the headings of Commercial Publishers,  
Professional and Business Organizations, and  
Film Sources are *representative suggestions*  
and are not intended to be complete. It is  
hoped that each teacher will make every effort  
to seek out materials from all possible areas  
of reference.

Commercial Publishers

Follett Educational Corporation  
1010 West Washington Boulevard  
Chicago, Illinois 60607

Grolier Educational Corporation  
845 Third Avenue  
New York, N.Y. 10022

Kiplinger Washington Editors  
1729 H Street, N.W.,  
Washington, D.C. 20006

Xerox, Inc.  
600 Madison Avenue  
New York, N.Y. 10022

Professional and Business Organizations

Professional Associations

American Council on Consumer Interests  
238 Stanley Hall  
University of Missouri  
Columbia, Missouri 65201

American Home Economics Association  
1600 20th Street, N.W.  
Washington, D.C. 20009

American Medical Association  
Commercial Division  
535 N. Dearborn Street  
Chicago, Illinois 60610

Business Associations

American Bankers Association  
90 Park Avenue  
New York, N.Y. 10016

The American Dairy Association  
20 North Wacker Drive  
Chicago, Illinois 60606

American Meat Institute  
59 East Van Buren Street  
Chicago, Illinois 60605

Association of Home Appliance  
Manufacturers  
20 North Wacker Drive  
Chicago, Illinois 60606

Chamber of Commerce of the  
United States  
1615 H Street, N.W.  
Washington, D.C. 20006

Council of Better Business Bureaus  
1145 19th Street, N.W.  
Washington, D.C. 20036

Credit Union National Association, Inc.  
P.O. Box 431  
Madison, Wisconsin 53701

Dow Jones & Company, Inc.  
Educational Service Bureau  
P.O. Box 300  
Princeton, New Jersey 08540

Health Insurance Institute  
277 Park Avenue  
New York, N.Y. 10017

Home Furnishings Council  
P.O. Box 262  
Flossmoor, Illinois 60422

Institute of Life Insurance  
277 Park Avenue  
New York, N.Y. 10017

Insurance Information Institute  
110 William Street  
New York, N.Y. 10038

National Association of Manufacturers  
277 Park Avenue  
New York, N.Y. 10017

National Canners Association  
1133 20th Street, N.W.  
Washington, D.C. 20036

National Foundation for Consumer Credit  
1819 H Street, N.W.  
Washington, D.C. 20006

Individual Companies

Money Management Institute  
Household Finance Corporation  
Prudential Plaza  
Chicago, Illinois 60601

J. C. Penney Company, Inc.  
1301 Avenue of the Americas  
New York, N.Y. 10019

The Proctor and Gamble Company  
Educational Services  
P.O. Box 599  
Cincinnati, Ohio 45201

Sears, Roebuck and Co.  
Consumer Education Service  
Department 703—Public Relations  
303 East Ohio Street  
Chicago, Illinois 60611

Film Sources

Association Films, Inc.  
600 Madison Avenue  
New York, N.Y. 10022

Board of Governors of the Federal Reserve  
System  
Publications Service  
Division of Administrative Services  
Washington, D.C. 20551

Coronet Films  
65 East South Water Street  
Chicago, Illinois 60601

Modern Talking Picture Service, Inc.  
3 East 54th Street  
New York, N.Y. 10022

Sterling Movies U.S.A.  
Booking Office  
43 West 61st Street  
New York, N.Y. 10023

U.S. Department of Agriculture  
Office of Information  
Washington, D.C. 20250

U.S. Department of Health, Education, and  
Welfare

Social Security Administration  
Baltimore, Maryland 21235

U.S. Treasury Department  
U.S. Savings Bonds Division  
Washington, D.C. 20226

Mass Media

Newspapers

Magazines

Television

Radio

## Consumer Products

- Packages
- Labels
- Tags
- Instructional booklets
- Warranties and guarantees

## Individuals

Government (See Government Agencies listed in this chapter.)

## Community

- Consumer organization representatives
- Professional organization representatives

- Doctors
- Home Economists
- Lawyers
- Librarians
- Nurses
- Social Workers
- Teachers

- Legal Aid Agency

## Business

- Trade Associations

## Retailers

- Supermarket Manager
- New or Used Car Dealer
- Department Store Credit Manager
- Clothing Store Manager
- Variety Store Manager
- Discount Furniture Store Manager

## Services

- Bankers
- Credit Bureau Representative
- Life Insurance Agents

- Property Insurance Agents
- Public Utility Home Economists
- Realtors Board Representative

## Representative Sources of Redress for Consumer Grievances

### Government

- President's Committee on Consumer Interests

- Federal Trade Commission

- Food and Drug Administration

- Post Office Department

- State Attorney's Office or District Attorney

- State or Local Bureau of Consumer Protection

- Mayor and city council members

- Licensing Bureaus

### Legal

- Private attorney

- Courts generally

- Small Claims Court

- Legal Aid agencies

- Neighborhood Legal Services

### The Marketplace

- Better Business Bureau

- Chamber of Commerce

- Trade Association

- Manufacturer (local, regional, or national representatives)

- Local merchant

### Community

- Local consumer organizations

- Community Action Program, including legal assistance

- County Bar, Dental and Medical Associations

- Newspaper action and complaint columnists



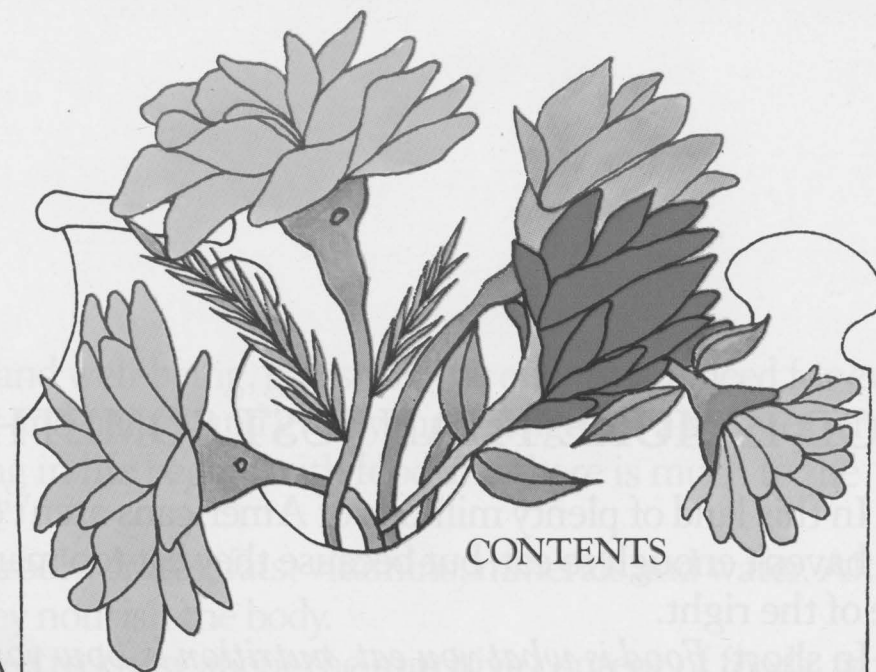


# FOOD IS MORE THAN JUST SOMETHING TO EAT.



Prepared by the U. S. Departments of Agriculture and Health, Education, & Welfare in cooperation  
with the Grocery Manufacturers of America, and The Advertising Council.





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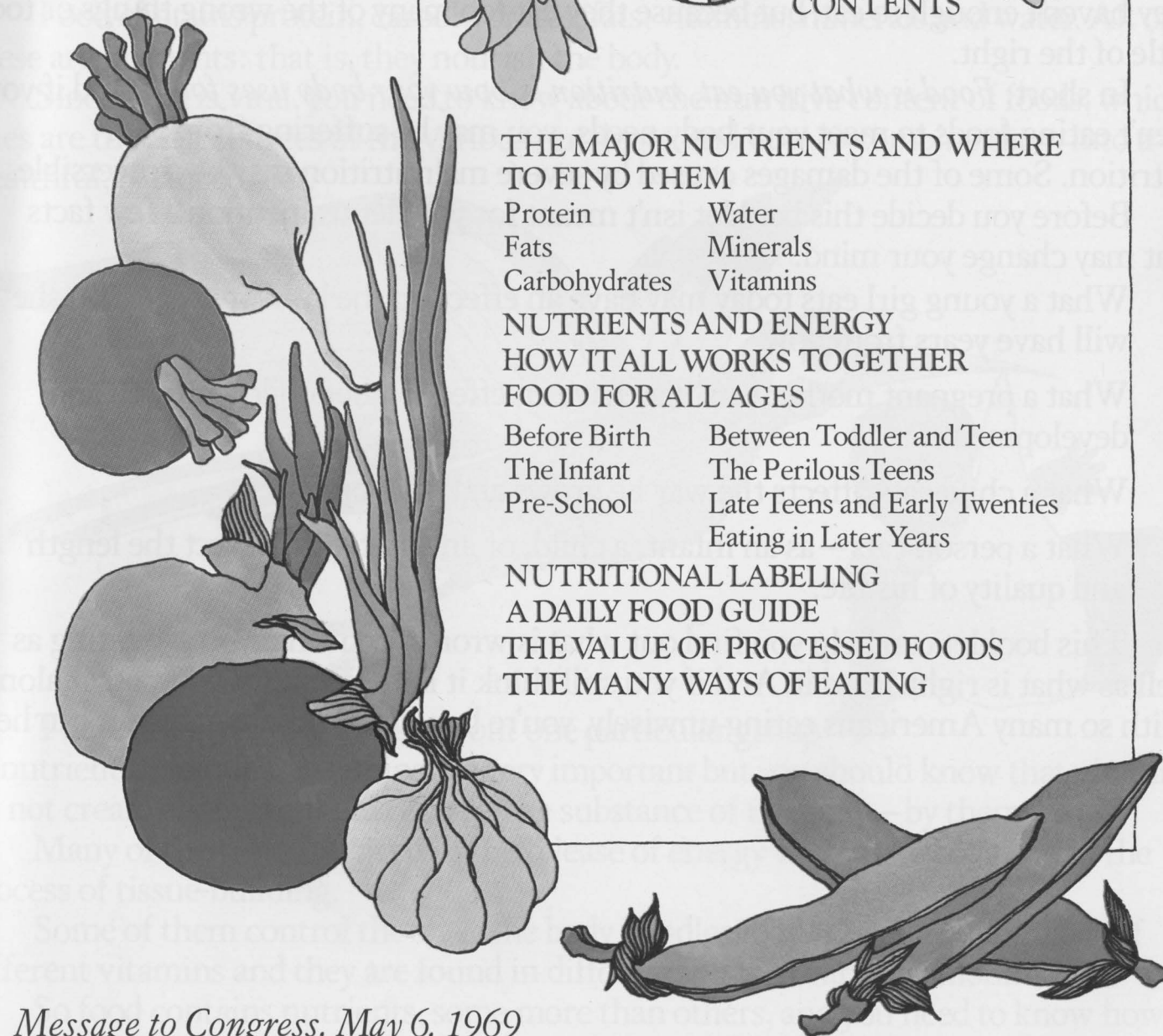
### THE MAJOR NUTRIENTS AND WHERE TO FIND THEM

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| Protein       | Water    |
| Fats          | Minerals |
| Carbohydrates | Vitamins |

### NUTRIENTS AND ENERGY HOW IT ALL WORKS TOGETHER FOOD FOR ALL AGES

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| The Infant   | The Perilous Teens            |
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### NUTRITIONAL LABELING A DAILY FOOD GUIDE THE VALUE OF PROCESSED FOODS THE MANY WAYS OF EATING



*Message to Congress, May 6, 1969*

"People must be educated in the choosing of proper foods. All of us... must be reminded that a proper diet is a basic determinant of good health."

Richard Nixon  
President of the United States



## FOOD IS MORE THAN JUST SOMETHING TO EAT

In this land of plenty millions of Americans aren't eating wisely. Not because they haven't enough to eat, but because they eat too many of the wrong things or too little of the right.

In short: *Food is what you eat, nutrition is how your body uses food.* And if you aren't eating foods to meet your body needs, you may be suffering from poor nutrition. Some of the damages caused by severe malnutrition may be irreversible.

Before you decide this booklet isn't meant for you, let us mention a few facts that may change your mind:

What a young girl eats today may have an effect on the kind of pregnancy she will have years from now.

What a pregnant mother eats may have an effect on her child's growth and development.

What a child eats affects the way he grows and develops.

What a person eats—as an infant, a child, or an adult—can affect the length and quality of his life.

This booklet can help you find out what is wrong with what you are eating as well as what is right. Read it. And if you still think it isn't meant for you, pass it along. With so many Americans eating unwisely, you're bound to know someone it can help.

We acknowledge with thanks the advice and counsel of an *ad hoc* panel of the Food and Nutrition Board of the National Academy of Sciences.

Food is the basis of life.

It is the source of health and well-being, gives you the energy you need for every day living, affects your weight and height and even your strength to a great extent.

In other words, everything in life begins with food and there is much to the saying, "You are what you eat."

Food contains protein, carbohydrates, fats, vitamins, minerals and water. All of these are nutrients: that is, they nourish the body.

Since food is vital, you need to know about the nutritive content of foods, which ones are the best sources of the various nutrients, and how to combine them into a healthful, balanced diet.



There is a great deal of talk about one particular group of nutrients, vitamins. Vitamins are very important but you should know that vitamins do not create energy or build tissue—the substance of the body—by themselves.

Many of them are involved in the release of energy within the body and in the process of tissue-building.

Some of them control the ways the body handles food. There are a number of different vitamins and they are found in different foods in varying amounts.

So food contains nutrients, some more than others, and you need to know how to select the combinations of food that will give you the nutrients you need.

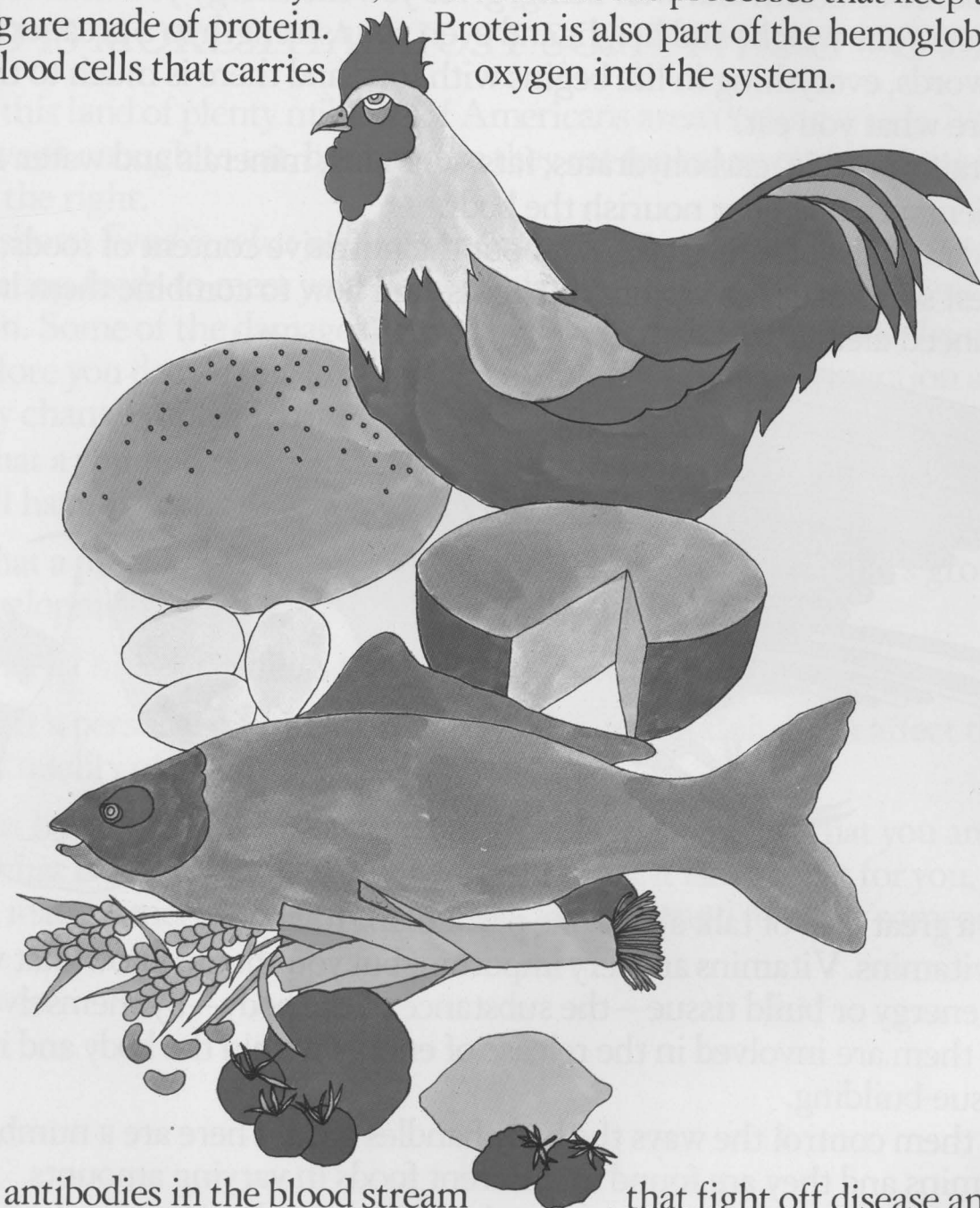
The important thing is to remember that no one food does everything and all foods have something to offer. A variety of different types of foods will provide all the nutrients most of us need.



## THE MAJOR NUTRIENTS AND WHERE TO FIND THEM

### PROTEIN.

After water and possibly fat, protein is the most plentiful substance in the body. The substances, called enzymes, which control the processes that keep the body working are made of protein. Protein is also part of the hemoglobin molecule in red blood cells that carries oxygen into the system.



And the antibodies in the blood stream that fight off disease and infection are also protein. Another important use of protein in the body is to build the muscle tissue which holds the bone structure together and provides the strength to move and work. Most Americans get more than enough protein.

Where is protein found? Meat, poultry, fish, milk, cheese and eggs provide good quantities of it. Bread and cereal are also important sources.

And such vegetables as soybeans, chickpeas, dry beans and peanuts are also good sources of protein. You do not have to load up on meat, poultry or eggs to get enough protein in your diet.

Combining cereal or vegetable foods with a little milk, cheese or other animal protein can provide good protein in your diet.

For example, eat cereal with milk, rice with fish, spaghetti and meat balls, or simply drink a glass of milk during a meal. All these combinations provide the high quality protein the body needs.

### FATS.

Fats provide energy and add flavor and variety to foods. They make meals more satisfying. Fats carry vitamins A, D, E and K and are essential parts of the structure of the cells which make up the body's tissues.

Our body fat protects vital organs by providing a cushion around them.

Fats are plentiful in butter, margarine, shortening, salad oils, cream, most cheeses, mayonnaise, salad dressing, nuts and bacon.

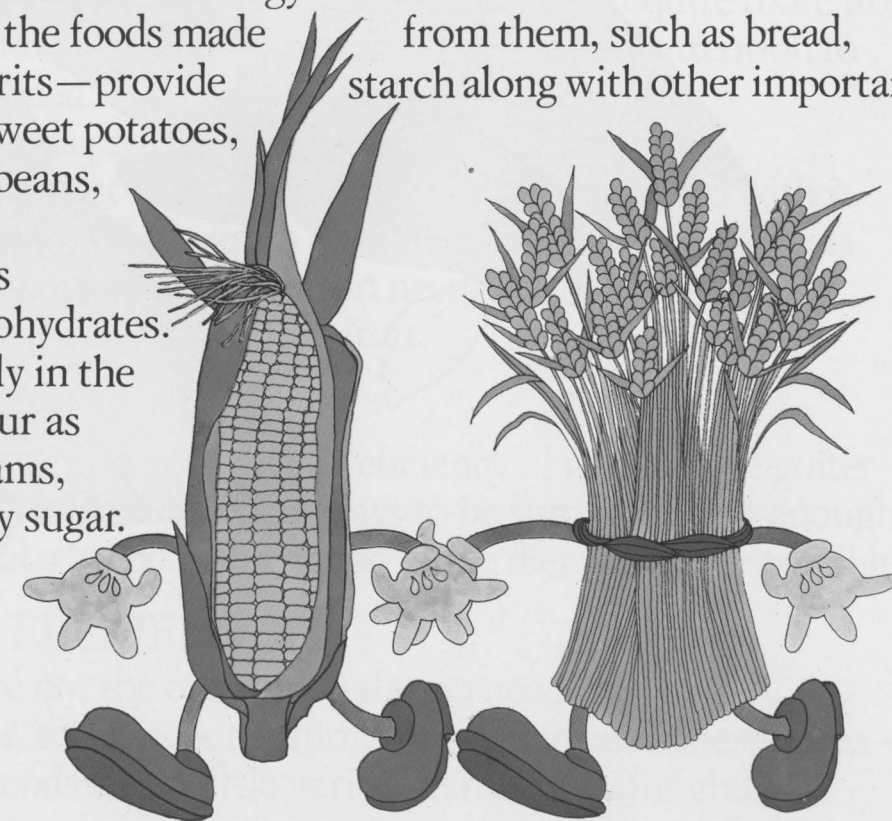
### CARBOHYDRATES.

These are starches and sugars found in cereal grains, fruits, vegetables and sugar added to foods for sweetening.

Carbohydrates are the major source of energy in the diet. Wheat, oats, corn and rice—and the foods made from them, such as bread, spaghetti, macaroni, noodles or grits—provide starch along with other important nutrients. So, too, do potatoes, sweet potatoes, and vegetables such as peas, dry beans, peanuts and soybeans.

Most of the other vegetables contain smaller amounts of carbohydrates.

In vegetables they are usually in the form of starch; in fruits they occur as sugar. And, of course, candies, jams, molasses and syrups are primarily sugar.





## WATER.

Water is a most important nutrient.

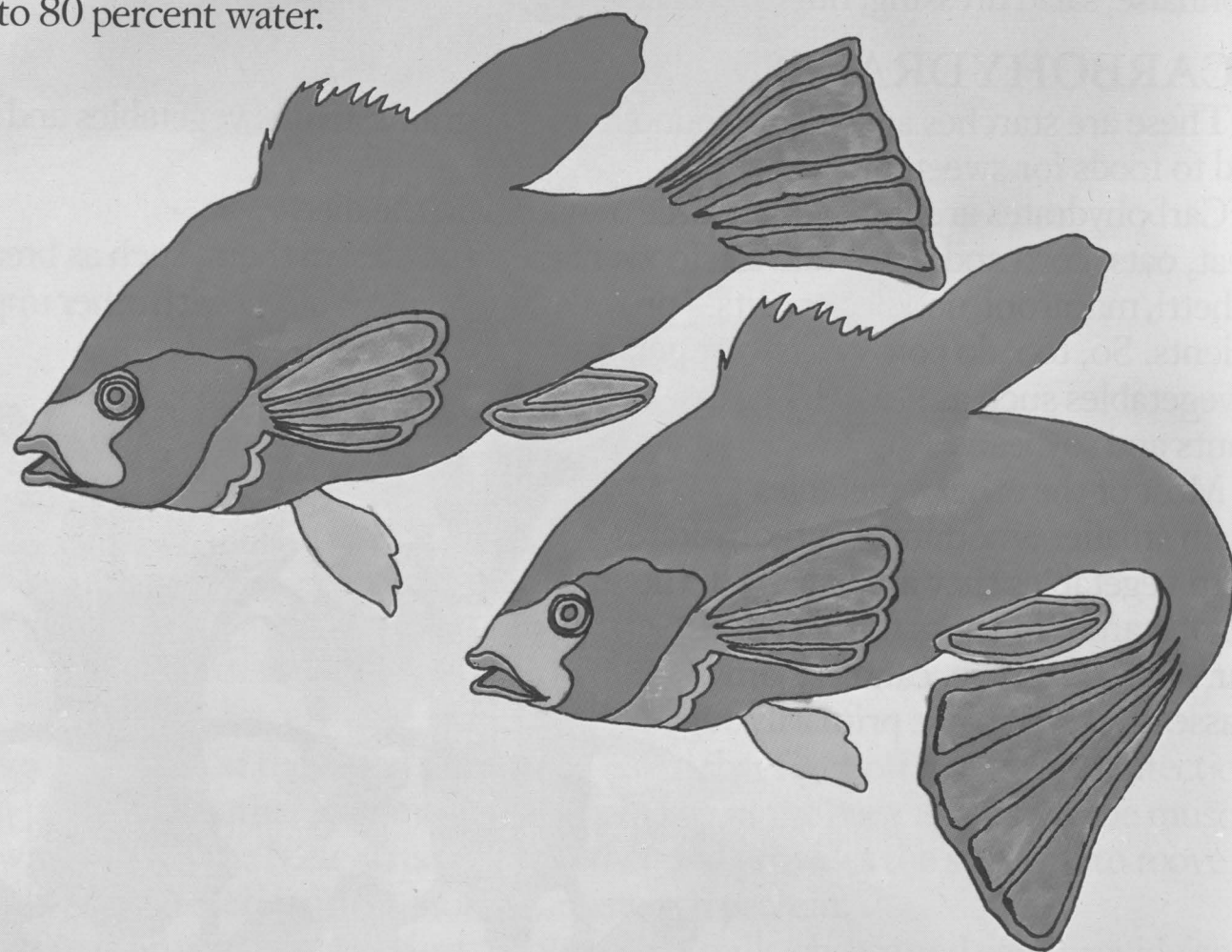
Water stands next to air in importance to life. You can get along for days, even weeks, without food but only a few days without water.

Water is necessary for all the processes of digestion.

Nutrients are dissolved in water so they may pass through the intestinal wall and into the blood stream for use throughout the body. Water carries waste out of the body and water also helps to regulate body temperature.

The body's most obvious source of water is the water a person drinks, but some is produced by the body's burning of food for energy. Coffee and tea are mostly water, and so are fruit juices and milk.

Soup is a water source and so are many fruits and vegetables. Even meat can be up to 80 percent water.



## MINERALS.

The most abundant mineral in the body is calcium and, except for iron, it is the most likely to be inadequate in the diets of many age groups.

(From the age of 9, the diets of girls and women may lack as much as 25 to 30 percent of the calcium they need.)

Almost all calcium, and most phosphorus, which works closely with calcium in the body, is in bones and teeth.

The rest plays a vital role in tissue and body fluids. Soft tissue, or muscle, especially has a high phosphorus content. Calcium is required for blood to clot and for the heart to function normally. The nervous system does not work properly when calcium levels in the blood are below normal.

Most people who buy from the milk counter are stocking up on calcium supplies.

In the U.S. we rely on milk as a basic source of calcium, and two cups of milk, or an equivalent amount of cheese or other dairy products except butter, go a long way toward supplying all the calcium needed for the day.

But milk is not the only source. Dark green leafy vegetables like collards, mustard greens or turnip greens provide some calcium, and salmon and sardines supply useful amounts of it if the very tiny bones are eaten.

## IRON.

Iron is another essential mineral. Women of child-bearing age require more iron than men. The diets of infants and pregnant women may need special attention to see that they contain the iron needed.

Unfortunately, only a few foods provide iron in very useful amounts. However, liver, heart, kidney and most lean meats are generously supplied with it. So are shellfish, particularly oysters. Whole grain and enriched breads and cereals can provide 20 to 25 percent or more of the daily iron need.

Dark green leafy vegetables are also sources of iron.

## IODINE.

The most important fact about iodine is that a deficiency of it can cause goiter—a swelling of the thyroid gland. The most practical ways to be sure of getting enough iodine are to use iodized salt regularly and add sea food to the diet whenever possible.

## OTHER ESSENTIAL ELEMENTS.

Calcium, iron and iodine are not the only minerals you need.

Most of the others—zinc, copper, sodium, potassium, magnesium and phosphorus—are widely available in so many foods that a little variety in making your choice



at the grocery store takes care of them easily. Magnesium, for example, abounds in nuts, whole grain products, dry beans and dark green vegetables.

Phosphorus shows up in the same foods that supply you with protein and calcium, although leafy vegetables contain little phosphorus.

### FLUORINE.

Fluorine—an element that helps protect teeth from decay—is not so readily found in food. Many metropolitan areas add minute amounts of fluorine to local sources of drinking water.

### VITAMINS.

Scientists know of a dozen or more vitamins that you must have to enjoy good health. Ordinarily, you can get them from a well-chosen assortment of everyday foods.

A few of these vitamins are of great importance and you should know what foods provide them.

### VITAMIN A.

This vitamin plays a very important role in eye function, and in keeping the skin and mucous membranes resistant to infection. Although vitamin A occurs only in foods of animal origin, the deep yellow and dark green vegetables and fruits supply a material—carotene—which your body can turn into vitamin A.

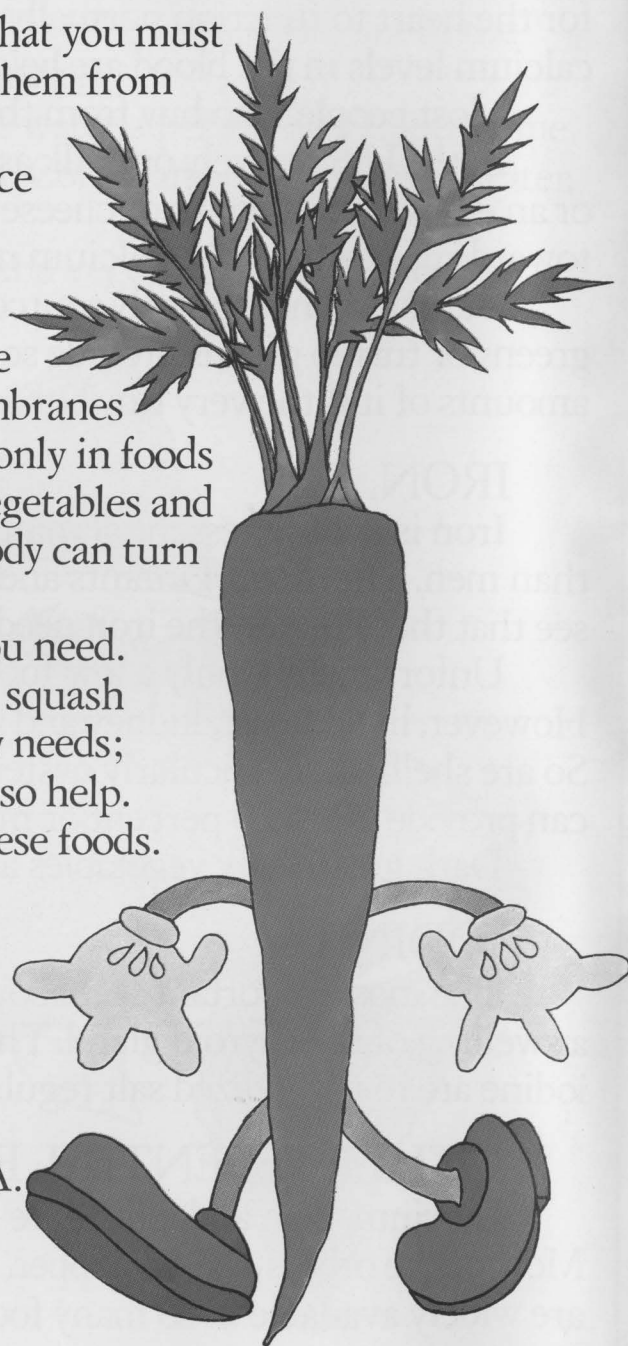
Produce can easily supply all the vitamin A you need. Such items as collards, turnip greens, kale, carrots, squash and sweet potatoes can more than take care of daily needs; yellow peaches, apricots, cantaloupe and papayas also help.

Many people, however, do not regularly eat these foods.

Liver is an outstanding source of vitamin A.

A two-ounce serving of cooked beef liver provides more than 30,000 international units of the vitamin. That's six times more vitamin A than you would need during the day. Kidney is also an excellent source of vitamin A.

There are plenty of other sources of vitamin A. Whole milk is a source, but skim milk doesn't have any vitamin A unless it is fortified, that is, vitamin A has been added to it.



Cheese made from whole milk, or margarine enriched with vitamin A, both supply this vitamin.

### THE B VITAMINS.

Three of the best known vitamins—riboflavin, thiamin and niacin—release the energy in food. They also have a role in the nervous system, keep the digestive system working calmly, and help maintain a healthy skin.

Vitamin B<sub>2</sub> (riboflavin) is easy to find and extremely important to your diet. It is plentifully supplied by meats, milk, whole grain or enriched breads and cereals.

Organ meats (liver, kidney, etc.) also supply this vitamin.

A lack of thiamin (vitamin B<sub>1</sub>) causes beriberi. Fortunately, this disease is now almost nonexistent in the U.S., although it is still seen in some alcoholics.

Thiamin is abundant in only a few foods. Lean pork is one. Dry beans and peas, some of the organ meats, and some nuts supply some thiamin.

Whole grain and enriched cereals and breads are also dependable sources of the vitamin. Niacin can be found in whole grain and enriched cereals, meat and meat products, and peas and beans.

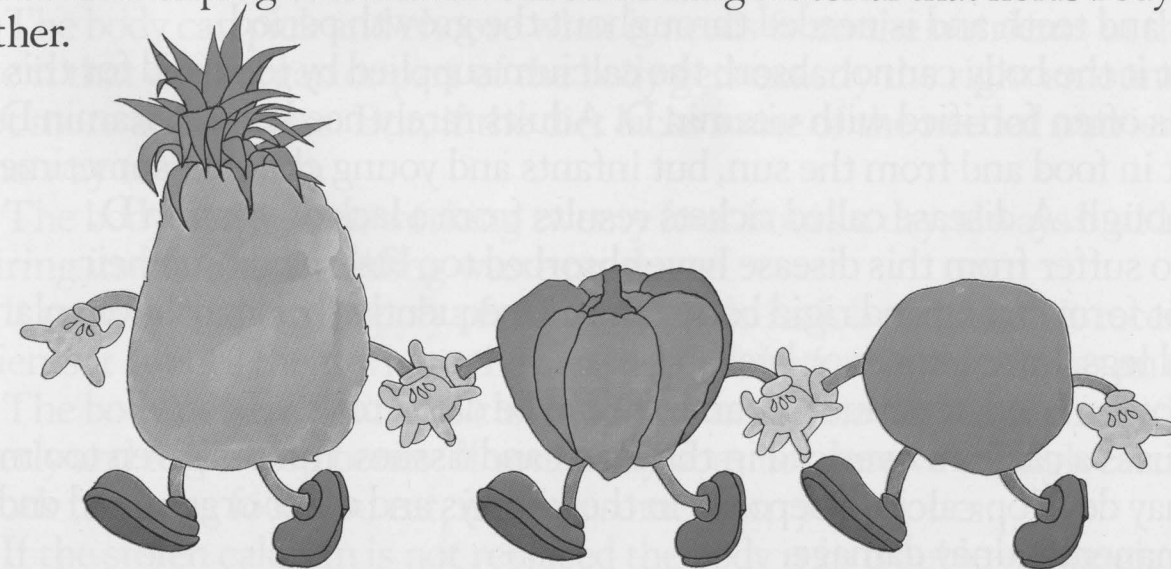
Other B vitamins such as B<sub>6</sub>, B<sub>12</sub> and folacin are needed to maintain normal hemoglobin, the substance in blood which carries oxygen to the tissues. B<sub>12</sub> occurs in foods of animal origin.

Strict vegetarians run a risk of developing the symptoms of B<sub>12</sub> deficiency; these include soreness of the mouth and tongue, numbness and tingling in the hands and legs, anemia and loss of coordination.

Folacin is available in many foods but in small quantities.

### VITAMIN C.

Vitamin C, ascorbic acid, is not completely understood, but it is considered important in helping to maintain the cementing material that holds body cells together.





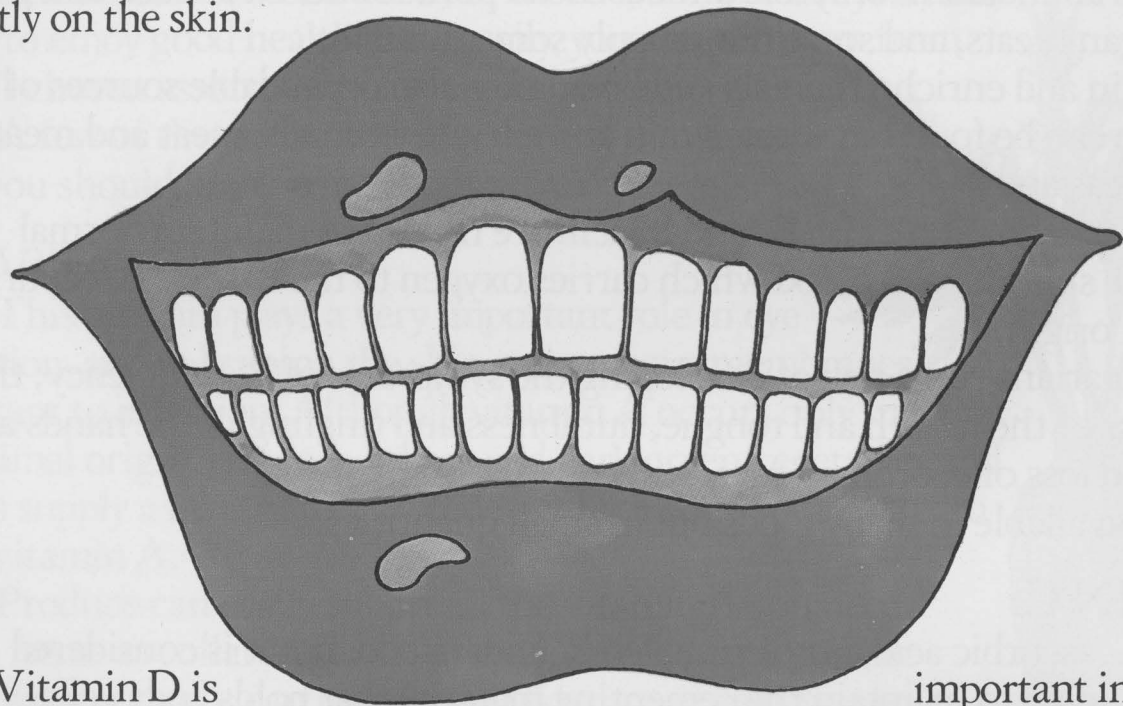
The citrus fruit juice you may have for breakfast can give you over half of the vitamin C needed for the day.

In fact, unless good foods are consciously avoided, the rest of the fruit and vegetables eaten during the day will help to provide the vitamin C required.

Potatoes and sweet potatoes provide helpful amounts of vitamin C and so do tomatoes and peppers. In addition, the green vegetables such as broccoli, turnip greens, raw cabbage and collards make a contribution of vitamin C.

### VITAMIN D.

Although few foods contain vitamin D, it is readily available in milk fortified with it. Sunlight enables the body to produce vitamin D if it has a chance to shine directly on the skin.



Vitamin D is important in building strong bones and teeth and is needed throughout the growth period.

Without it the body cannot absorb the calcium supplied by food and for this reason milk is often fortified with vitamin D. Adults rarely need more vitamin D than they get in food and from the sun, but infants and young children sometimes do not get enough. A disease called rickets results from a lack of vitamin D. Children who suffer from this disease have absorbed too little calcium, their bodies cannot form strong and rigid bones and consequently they may have enlarged joints, bowed legs, knock knees or beaded ribs.

On the other hand, too much vitamin D can be dangerous.

This causes a calcium overload in the blood and tissues. Infants given too much vitamin D may develop calcium deposits in the kidneys and other organs and end up with permanent kidney damage.

### VITAMIN E.

Vitamin E is known to be essential but its exact role in the body is not fully understood. Vitamin E is abundant in vegetable oils and margarine and contained in such foods as wheat germ and lettuce.

If a diet regularly includes fruits, vegetables, vegetable oil, milk, meat and eggs, it is not lacking in vitamin E.

### VITAMIN K.

Vitamin K is essential for the manufacture of a substance that helps blood to clot. Vitamin K is widely distributed in a variety of foods such as the green and leafy vegetables, tomatoes, cauliflower, egg yolks, soybean oil and any kind of liver.

### NUTRIENTS AND ENERGY.

Almost all foods provide energy—some more than others.

This energy is measured in calories. Foods rich in fats, starches or sugars contain large amounts of calories—or energy.

Fat is the most concentrated source of energy. Ounce for ounce, it provides more than twice as much energy as protein or the carbohydrates.

Foods that contain a lot of water, like watermelon and cucumbers, have few calories because water, which makes up most of their weight, provides no calories and so no energy. When you eat a diet that furnishes more energy—or calories—than you need, the excess supply is stored in the body as fat.

And when you continue to overeat you become overweight or fat. When you eat less calories than the body uses, you lose weight.

### HOW IT ALL WORKS TOGETHER.

The body can pick and choose what it needs from the nutrients in the diet, and see to it that each organ or part of the body gets exactly the right amount of nutrients—not more and not less. But, if the diet lacks some of the needed nutrients, the body has no way to get them.

The body keeps busy, working twenty-four hours a day, always building itself up, repairing itself, and discarding waste products.

It needs a constant supply of nutrients to do its job and when it receives the nutrients it applies them where they are needed. Let's take calcium as an example.

The body needs calcium to clot blood, to make the nerves and muscles function properly and to develop bones. If your body does not receive enough calcium to do its work from the food you eat, it steals some from your bones.

If the stolen calcium is not replaced the body is in trouble—though you may not



realize this fact for some years. (As much as one-third of the normal amount of calcium may be withdrawn from an adult's bones before the loss shows up on an X-ray film.)

It is not only what the nutrients do once the body gets them, it is what they do with each other that makes the difference in our health and well-being.

No single nutrient can function properly alone. It takes calcium to build strong bones but that is just the beginning.

Without vitamin D, the calcium is not absorbed from the intestines.

Protein is needed for the framework of the bone and to form part of every cell and all the fluids that circulate in and around the cells.

It takes vitamin C to help produce the materials between cells.

This is why nutritionists suggest eating appropriate quantities of a wide variety of foods—including milk products, meat or an alternate, fruits and vegetables, bread and cereals—in order to provide diets with all the needed nutrients.

The more varied your diet the better off you will be—tomorrow as well as today.

The foods you eat must sustain you for today and help build up your body for a lifetime.

## FOOD FOR ALL AGES.

Regardless of age, everyone needs the same nutrients but often in different amounts. People doing hard physical labor need more energy than those who are less active. Women need more iron than men.

The six-footer needs more food than a little person; the steelworker more than the clerk. When a patient is on the mend from an illness, he may need more nutrients than when he is in good health.

One thing is certain: nutrition affects everyone from the day he is born, actually even before he is born.

Nutrients for the unborn child's growth and development come from the mother, which means that her diet during pregnancy is especially important.

While parents guide their children to good eating habits they might take a good look at their own food attitudes. If the food they don't like is never served, then the family will never get a chance to eat it regardless of how nutritious it might be.

Changing poor food habits is usually harder than starting out with good food habits, but it can be done.

The parents' example will teach children to eat foods that are not their favorites, usually without the children ever even thinking about it.

The more foods people learn to enjoy, particularly among the fruits and vegetables, the easier it will be for them to change their diets if it becomes necessary

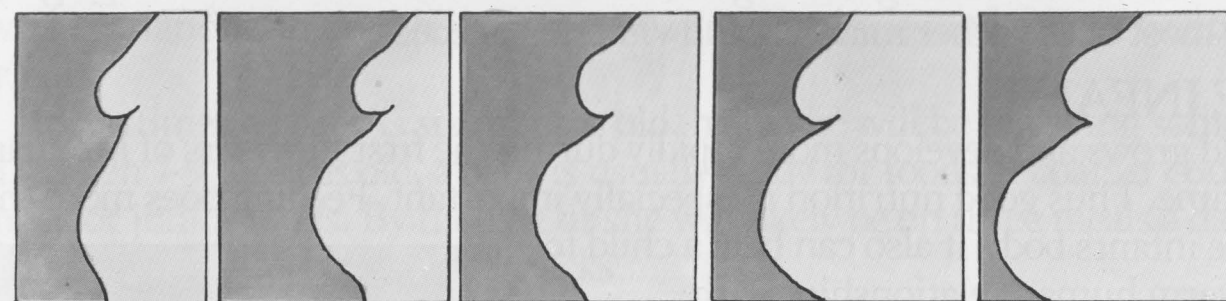
because of health problems, military service, foreign travel or some other reason.

Of course, somewhere along the road to a healthy old age, you learn that you must fit your diet to the amount of energy you use.

Regular exercise, like proper food, is a vital factor in continuing good health.

## BEFORE BIRTH.

The woman who reaches child-bearing age well nourished and who maintains a good diet during pregnancy is more likely to have a healthy pregnancy and a healthy baby than the woman whose diet is poor.



But pregnancy can be a problem, particularly when expectant mothers are still teenagers. The body must cope with its own growth needs as well as the needs of the baby. A young girl—17 years or younger—who is in less than the best of health when she becomes pregnant, is borrowing trouble for herself and lending it to the child she carries.

And it is not just the poverty-stricken teenager who faces such problems.

Many a woman with enough money for a good diet copes with pregnancy in a state of semi-starvation because of the cult of slimness.

Pregnancy for an older woman can also be a hazard if her body stores of nutrients are already depleted by numerous pregnancies.

A woman who has always eaten well will not, ordinarily, have to make many changes in her diet because of pregnancy.

A daily diet during pregnancy should include at least two servings of lean meat, fish, poultry or eggs; four or more servings of vegetables and fruits including some which are good sources of iron, vitamin A and vitamin C; four servings of enriched or whole-grain breads or cereals and three or more cups of milk. Some of the milk and other foods such as margarine may be fortified with the vitamin D which is needed during pregnancy.

These foods provide the extra proteins, vitamins and minerals needed to maintain the expectant mother's body and for the baby's growth.

It may be hard to get all the iron and folic acid needed through food alone and the doctor will often prescribe a supplement to supply them.

Healthy women usually gain an average of 24 pounds during pregnancy.



Pregnancy is certainly no time to try to lose weight; there will be time enough for that later. If a mother decides to nurse her baby, she should continue to include foods which will give her more protein, vitamins, minerals and calories.

A pint of milk and an egg added to a diet which was nutritionally adequate before pregnancy will provide all the additional protein and almost half of the vitamin A needed. Using milk as the source of extra protein also contributes to the mother's need for fluid when nursing.

The continued use of the green vegetables and fruits recommended for pregnancy will supply most of the other minerals and vitamins needed.

### THE INFANT.

A child grows and develops more rapidly during the first few years of life than at any other time. Thus good nutrition is especially important. Feeding does more than nourish the infant's body, it also can help a child to establish warm human relationships with parents and other persons.

Milk is the baby's first food—milk either from the mother's breast or from a bottle. Since milk supplies a large proportion of the nutrients needed during the first two years of life, the choice of kind of milk or formula must be made with care.

Human milk is custom-made for the baby, is clean as it comes from the breast, can save a lot of work, and can be a satisfying experience for both mother and baby.

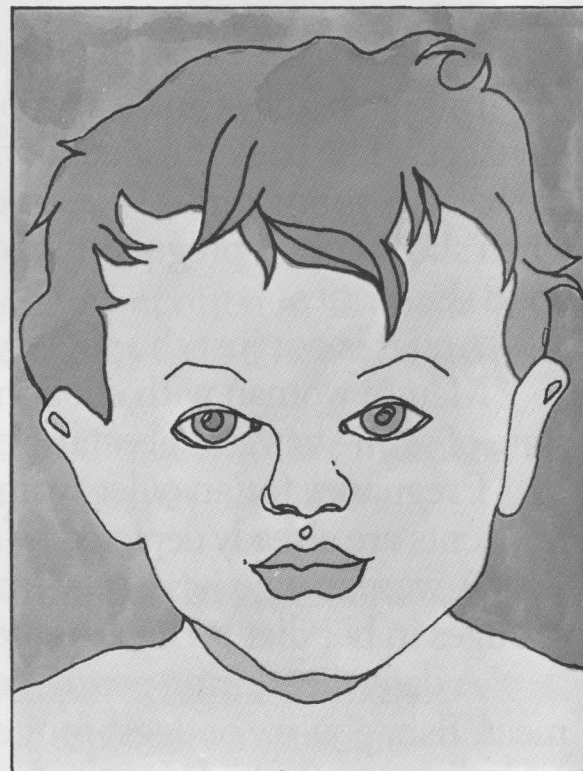
Human milk will ordinarily supply adequate amounts of all of the essential nutrients during the first few months of life with the exception of vitamin D, fluoride and iron.

If a commercially prepared infant formula, evaporated milk or homogenized whole milk is used, it will usually have vitamin D added to it. If not, then the baby will need to be given a vitamin D supplement.

The baby needs vitamin C early in life. Human milk and commercially prepared infant formulas usually provide adequate amounts of vitamin C.

If the baby is being fed evaporated milk or cow's milk formula, then vitamin C should be given in the form of drops. Otherwise a fresh, frozen or canned fruit juice that is naturally rich in vitamin C or fortified with vitamin C can be used.

A source of iron should also be added to the infant's diet early in infancy. Unless



the baby is receiving iron-fortified formula, the doctor may suggest using an iron-fortified infant cereal or medicinal iron, beginning between 1-2 months of age.

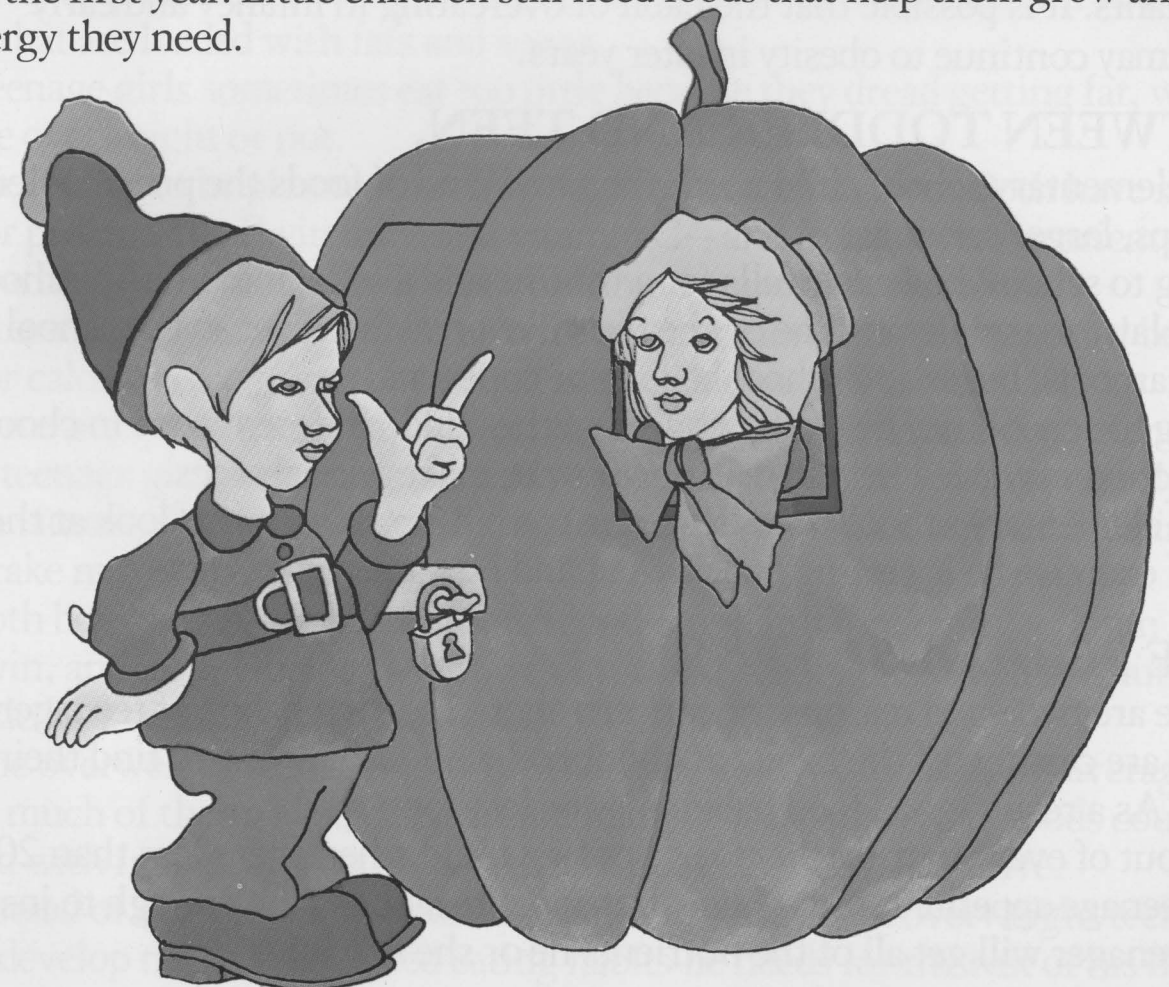
Whether or not a fluoride supplement is given to the infant will depend upon how much water the infant takes and the amount of fluoride in the water supply of the area.

Solid foods, such as cereals, strained fruits and vegetables, may be added by 1 to 3 months of age. Gradually other foods such as egg yolk, strained meat and fish are added. Be careful in choosing commercially available strained foods for baby; there are wide variations among them in the amount of calories and other essential nutrients.

By the time the baby is six months old, he or she will be receiving some "table food." When 7-9 months old, a baby is usually ready for foods of coarser consistency—chopped or junior foods. By then he or she will likely be on three meals a day with mid-morning and mid-afternoon snacks.

### PRE-SCHOOL.

During the second and third years of life, the child grows much less rapidly than during the first year. Little children still need foods that help them grow and provide the energy they need.





The diet started in infancy should be continued with larger servings of meat, fish, and eggs, as well as fruits and vegetables, plenty of milk and whole grain cereals and bread. Children in this country often get less vitamin A than they need.

Parents need to try especially hard to include dark green and yellow vegetables such as broccoli, collards, kale, carrots, sweet potatoes and winter squash in children's meals. Butter and fortified margarine also supply generous amounts of vitamin A.

Children may be short of vitamin C, because they do not eat enough citrus fruits or juice, tomatoes, raw cabbage or other foods which are rich sources of that vitamin.

Fortified milk is a good source of vitamin D. The child who drinks less than one pint of milk a day may need a supplemental supply.

Preschool children may need snacks to tide them over to the next meal.

Some well chosen snacks are milk, small pieces of fruit, cut-up raw vegetables, cheese cubes, crackers spread with cottage cheese or peanut butter, and cereals.

Pick snacks that carry their weight in food value—don't let sweets become the rule.

Children should be served small-sized portions and come back for "seconds" if necessary. Some children get fat because they are taught to eat more than they need, even as infants. It is possible that the habit of overeating in infancy and early childhood may continue to obesity in later years.

## **BETWEEN TODDLER AND TEEN.**

The elementary school child needs the same kind of foods the preschooler does, but, perhaps, larger servings.

Going to school, however, calls for a routine and a schedule. The preschool child can play for a while until he or she feels like breakfast. Not so the school child; there are carpools, buses and school bells to be coped with.

Going to school may be the beginning of the child's independence in choosing food. The child may need help in learning how to make wise choices.

If the elementary school child is getting too plump, take a good look at the amount of exercise he is getting and at what and how much he is eating.

## **THE PERILOUS TEENS.**

There are two good reasons for concern about the food habits of teenagers. Teenagers are casting off the habits of childhood while still trying to find their own identities. As a result, good food habits may be lost for a while.

One out of every four mothers has her first child when she is less than 20 years old. The teenage appetite is often huge, but appetite alone is not enough to insure that the teenager will get all of the nutrients he or she needs.

During their teens, boys and girls grow at a faster rate than at any other time except in infancy. A boy's nutritional requirements during the time he is becoming a man are higher than at any other time in his life.

Those of a girl becoming a woman are exceeded only during pregnancy and lactation (the period following birth when the mother's breasts are manufacturing milk). So, a pregnant teenage girl has even greater nutrient needs.

A teenage boy may suddenly shoot up as much as four inches in height and gain 15 pounds in weight in a year.

A teenage girl's total gain is not usually so large, but it is considerable.

Growth involves more than increases in height and weight alone. Body fat is lost while bones increase in density and muscles develop in size and strength.

The endocrine glands—the glands that manufacture, or secrete, hormones, the chemical substances that control many body processes—are growing and developing.

The teen years are also a period of stress—physical and mental.

Teenage eating habits are often bad and the reasons are not hard to find: school, clubs and part-time jobs keep teenagers away from home at mealtime.

Their eating habits are being influenced by friends more than by parents.

They skip breakfast because they don't leave enough time for it. They choose snacks that are loaded with fats and sugar.

Teenage girls sometimes eat too little because they dread getting fat, whether they are overweight or not.

Diets have to be planned carefully for boys as well as girls. Both have such great need for protein, the B vitamins and vitamin C—and in fact every nutrient—that they cannot afford to fill up on foods that contribute empty calories alone.

A teenage boy usually winds up with a better diet than a teenage girl because his need for calories is so great that if food is available he will eat it.

Some boys, however, may neglect foods containing important nutrients.

A teenage girl's need for calories is considerably less. She is more likely to get enough vitamin C because of her liking for salads and fruits, but her protein and iron intake may be low.

Both boys and girls tend to neglect foods containing calcium, vitamin A, riboflavin, and iron. During the growth spurt, ample supplies of all the nutrients are needed for muscle, bone and blood.

The overweight teenager may eat the same kinds of foods as his average friend, but too much of them. Rich desserts and many of the usual snack foods could be replaced with fresh fruits and vegetables. Also, he may be less active.

Instead of a crash diet to take off pounds in a hurry, an overweight teenager should develop the well-balanced eating habits he needs for the rest of his life.



The underweight adolescent may or may not be satisfied with his state and may need help in learning how to gain weight.

It should be noted that anemia may occur in both sexes at this age, although the monthly blood loss from menstruation puts girls in the more dangerous position.

Acne, the other blight on the teen years, is usually caused by hormone changes and not by diet.

## LATE TEENS AND EARLY TWENTIES.

Growth ends somewhere during the later teens and early twenties when maturity is reached and the body's slowdown begins.

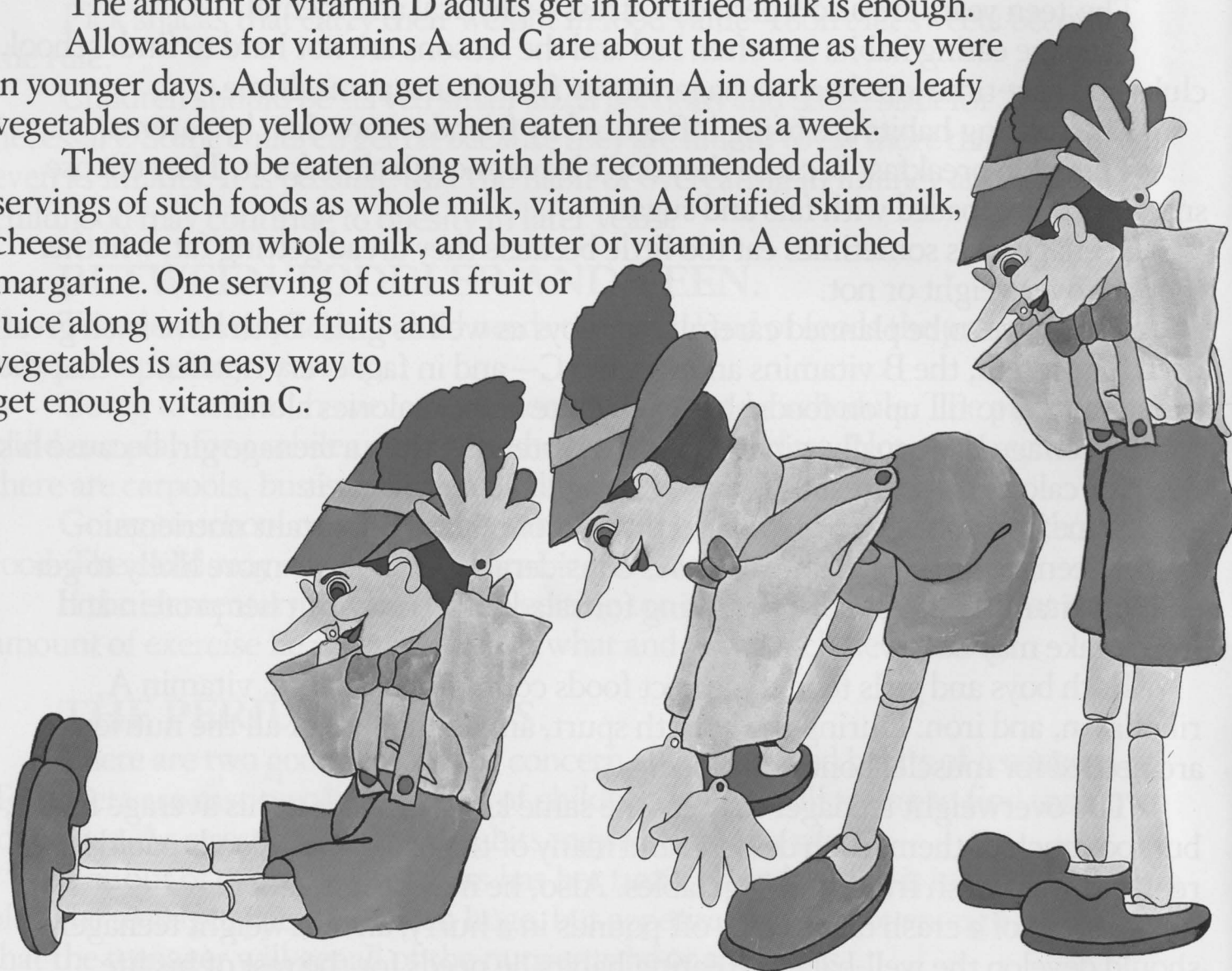
Compared with their youth, men and women need less protein and calcium—about two cups of milk a day provides enough calcium.

Men usually get enough iron without making a special effort. Women must be sure to get extra supplies in their diets.

The amount of vitamin D adults get in fortified milk is enough.

Allowances for vitamins A and C are about the same as they were in younger days. Adults can get enough vitamin A in dark green leafy vegetables or deep yellow ones when eaten three times a week.

They need to be eaten along with the recommended daily servings of such foods as whole milk, vitamin A fortified skim milk, cheese made from whole milk, and butter or vitamin A enriched margarine. One serving of citrus fruit or juice along with other fruits and vegetables is an easy way to get enough vitamin C.



Most adults use fewer calories than they did in their teens and weight control may be a problem.

Gross overweight usually means medical problems, so, generally, an adult should try to maintain for the rest of his life the weight considered normal for him at age 25. This means that the right amount of food at 30 may be too much at 40.

Calorie counting becomes necessary. A mere 20 extra calories a day could add two pounds of weight in a year.

What's two pounds? It's 80 extra pounds between the ages of 25 and 65!

Adults have some choice about which foods to limit. Such foods as pastries, cakes, salad dressings, gravies and nuts, if eaten frequently may supply too many calories for many people.

Frying may add fat no matter how well the food is drained.

Sugar, candies, syrup, jellies, soft drinks and alcohol add calories but few nutrients to the diet. Of course, cakes, dressings, jams and candy do make the diet more interesting, but when used, the extra calories should be compensated for by reducing portions of food. Foods such as meats, milk, fruits, vegetables and cereals or bread are necessary—the need for vitamins, minerals and protein continues even though calories are being reduced.

Be careful when you are counting calories. A diet that furnishes 1,500 calories a day could be lacking in some important nutrient, depending on the choices made.

The easiest way to bring the total nutrient value of a low-calorie diet up to standard is to be sure that each food does double duty.

For a mid-morning pickup, citrus fruit or juice supplies vitamin C along with calories while a soft drink gives you little more than calories.

By the same token, a plate of fresh fruit, instead of apple pie for dessert, can provide vitamins C and A in addition to calories.

## EATING IN LATER YEARS.

The process of aging begins the moment a person is conceived.

It is hard to say exactly when youth becomes middle age, or middle age becomes old age. Calendars tell only part of the story.

Some men and women in their eighties are still going strong; some are feeble in their sixties. The cells of an older person's body undergo changes and some of the cells are damaged. The body's organs don't function as well.

Vision is not as clear, hearing is not as sharp, and the digestive systems may act up.

The older person's condition is affected by all the accidents, infections and other hazards of living that he has experienced during his lifetime.

This is when the results of a poor diet through the years can be seen.



All the nutrients that have been supplied—or not supplied—are giving the cells more—or less—strength to fight the aging process and disease.

The food likes and dislikes developed over the years may become barriers to good nutrition. Older people need fewer calories.

Men and women 55 to 75 years old need 150 to 200 fewer calories per day than when they were 35 to 55. But like everyone else they need the right kinds of food to keep healthy and to provide enough energy; the same kinds younger people need but in different amounts.

Old age like the teen years is a time of learning to live with changes. Often the changes are serious and tiring.

The strains of old age may be made worse by changes in living patterns. The eating habits of the elderly can be influenced by loss of teeth, retirement, reduced income, moving out of a familiar house or neighborhood, or the number of people with whom they live.



## NUTRITIONAL LABELING

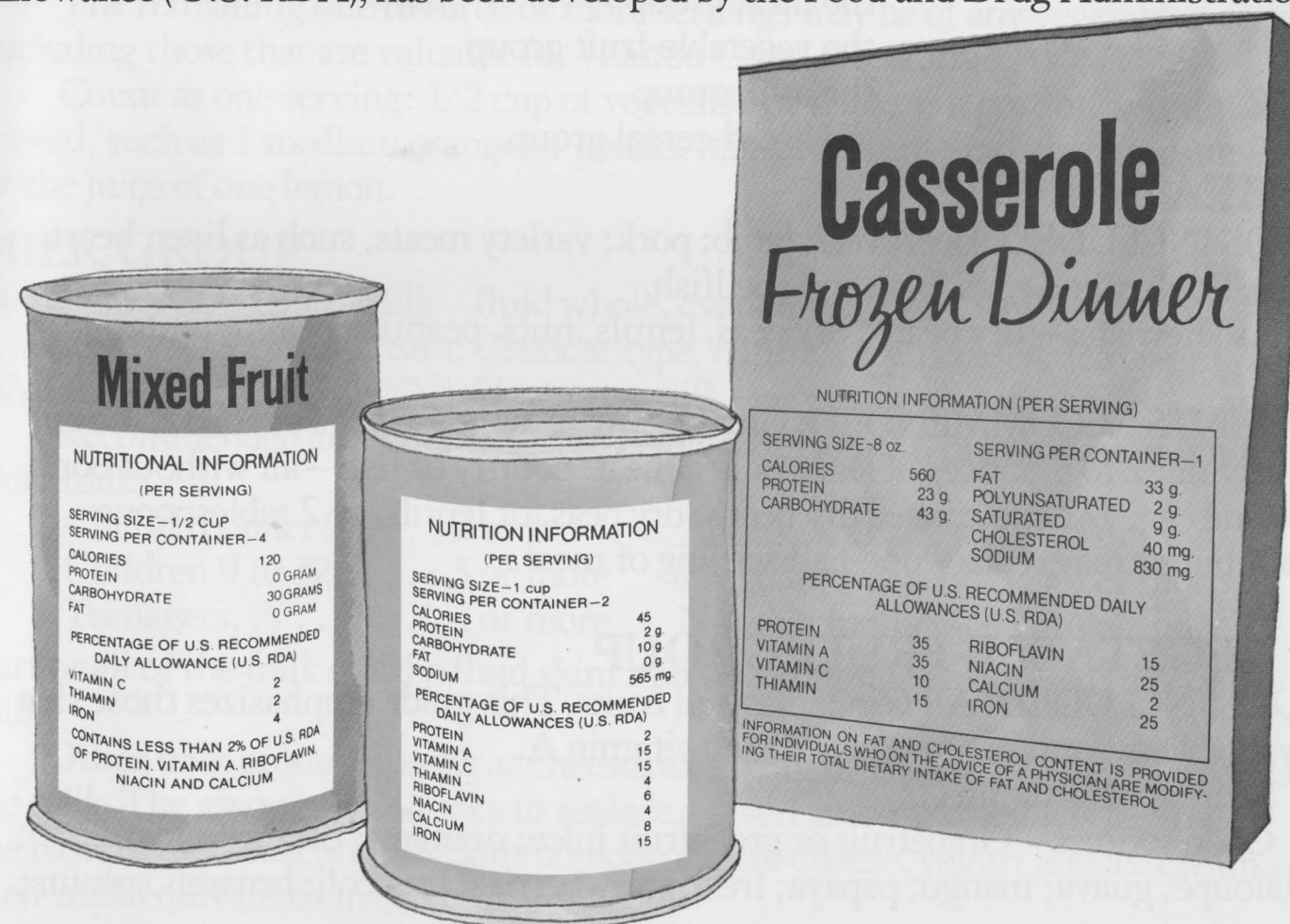
It is one thing to know what nutrients we need; it is another to get them. Of the 8,000 or more items in a large food store today, half or more are packaged foods. Industry and government, therefore, have cooperated to provide for the listing of nutrient content on packaged foods.

This new development, "nutritional labeling," represents a major change in food labeling. Foods with nutritional labeling have a *Nutrition Information* panel on their packages. On the panel the consumer will find the serving size, number of servings in the container, and the calories, protein, carbohydrate and fat per serving.

In addition, the statement gives the percentage of the U.S. Recommended Daily Allowance (U.S. RDA) of protein and seven major vitamins and minerals per serving.

Additional nutrients may be listed. Also, information on sodium, cholesterol and unsaturated fat content may appear.

Nutritional labeling is voluntary except when a nutrient is added or a special nutritional or dietetic claim is made, and then the label *must* provide nutritional labeling. The standard for declaring the nutrients, the U.S. Recommended Daily Allowance (U.S. RDA), has been developed by the Food and Drug Administration





of the Department of Health, Education, and Welfare from the Recommended Daily Dietary Allowance set by the National Academy of Sciences' Food and Nutrition Board. The National Academy has developed twenty-four sets of allowances covering different age groups.

These have been simplified for nutritional labeling and consumer use as the reference standard U.S. RDA. Why nutritional labeling?

Nutritional labeling provides a means of identifying the specific nutrients and the nutrient content of foods. It also provides nutrient information for those new fabricated products which often don't seem to fit into traditional food guides.

Persons interested in weight control or those on special diets for other reasons will find the information helpful in selecting the proper foods.

Nutritional labeling, in conjunction with the traditional methods of selecting a diet of many kinds of foods or a diet based on the basic four food groups, can help the consumer improve and maintain the quality of his diet.

## A DAILY FOOD GUIDE

The daily food guide below presents foods in four groups on the basis of their similarity in nutrient content. The four groups are:

- the meat group
- the vegetable-fruit group
- the milk group
- the bread-cereal group

### MEAT GROUP

**FOODS INCLUDED:** Beef; veal; lamb; pork; variety meats, such as liver, heart, kidney. Poultry and eggs. Fish and shellfish.

As alternates—dry beans, dry peas, lentils, nuts, peanuts, peanut butter.

**AMOUNTS RECOMMENDED:** Choose two or more servings every day. Count as a serving: 2 to 3 ounces of lean cooked meat, poultry or fish—all without bone.

One egg, 1/2 cup cooked dry beans, dry peas, or lentils, or 2 tablespoons peanut butter may replace one-half serving of meat.

### VEGETABLE-FRUIT GROUP

**FOODS INCLUDED:** All vegetables and fruits. This guide emphasizes those that are valuable as sources of vitamin C and vitamin A.

Sources of Vitamin C:

Good sources—Grapefruit or grapefruit juice; orange or orange juice; cantaloupe; guava; mango; papaya; fresh strawberries; broccoli; brussels sprouts;

green pepper; sweet red pepper.

Fair sources—honeydew melon; lemon; tangerine or tangerine juice; watermelon; asparagus tips; raw cabbage; collards; garden cress; kale; kohlrabi; mustard greens; potatoes and sweet potatoes cooked in the jacket; spinach; tomatoes or tomato juice; turnip greens.

Sources of Vitamin A:

Dark green and deep yellow vegetables and a few fruits: apricots, broccoli, cantaloupe, carrots, chard, collards, cress, kale, mango, persimmon, pumpkin, spinach, sweet potatoes, turnip greens and other dark green leafy vegetables, winter squash.

**AMOUNTS RECOMMENDED:**

Choose four or more servings every day, including:

One serving of a good source of vitamin C or two servings of a fair source.

One serving, at least every other day, of a good source of vitamin A. If the food chosen for vitamin C is also a good source of vitamin A, the additional serving of a vitamin A food may be omitted.

The remaining one to three or more servings may be of any vegetable or fruit, including those that are valuable for vitamin C and for vitamin A.

Count as one serving: 1/2 cup of vegetable or fruit; or a portion as ordinarily served, such as 1 medium orange or potato, half a medium grapefruit or cantaloupe, or the juice of one lemon.

### MILK GROUP

**FOODS INCLUDED:** Milk—fluid whole, evaporated, skim, dry, buttermilk.

Cheese—cottage; cream; Cheddar-type, natural or processed. Ice cream. Yogurt.

**AMOUNTS RECOMMENDED:** Some milk every day for everyone.

Recommended amounts are given below in terms of 8-ounce cups of whole fluid milk:

|                           |           |                          |           |
|---------------------------|-----------|--------------------------|-----------|
| Children under 9. . . . . | 2 to 3    | Adults. . . . .          | 2 or more |
| Children 9 to 12. . . . . | 3 or more | Pregnant women. . . . .  | 3 or more |
| Teenagers. . . . .        | 4 or more | Nursing mothers. . . . . | 4 or more |

Part or all of the milk may be fluid skim milk, buttermilk, evaporated milk or dry milk.

Other milk products, such as cheese, ice cream or yogurt, may replace part of the milk. The amount it will take to replace a given amount of milk is figured on the basis of calcium content. Common portions of cheese, yogurt and ice cream and their milk equivalents in calcium are:



|                                 |                    |
|---------------------------------|--------------------|
| 1-inch cube Cheddar-type cheese | =1/2 cup milk      |
| 1/2 cup yogurt                  | =1/2 cup milk      |
| 1/2 cup cottage cheese          | =1/3 cup milk      |
| 2 tablespoons cream cheese      | =1 tablespoon milk |
| 1/2 cup ice cream or ice milk   | =1/3 cup milk      |

## BREAD-CEREAL GROUP

**FOODS INCLUDED:** All breads and cereals that are whole grain, enriched or restored; check labels to be sure.

Specifically, this group includes: breads; cooked cereals; ready to eat cereals; cornmeal; crackers; flour; grits; macaroni and spaghetti; noodles; rice; rolled oats; and quick breads and other baked goods if made with whole-grain or enriched flour.

Bulgur and par-boiled rice and wheat also may be included in this group.

**AMOUNTS RECOMMENDED:** Choose four servings or more daily. Or, if no cereals are chosen, have an extra serving of breads or baked goods, which will make at least five servings from this group daily.

Count as one serving: 1 slice of bread; 1 ounce ready-to-eat cereal; 1/2 to 3/4 cup cooked cereal, cornmeal, grits, macaroni, noodles, rice, or spaghetti.

## OTHER FOODS:

To round out meals and meet energy needs, almost everyone will use some foods not specified in the four food groups. Such foods include: unenriched, refined breads, cereals, flours; sugars; butter, margarine, other fats. These often are ingredients in a recipe or added to other foods during preparation or at the table.

*Try to include some vegetable oil among the fats used.*

Milk provides protein, riboflavin, vitamin A, and many other nutrients. Cheese and ice cream also supply these nutrients, but in different proportions. When fortified with vitamin D, milk is the major source of this vitamin in the diet.

Meat, poultry, fish and eggs from the meat group are valuable sources of protein, iron and the B vitamins—thiamin, riboflavin and niacin. Dry beans, dry peas and nuts are almost as useful and are usually listed in the meat groups.

The vegetable-fruit group supplies most of the vitamin C and vitamin A in the diet. Concentrate on the dark green and deep yellow fruits and vegetables for their vitamin A value and on citrus fruit and a few others for vitamin C.

A short list cannot do justice to all of the useful sources. Cantaloupe, strawberries and mangoes are also good sources of vitamin C. Nor does a food have to be among the best sources of vitamin C. It is just that it may take more to fill the need.

The bread-cereal group with its whole grains, enriched bread and other cereal products, provides protein, iron, and several vitamins. One ounce of ready-to-eat cereal does about as much as 1/2 to 3/4 cup of cooked cereal product, cornmeal, macaroni, noodles, rice or spaghetti.

Two slices of bread will do the job of one ounce of cereal.

Fats, oils, sugars and sweets are not usually shown on food guides. They are common to every diet, however, and are energy sources. They also make the diet more attractive and acceptable to some people. Some of the fats and oils provide vitamin A and E; some furnish essential fatty acids. Since these foods are apt to be high in calories, they should be used in moderation.

Foods from each group can be part of every meal, but they do not have to be.

Also, some foods fall into several groups, pizza for example.

It is desirable, however, to have the proper number of servings from each of the groups in the course of the day.

The same food guide can work for everyone. The difference is only in the quantity; more of everything for the ravenous teenager, and choices with fewer calories for the dieting adult; more of certain foods for the pregnant woman, and less of these foods for her husband.

Don't neglect breakfast. Many people skip breakfast but scientists have found much evidence that a good breakfast can make a person more alert and productive throughout the morning. And a good breakfast can provide a good start to meeting the daily nutrient needs.

## THE VALUE OF PROCESSED FOODS

Fresh or frozen? Canned or dried? Instant or from scratch? Which foods have the nutrients? Which do not? They all do. All foods have their place.

And virtually all food in its place is good food. Some foods are safer to use when they are processed. Some are more appealing when fresh.

Packaged, pasteurized, fortified milk has been around so long no one thinks of it anymore as a processed food, but it is. Because it is pasteurized—or processed—milk is now safe to drink. Unpasteurized milk may carry disease-producing germs.

Whole grain breads and cereals retain the germ and outer layers of grain where the B vitamins concentrate. Milling wheat to white flour refines them out.

Since many people seem to prefer white bread, it is wise to choose the enriched product because of added nutrients.

Brown rice has food value that unenriched polished white rice does not; enriched, parboiled or converted rice retains most, though not all, of the nutrients.

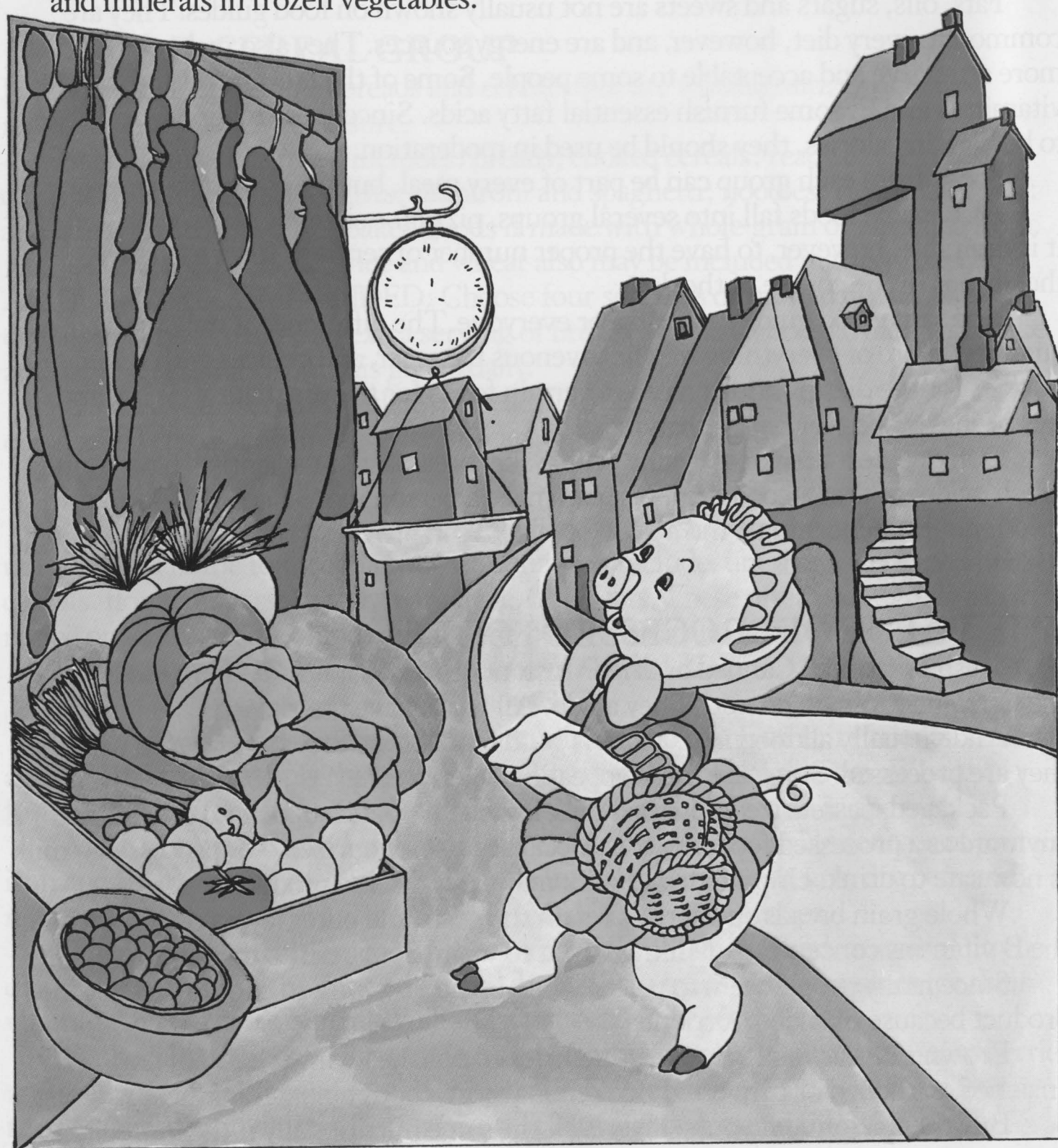
Buy the mix or do it yourself? It is all the same nutritionally if the ingredients



listed on the label are used in the same amounts and are the same as the ingredients you would use doing it yourself.

Foods in the frozen food case offer as much food value as those in the produce section of the store. It just depends on which foods one prefers and the cost factor.

Any loss of vitamin C in frozen fruits is negligible. The blanching process does, however, reduce slightly the vitamin C and some of the other water-soluble vitamins and minerals in frozen vegetables.



Properly packaged frozen meat, poultry and fish carry the same food value they would if they were purchased directly from the butcher or the fish market.

Fresh or raw foods are not necessarily better than frozen ones. It depends on how they are handled. The vitamin C value of frozen, reconstituted orange juice is the same as the juice squeezed fresh from oranges.

Leafy, dark green vegetables and broccoli packed in crushed ice keep practically all of their vitamin C on their way to market. Left in the refrigerator for 5 days or so they lose about half of it. Cooking will also cause losses.

Although the loss may be great, these vegetables contain large amounts of vitamins and they still provide generous amounts of vitamin C and vitamin A when they are eaten. Raw cabbage, on the other hand, stores well.

It holds its vitamin C well even at room temperature.

Sweet potatoes actually improve in storage. The vitamin A value of sweet potatoes increases during the maturing period before they reach the retail store.

Berries need tender care. They lose their vitamin C in a hurry if they are capped or bruised.

Water-soluble vitamins do just what their name implies: they dissolve in water and if excess water is used in cooking, and then discarded, a loss occurs.

Leftovers and foods cooked ahead of time may save time, but they can have a loss in food value. Cooked vegetables lose about one-fourth of their vitamin C after about a day in the refrigerator.

They lose about one-third after two days. Careful planning is needed if food values are to be protected.

When meat or poultry is stewed, some of the B vitamins end up in the stock, that is, the left-over liquid. With a kettle of stock you are well on your way to a nourishing soup, a flavorful liquid in which to cook rice, or to use as the liquid base for scalloped or creamed dishes.

Cold makes the difference for frozen foods. Most frozen foods should be stored far below the 32 degree freezing point to retain the vitamin C.

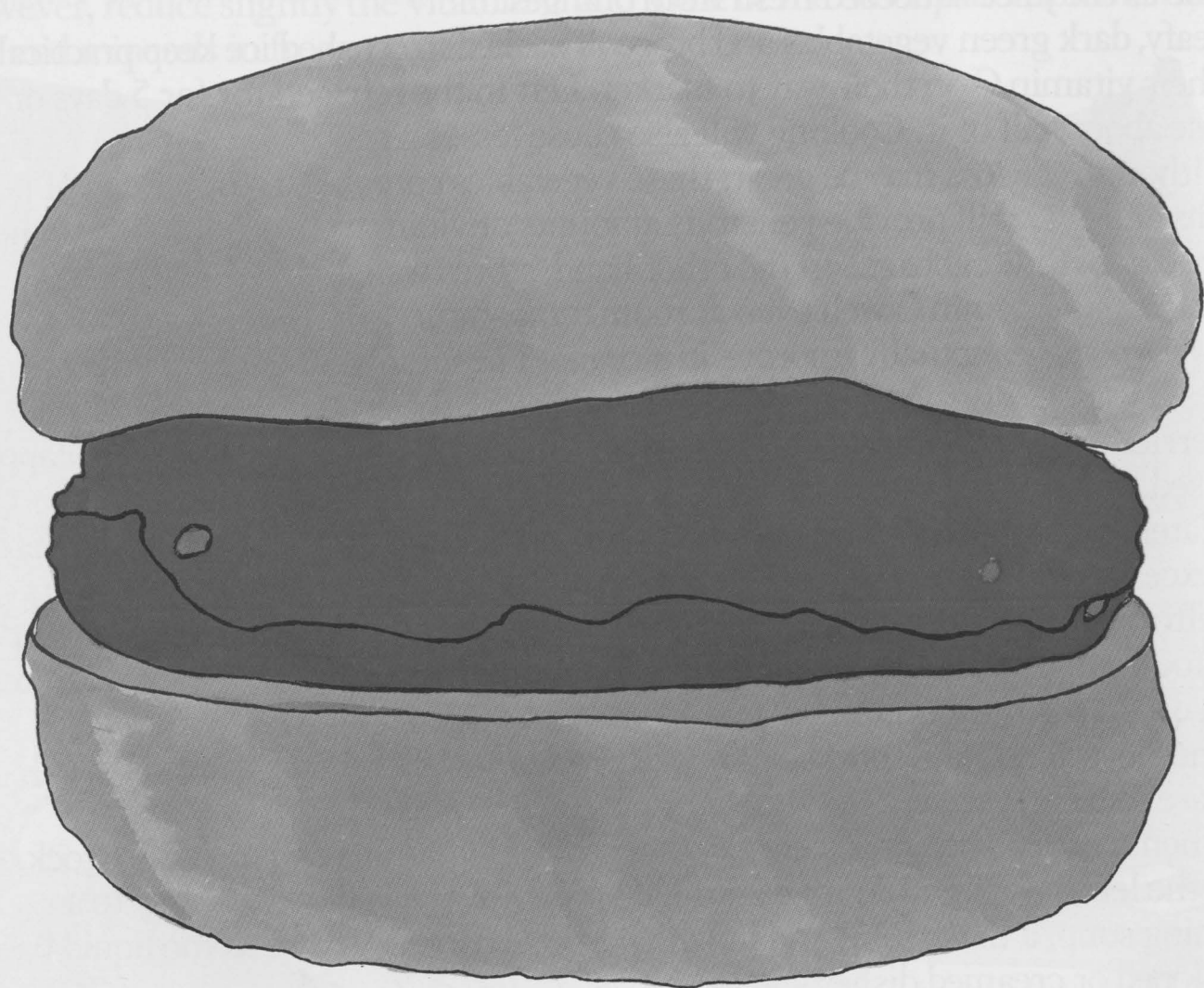
Acid foods like orange and tomato juice, however, hold on to their vitamin C tenaciously.

Frozen concentrated orange juice which is kept at only 32 degrees loses only 5 percent of its vitamin C in a year.

This is not true for most other foods. At 0 degrees Fahrenheit, frozen beans, broccoli, cauliflower, and spinach lose one-third to three-fourths of their vitamin C in a year. If you cannot get your freezer to 0 degrees or below, remember that some stored foods will not hold their best nutritive value. It is wise to buy in smaller quantities and not hold them as long.



Other nutrients are not as unstable as vitamin C and so are not as affected by temperatures.



## THE MANY WAYS OF EATING

Americans pick and choose their diets from the traditions of the whole world. Whether it is pumpkin pie or Chinese fried rice, much of our food has a special history and we are the richer for it.

Our food has all sorts of social, geographical and cultural traditions. Baseball and hot dogs, San Francisco and Chinese food, New Orleans and shrimp gumbo, the Southwest and chili are a few of these traditions.

Everyone needs the same nutrients but we can take them as we like them.

Protein is important to us all. If our heritage is Mexican-American, we can get a healthy amount of protein at a low cost in such dishes as refried beans.

Or iron. Jewish women, like all women, have a special need for iron in their diets. Of the many Jewish foods, one of the most popular is a good source of iron, chopped chicken livers.

Families from Puerto Rico need milk as everyone else does.

They get a fair amount of it in *cafe con leche* or in *flan*. Hankering for soul food, you may find yourself fixing grits and turnip greens—and when you do you are serving up a large portion of iron, vitamin A, B vitamins and vitamin C.

Every cultural tradition allows for enough good food for people to be healthy as well as happy at the dinner table.

Traditional eating patterns and habits may suffer a change on their way to this country, or from farm to city, but the nourishment in the food itself remains the same.

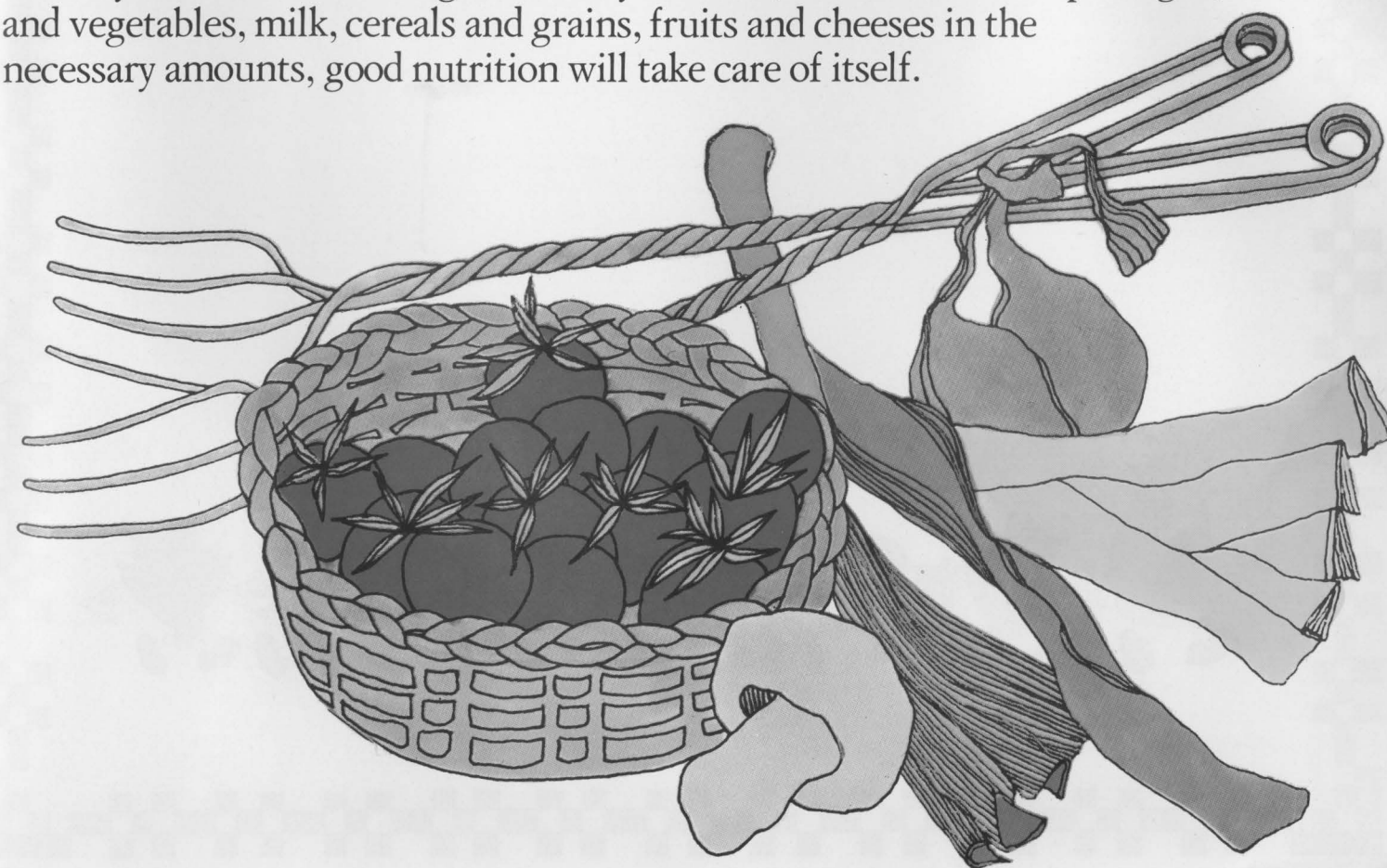
Rice, for example, is a mainstay at Puerto Rican tables; it is just as important when the family moves to New York.

But there are times when the tradition itself changes, catching the homemaker unaware. Older Mexican-Americans like their tortillas made from cornmeal.

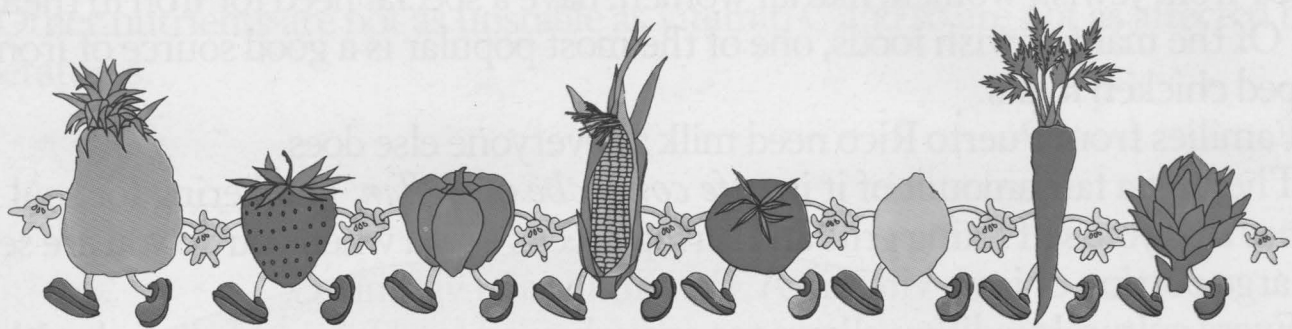
Their children often prefer them made from wheat flour, and thus lose out on the calcium that attached itself to the corn in the processing.

For all its people, however, the United States has one of the best food supplies in the world, whether measured in terms of quantity, quality, variety, or availability.

If your diet contains a good variety of foods, whether fresh or packaged, meats and vegetables, milk, cereals and grains, fruits and cheeses in the necessary amounts, good nutrition will take care of itself.









An Approach  
to Consumer Education

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Office of Consumer Affairs



*"Consumer Education is an integral part of consumer protection. It is vital if the consumer is to be able to make wise judgments in the marketplace. To enable him or her to do this will require a true educational process beginning in childhood and continuing on."*

RICHARD NIXON  
President of the United States  
February 24, 1971

# An Approach to Consumer Education

## FOREWORD

## for Adults

Consumer education is needed by all Americans—rich and poor, young and old. To assist educators in formulating and implementing individual courses in consumer education, the White House Office of Consumer Affairs has developed the preparation of two sets of guidelines.

The first set, *Suggested Guidelines for Consumer Education through a Twelfth Grade*, published in 1970, was designed to assist and encourage secondary school teachers and school

administrative personnel in introducing consumer education into existing curricula.

The second volume, *An Approach to Consumer Education for Adults*, is intended to assist school teachers in developing and organizing consumer education programs for adults beyond the high school years. It is primarily a tool for tailoring basic consumer curricula to the special characteristics and needs of adult students.

Most adults have received their consumer education primarily from the marketplace, both from professional managers and experienced buyers. Their consumer education, however, should be built on a solid foundation of systematic and information learned prior to entering the confusing world of business and industry. It should give consumers a rational basis for assessing needs and desires, evaluating competing alternatives in the marketplace, budgeting time, money, and credit demands, and understanding rights and responsibilities.

Since an adult consumer education curriculum must be a matter of individual choice, this publication is adaptable to a wide variety of programs and consumer education subject materials. It does not provide a Monday-through-Friday sequence for teaching because adults are not usually taught in this manner. Instead, it suggests possible content areas that

may be developed into a series of lessons. It is intended to serve as a guide for the development of a curriculum and to provide a basis for discussion about consumer education, especially character education, which is essential to assist consumers and curriculum planners in the development of consumer education.

For income reasons, the undereducated, rural families, the inner-city and farm-poor Americans, among others, have special needs in

Office of Consumer Affairs  
Executive Office of the President  
Washington, D. C. 20506

January 1, 1973



consumer education. Therefore, major emphasis in this booklet is placed on providing instructors with a better understanding of the particular problems of these particular educational target groups. These guidelines derive from the experience and work of many. Some concepts were developed under my former Director for Consumer Education, Don Davis, and others. Under the leadership of Mr. Lee Richardson, my current Director for Consumer Education, these concepts reached final form. I am indebted to many others on my staff, as well as numerous others who participated and contributed in so many ways. I am especially indebted to my Deputy Director, Elizabeth Sanford, whose overall supervision means sincere appreciation.

*Virginia H. K. Vining*  
Special Assistant to the President  
The Consumer Education

## FOREWORD

Consumer education is needed by all Americans—rich and poor, young and old. To assist educators in formulating and implementing individual courses in consumer education, the White House Office of Consumer Affairs has undertaken the preparation of two sets of guidelines.

The first set, **Suggested Guidelines for Consumer Education, Kindergarten through Twelfth Grade**, published in 1970, was designed to assist elementary and secondary school teachers, faculties, curriculum teams and supervisory personnel in introducing consumer programs into existing curricula.

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Most adults have received their consumer education primarily from the marketplace, both from promotional messages and experiences as buyers. Consumer education, however, should be built on a solid foundation of attitudes and information learned prior to entering the confusing world of buyers and sellers. It should give consumers a rational basis for assessing needs and desires; evaluating competing alternatives in the marketplace; budgeting time, money, and credit demands; and understanding rights and responsibilities.

Since an adult consumer education curriculum must be a matter of individual choice, this publication is adaptable to a wide variety of programs and consumer education subject materials. It does not provide a Monday-through-Friday sequence for teaching because adults are not usually taught in this manner. Instead it suggests possible content areas, illustrates teaching situations, and identifies potential instructional resources for the use of teachers in planning their specific local programs. Information about consumer income, spending characteristics and services is included to assist instructors and curriculum planners to understanding patterns of consumer behavior.

Low income persons, the under-educated, rural families, the elderly and Spanish-speaking Americans, among others, have special needs in



These guidelines derive from the expertise and work of many. Basic concepts were developed under my former Director for Consumer Education, Doris Sasser Stalker. Under the leadership of Dr. Lee Richardson, my current Director for Consumer Education, these concepts reached final form. I am indebted to many others on my staff, as well as numerous educators who participated and cooperated in so many ways.

Virginia Knauer

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# 1. CONSUMER EDUCATION: A CHALLENGE OF THE SEVENTIES

Consumer education is for people. The need is found in the daily lives of individual citizens. All educational programs and curricula designed to assist consumers must ultimately meet the tests of improving the quality of life and elevating the standard of living. Thus, it is important to approach the subject first by describing specific yet typical problems faced by American households.

## Five Case Studies

**Sam Jones**, a retired teacher, took his three-year-old automobile to the local repair shop to have the battery checked.

When Sam went back the next day, he was given a bill for \$130.00 and told he could pick up his car after he had paid the cashier. Sam looked at the itemized charges: brake relining, \$60.00; minor tune-up, \$35.00; installation of new battery, \$35.00; total, \$130.00.

Sam was alarmed at the unexpectedly high bill. He thought unnecessary repairs had been made, and he has very little money on hand until he receives his next retirement check.

**Juanita Cortez** is a forty-two year-old widow with three daughters and one small son. She is a Mexican-American who can speak only a little English and can read even less.

Juanita's friend invited her to visit a health club. The friend later admitted that she had been provided a discount for introducing new

members. Juanita was persuaded to sign a membership agreement in which she contracted to remain a club member for thirty-six months at \$14.45 per month. After four visits, Juanita decided to stop going to the health club. She thought her membership agreement would automatically lapse.

Juanita received unpleasant telephone calls at work and at home, concerning her failure to continue her monthly payments to the health club, and she was soon warned that a suit had been filed against her. Juanita is confused and frightened.

**Matthew Rogers**, a 26 year-old construction worker and father of four, saw an advertisement for a bedroom set costing \$100.00. When Matthew went to the store, a salesman told him that the advertised furniture was poorly constructed, and he showed Matthew another set for \$199.00. Matthew paid a deposit on the more expensive set, which was put in "lay-away," and he was told that arrangements would be made for him to obtain a loan.

A representative from a consumer finance company came to Matthew's home. The company issued a check, and a contract was drawn up for Matthew's installment payments. The contract required Matthew to pay 24 monthly installments of \$30.00, a total of \$720.00.

Matthew was disturbed because he received some pieces of furniture several months late. He had had to call the store many times to ob-



tain delivery. He did not realize that he was paying such a high price for the "easy term payments."

A year later, Matthew brought the balance of the loan down to \$420.00, but he was two payments in arrears. Now he is worried about meeting the monthly payments because he has been out of work for more than seven weeks.

**Iona Yellowbear**, a 37 year-old mother of five, lives on a small Indian reservation in the Southwest. One day Iona received in the mail an advertisement describing cotton fabrics for sale at 35¢ a yard. Iona made all the family clothing but did not live near stores where she could carefully select her fabrics. She went to the local trading post to get a money order to send for ten yards of the advertised cotton.

Two months later Iona still has not received the fabric to make the clothing that her children need.

**Betty and Stephen Brown** live in a suburban area and have two children in public grade school. Stephen is an office manager, who earns \$11,000 per year, but the Browns are continually in debt. They were recently approached by an insurance agent about an endowment policy to provide for their children's education. The Browns want additional information about the policy but do not know where to get it. Although they are eager to begin saving for the children's future college education, they know a neighbor who had a costly experience with life insurance. The neighbor bought a policy from a small out-of-state company that later went bankrupt and caused policyholders to lose part of their savings.

## The Need for Consumer Education

The individuals in each of these case studies could probably have avoided or resolved their difficulties had they been educated as consumers. Until recently, however, few educational systems provided programs of consumer education. As a result, most of today's adults have had little training to equip them with the skills needed in today's complex marketplace.

The free enterprise system has produced a technology capable of providing the American consumer with the largest and most varied marketplace in the world. Technological advances, however, have come hand-in-hand with

impersonal mass marketing of goods and services. Along with progress, too, have come some instances of manipulative advertising practices, a proliferation of products whose reliability, safety and quality are difficult to evaluate, and other consumer problems.

Today's consumers buy, enjoy, use and discard more types of goods than could possibly have been imagined even a few years ago. Yet too often consumers have no idea of the materials that have gone into the manufacturer's finished product or their own motivation in selecting one product over another. For example, despite the abundance and variety of food available to them, American consumers are selecting poorer diets today than in the past. A national survey of household food consumption in 1965 found that only 50% of families had good diets in that year compared with 60% in 1955.<sup>1</sup>

Easy credit together with forceful techniques of modern marketing persuades many consumers to buy what they cannot afford. The consequent overburdening of family budgets is a problem for consumers at all economic levels. It is not unusual for families to allocate 20% or more of their income to debt repayments without understanding the effect this allocation has upon other choices. Some families have such tight budgets that an illness, a period of unemployment or some other crisis finds them without adequate reserves or access to other credit to meet the crisis. Credit notes also pose a hazard for consumers who may unwittingly sign away property because they do not—or cannot—read the fine print of the contract or understand its legal terminology.

In addition to the growing complexity of the market, consumers are sometimes faced with unfair and deceptive practices. It may take more than snake oil to fool today's consumer, but abuse is evident. Although there are both State and Federal laws designed to protect the consumer, there are not a sufficient number of law enforcers to cover all the abuses of the market place.

There is growing concern and awareness, too, of the disadvantage of the poor and undereducated American in the marketplace of the affluent. Families in low-income inner city and rural areas often do not have the same varieties of goods and prices available to them as their middle income counterparts. In addition, they

are more likely to be targets for fraudulent sales schemes and high cost credit than their affluent neighbors.

An adult in today's society, in pursuit of his own goals and aspirations, should be knowledgeable in the use of credit. He should understand what is involved in purchasing a house or renting an apartment, how to read a warranty, and the many pitfalls to be avoided when entering into financial agreements. He should know enough about advertising and selling techniques to enable him to discern the honest from the fraudulent and deceptive. He should be knowledgeable about consumer protection laws so that he can demand his rights, and when he

needs help, he should know the private and public sources to which he can turn for assistance.

Consumer education should help each person understand his own value system; develop a sound decision-making procedure in the marketplace based upon his values; evaluate alternatives in the marketplace and get the best buy for his money; understand his rights and responsibilities as a consumer and as a member of society; and fulfill his role in directing a free-enterprise system.

<sup>1</sup>U.S. Department of Agriculture, Agricultural Research Service, Consumer and Food Economics Research Division. *Household Food Consumption Survey, 1965-66*. (U.S. Government Printing Office, Washington, D.C. 20402)



Adult Readiness to Learn

It is well accepted that children learn best those things that help them advance from one phase of development to the next. Psychologists have dubbed these "developmental tasks." Developmental tasks of the adult years are primarily the products of the evolution of so-called "mature" thought. For example, the adult learner must learn to think in terms of "mature" thought.

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Before an instructor can begin teaching adults to be more effective consumers, he or she must understand the basic problems involved in teaching adult students. Skillful educators have long realized that they cannot successfully teach adults in the same manner as they teach children. While children are usually taught under conditions of compulsory attendance, adults are almost always voluntary learners. Consequently, adults simply drop out of the learning experience when it does not satisfy their needs.

Any methodology for teaching adults must take into account at least three characteristics of the adult learner: (1) adults perceive themselves as self-directing personalities; (2) adults have acquired and rely upon a reservoir of experience; and (3) adult readiness to learn is often related to immediate or imminent need.

## Adults as Self-Directing Personalities

A child first perceives himself as a dependent personality whose life is managed for him by the adult world. At home, at play, in church, in the community, and in school, he expects the will of adults to be imposed on him. Moreover, the action of adults tends to encourage and reinforce this self-concept of dependency.

Society expects children to be learners. Education is a child's full-time occupation, the source of his rewards and self-fulfillment, and it is generally regarded as a more or less pas-

Adult Reservoir of Experience

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sive role of receiving and storing the information adults have decided children should possess. Only as a child matures and develops does he begin to see himself as a self-directing person.

An adult sees his role in society not as a full-time learner but as a producer or doer. His chief sources of self-fulfillment are his performance as a worker, spouse, parent and citizen. His self-concept is that of a self-directing personality, able to make decisions, face their consequences, and manage his own life. Moreover, most adults also experience a deep need to be perceived as self-directing rather than dependent personalities. Adults tend to avoid, resist, and resent situations in which they feel they are being treated like children. An adult student, therefore, will resist learning under conditions that are incongruous with his self-concept as an autonomous individual.

Unfortunately, the personal experiences of many adults lead them to expect to be treated like children when entering an educational activity. This expectation is frequently so strong that adult students often put pressure on their teachers to behave toward them in this way. Once an instructor puts adult students into a dependent role, however, he is likely to experience rising resistance and resentment. On the other hand, adults exposed to a self-directed learning environment, in which they are involved in mutual inquiry with the teacher and are responsible for their own learning, often need a period of adjustment. But once an adult



makes the discovery that he can handle self-directed learning, he experiences a sense of release and exhilaration. He then enters into learning with deep ego involvement, and the results are frequently startling both to himself and his teachers. Instructors who can help adult students achieve such breakthroughs should find this experience to be most rewarding.

### Adult Reservoir of Experience

The difference in experiences between children and adults has many consequences for adult learning. In the first place, adults have more to contribute to other students, for they are themselves a rich resource, often bringing as much or more experience to the classroom than the teacher. While this can result in deeper understanding of educational materials, instructors must also realize that some adults have acquired a number of fixed habits and patterns of thought which make them less open-minded and receptive to new ideas.

Secondly, an adult's experience defines his self image in a way that is significantly different from a child's self image. For a child, an experience is something that happens to him; it is an external event that affects him, not an integral part of him. If you ask a child who he is, he is likely to identify himself in terms of who his parents are, who his brothers or sisters are, what street he lives on, and what school he attends. His self-identity is largely derived from external sources.

But an adult defines himself in terms of his accumulation of a unique set of experiences. If you ask an adult who he is, he is likely to identify his occupation, where he has worked, where he has traveled, what his training and experience have equipped him to do, and what his achievements have been.

Because an adult defines himself largely by his experience, he has a deep investment in its value. Therefore many adults, particularly the elderly, who find themselves in a situation where their experience is rejected or minimized, feel it is not just their experience that is being questioned, but their worth as a person.

Finally, instructors should be aware of the adult student's prior school experience. Unfortunately, many adults believe they are no longer capable of academic work. This is especially true of the adult who has had previous unre-

warding school experiences. The consequent anxieties and feelings of inferiority can form a serious obstacle to adults becoming involved again in education. If the instructor is to entice those adults back to systematic learning, the rewards of learning must outweigh the anticipated pain.

### Adult Readiness to Learn

It is well accepted that children learn best those things that help them advance from one phase of development to the next. Psychologists have dubbed these "developmental tasks."<sup>1</sup>

Developmental tasks of the adult years are primarily the products of the evolution of social roles. Robert Havighurst divides the adult years into three phases: "Early adulthood;" "middle age;" and "later maturity." He identifies ten social roles of adulthood: worker, mate, parent, homemaker, son or daughter of aging parents, citizen, friend, organization member, religious affiliate, and user of leisure time. Adults are consumers in all ten roles. The requirements for performing each of these social roles change as the person moves through the three phases of adult life, thereby setting up changing developmental tasks and, therefore, changing readiness to learn. Consumer educators must learn to recognize these three phases and adapt consumer education programs to meet the needs of the adult's developmental tasks.

For example, the developmental tasks of early adulthood (between 18 and 30) concern the adult's job or career, the selection of a mate, establishment of a home and rearing children, involvement with the neighborhood or community, and molding a satisfying social life. The developmental tasks of the middle-aged (between 30 and 55) pertain to establishing and maintaining an adequate standard of living, educating children, gaining the esteem of peers, assisting teenagers to become responsible and happy adults, succeeding at work, and planning for retirement. The developmental tasks of later maturity (over 55) relate to decreasing physical strength and health, retirement and reduced income, making satisfying use of increased leisure time, adjusting to the death of a spouse, and finding new social relationships.

The concept of developmental tasks provides some guidance for the grouping of learners.

Homogeneous groups assembled according to developmental task may be effective. For instance, in a program on nutrition, young parents would have quite a different set of interests from the parents of adolescent children. Heterogeneous groups would be preferable in other subjects. In a program on consumer protection

in which the objective is to help people understand their rights and locate sources of help, it would be important for the groups to cut across differences such as age, status and sex.

<sup>1</sup> Robert J. Havighurst, *Developmental Tasks and Education* (New York: David McKay, 1961), p. 2, by permission.



### Adult Reservoir of Experience

The reservoir of experience is a vast storehouse of knowledge and skills that adults possess. This reservoir is the result of years of living, learning, and working. It is a reservoir that can be tapped for a wide variety of purposes. In the classroom, it can be used to provide context for new learning. In the workplace, it can be used to solve problems and make decisions. In the home, it can be used to raise children and manage a household. The reservoir of experience is a valuable asset that adults should be encouraged to use in a variety of ways.

One of the most important ways to use the reservoir of experience is to share it with others. This can be done in a variety of ways, including mentoring, teaching, and simply talking about one's experiences. Sharing experiences can help others learn from our mistakes and successes. It can also help us feel more connected to others and more confident in our own abilities. The reservoir of experience is a gift that we should be proud to share.

Another way to use the reservoir of experience is to reflect on it. This means taking time to think about the things we have learned and the challenges we have overcome. Reflection can help us gain a deeper understanding of ourselves and our lives. It can also help us identify areas where we need to grow and change. The reservoir of experience is a treasure that we should be proud to have. By using it in a variety of ways, we can make the most of it and live more fulfilling lives.

### Need to Learn

Adults have a need to learn for a variety of reasons. One reason is that the world is constantly changing, and adults need to keep up with the latest information and skills. Another reason is that adults want to improve themselves and their lives. Learning can help adults achieve their goals and dreams. It can also help them feel more confident and capable. The need to learn is a natural part of being human, and adults should be encouraged to embrace it. Learning is a lifelong journey, and there is always something new to be learned.

There are many ways to learn, and adults should explore different options to find what works best for them. Some people prefer formal education, while others prefer self-paced learning. Some people learn best by doing, while others learn best by listening. The important thing is to find a way to learn that works for you. Learning is a valuable investment in your future, and it is never too late to start.

For example, adults can take classes at a community college or university. They can also take online courses or attend workshops. Adults can also learn from books, articles, and videos. The key is to be proactive and seek out learning opportunities. Learning is a continuous process, and adults should make it a priority in their lives. By learning, adults can stay current in their field, improve their skills, and achieve their goals. Learning is a powerful tool for personal and professional growth, and adults should embrace it with enthusiasm.

## 3. SUGGESTED CONTENT AREAS FOR CONSUMER EDUCATION PROGRAMS

Adult education programs are generally based on the assumption that to attract adults in significant numbers, education must have immediate application to student problems. Instructors and students should work together to develop course content based upon the needs, skills, interests, social attainments, aspirations and income levels of students in each class.

One effective method of organizing a course in consumer education is to poll student opinion as to the problems they wish to cover in four areas of consumer interest:

- (1) The Consumer as an Individual
- (2) The Consumer's Alternatives in the Marketplace
- (3) The Consumer as a Member of Society
- (4) The Consumer's Rights and Responsibilities

After students have had the opportunity to propose topics of interest to them, it may be appropriate for instructors to advance additional areas of interest or channel student ideas into a workable curriculum.

The following suggested content areas are intended to serve as a "springboard" for eliciting the ideas of students and teachers alike. They are not all-inclusive of possible areas of study. Instructors should consider each with a view toward adapting it for use in meeting the needs of his particular students.

### The Consumer as an Individual

#### PERSONAL VALUES

- Socio-economic influences
- Cultural influences
- Psychological influences
- Technological influences

#### PERSONAL GOALS, ACHIEVEMENTS, EXPECTATIONS

- Short-term goals
- Long-term and lifetime goals
- Interrelationships of values and goals

#### PERSONAL RESOURCES

- Human: energy, talent, skills, knowledge
- Time: work, leisure
- Material: income, physical possessions
- Community: library, schools, public transportation, health clinics

### The Consumer's Alternatives in the Marketplace

#### FOOD PURCHASES

- Nutrition
- Basic food groups



- Costs
- Special dietary considerations
- Food stamps
- Eligibility
- How to make application
- Commodity foods
- Availability
- Preparation
- Shopping techniques utilizing available information
- Unit pricing, open dating, packaging, nutritional and ingredient labeling
- Standards and grades
- Laws governing food production and distribution
- Roles of United States Department of Agriculture and Food and Drug Administration
- Roles of local regulatory bodies

#### CLOTHING PURCHASES

- Functions
- Styles
- Fads and fashions
- Wardrobe planning and budgeting
- Shopping methods
- Care of clothing
- Laws governing flammability, labeling, quality

#### HOUSING

- Types of dwellings
- Design features
- Construction quality
- Ownership
- Types of ownership
- Financing
- Risks of ownership
- Problems in purchase and sale.
- Closing costs
- Costs of maintenance, improvement
- Renting
- Leasing vs. renting
- Rent subsidies
- Landlord and tenant responsibilities
- Tenant associations
- Remodeling costs, financing alternatives,

#### TRANSPORTATION

- Public transportation alternatives

- Intercity
- Intracity
- Automobile ownership
- Financing, insurance, warranties, depreciation, service and repairs

#### HEALTH CARE AND SERVICE

- Basic health care components
- Hospital
- Medical
- Dental
- Nursing homes
- Rehabilitation services
- Preventive medicine
- Medicines and drugs
- Generic and brand names
- Self medication, over-the-counter drugs
- Cost comparisons
- Health insurance
- Group policies
- Individual policies
- Types of coverages
- Workmen's compensation
- Medicare and Medicaid
- Safety, accident prevention
- Public services: alcohol, drug related services, family planning, mental health, prenatal care

#### HOUSEHOLD FURNISHINGS AND EQUIPMENT

- Acquisition plans
- Financing
- Maintenance, repair costs
- Labeling standards
- Construction quality
- Safety in design and use

#### LIFE INSURANCE

- Types of policies
- Price comparisons of policies
- Types of companies: stock and mutual
- Dividends
- Cash surrender values
- Double indemnity
- Waiver and premium
- Laws governing life insurance companies

#### PROPERTY, CASUALTY, AND AUTOMOBILE INSURANCE

- Protection
- Amount needed
- Costs
- Fire and comprehensive
- House location and type as cost factors
- Fire department influence on costs
- Theft
- Automobile: State regulations, bodily injury, property damage, fire and theft, collision, medical payment
- No-fault automobile policy
- Travel insurance

#### INVESTMENTS

- Reasons for investing
- Types of investment
- Stocks
- Bonds
- Real estate
- Regulatory agencies
- Laws providing protection

#### PRE-RETIREMENT PLANNING

- Sources of retirement income
- Pension funds
- Social Security
- Annuities
- Investments and other assets
- Part-time employment
- Use of time: recreation, social service work, partial employment

#### LEISURE TIME

- Factors contributing to increased free time for some Americans
- Development of, and investments in, hobbies, talents, skills, and education
- Home-study courses
- Vacations
- Recreation and recreational equipment
- Costs
- Safety hazards
- Land

#### ESTATES, WILLS, TRUSTS, FINAL COSTS

- Reasons for planning

- Legal assistance
- Costs
- Taxes
- Laws governing estates, wills and trusts
- Funeral and burial costs, modes of service

#### MONEY

- Function
- Planned spending (budgeting)
- Transfer of money: checks, money orders, bank drafts
- Credit

#### BANKS

- Checking accounts
- Writing checks
- Overdrafts
- Account reconciliations
- Deposit insurance
- Other bank services
- Savings accounts (types)
- Loans (types)

#### NON-BANK FINANCIAL INSTITUTIONS

- Credit unions
- Savings and loan associations
- Mutual savings banks

#### SAVINGS

- Purposes: emergencies, major purchases, education, vacation
- Factors to consider: safety, returns, liquidity, purchasing power protection, convenience
- Modes of saving: savings accounts, cash value life insurance, checking accounts

#### CONSUMER CREDIT (EXCEPT MORTGAGES)

- Installment loans and open-end credit
- Non-installment loans and open-end credit
- Credit cards
- Billing procedures
- Applications for credit
- Credit bureaus
- Sources: credit unions, banks, consumer finance companies, retail credit, cash value insurance policies, pawnbrokers
- Loan sharks



Costs: credit insurance, service charges, interest  
 Truth-in-lending  
 Contracts and lender remedies  
   Waivers of borrower rights  
   Confession of judgment  
   Holder-in-due-course doctrine  
   Collection techniques  
   Wage garnishment  
   Wage assignment  
   Delinquency charges  
   Balloon payments  
   Acceleration of payments  
   Repossession  
 State laws governing interest rates  
 Model legislation for debtors' rights, creditors' rights  
 Bankruptcy and Chapter XIII  
 Debt prorating

## The Consumer as a Member of Society

### THE ECONOMIC SYSTEM

Function of competitive or free enterprise system  
 Business organizations: sole proprietorship, partnership, corporation  
 Supply, demand, and price  
 Power of Consumer dollar: Impact of consumer spending  
 Collective consumer decisions: effect on production and the quality of life

### THE MARKETPLACE AND THE CONSUMER

Choice of goods  
 Advantages and disadvantages of mass production  
 Distribution methods: retail stores, door-to-door  
 Marketing techniques  
 Promotion: advertising, personal selling, packaging  
 Non-business information sources.  
 Deceptive practices: bait-and-switch advertising, mail order frauds, slack-fill packaging, fraudulent home improvements, phony repair services, pyramid sales companies, referral schemes

## FAMILY LIFE AND THE CONSUMER

History of the American family  
 Changes in living patterns and life styles:  
 Family life cycle  
 Money and marriage: family relationships, financial management and security

## THE CONSUMER AND THE ENVIRONMENT

Consumption effects on resource depletion  
 Consumption and energy use  
 Solid waste disposal  
 Packaging and litter  
 Pollution control costs effect on prices

## POLITICAL INSTITUTIONS AND THE CONSUMER

Role of local, State, and Federal governments  
 Laws and regulations  
 Services and protection

## The Consumer's Rights and Responsibilities

### RIGHTS

Right to make an intelligent choice among products and services  
 Open competitive market: ideal or reality?  
 Anti-trust laws affecting monopolies, oligopolies, price-fixing, unfair trade practices  
 Laws restricting competition and consumer choice  
 Right to accurate information  
 Full disclosure in advertising and promotion, product packages and labels, warranties, contracts, point of sale  
 Deceptive practices  
 Regulation and enforcement  
 Right to safety  
 Local and state responsibility  
 Federal responsibility: Consumer Product Safety Commission, Food and Drug Administration, Federal Trade Commission, Department of Agriculture, Department of Commerce, Department of Transportation

Standards: private and public  
 Producers' and merchants' responsibilities  
 Consumer responsibilities  
 Right to register dissatisfaction and be heard  
 Mediation and mediation service agencies  
 Business complaint departments  
 Local and State government complaint bureaus, Federal agencies  
 Arbitration of complaints  
 Courts and private action suits  
 Small claims courts

## ACTION AND RESPONSIBILITIES OF CITIZENSHIP

Consumer's role in society  
 How to take an active part in the legislative process  
 Participation in regulatory proceedings  
 Information sources: private and public  
 State agencies  
 Consumer protection offices  
 Offices of Attorneys General  
 Local agencies: city and county  
 Federal agencies<sup>1</sup>  
 Voluntary consumer organizations  
 Better Business Bureaus

<sup>1</sup> See Chapter 6.

Business and trade associations  
 Newspapers  
   Action columns  
   General features and news  
 Consumers Union publications  
 Periodicals and books  
 Credit unions and cooperatives  
 Voicing consumer complaints and satisfactions  
 Procedure for voicing complaints  
   In the marketplace  
   At the local and State level  
   At the Federal level  
 Documentation of complaints  
   Written  
   Verbal  
 Voluntary consumer organizations  
 History of consumer movement  
 Key role of citizen action in influencing public opinion and government  
 Organizations: local, national, international  
 Methods utilized by consumer activists  
 Member services  
 Individual consumer's responsibilities to others  
 Behavior as a customer and influence on business costs and prices  
 Reporting abuses: shoplifting, misuse of credit, exchange and refund privileges  
 Individual consumer's responsibilities to himself  
 Care in use of products  
 Need to be informed, prudent buyer



## 4. DESIGNING ADULT CONSUMER EDUCATION PROGRAMS

A successful adult consumer education program is the result of careful planning, skillful coordination and continuous evaluation. Although each instructor may have his own means of achieving success, this chapter follows the seven-step guide for implementation proposed by Dr. Malcolm Knowles of Boston University.<sup>1</sup> The steps are as follows:

1. Creation of a structure for mutual planning;
2. Establishment of a climate conducive to adult learning;
3. Self-diagnosis of needs for learning;
4. Formulation of objectives;
5. Development of a general design;
6. Selection and execution of techniques and materials;
7. Planning of evaluation.

This chapter is primarily concerned with classroom learning experiences, but it can also be applied to non-classroom programs.

### CONDITIONS OF LEARNING

The learners accept a share of the responsibility for planning and operating a learning experience, and therefore have a feeling of commitment toward it.

The learners participate actively in the learning process.

### The Creation of a Structure for Mutual Planning

The basic element in adult consumer education is involvement of students in planning their own learning under the instructor's general guidance. The adult student provides the motivation to learn, the objectives, and the plan of attack. As previously noted, he learns best by working at his own pace and may even withdraw from the program if the instructor attempts to impose activities upon him.

The functions of planning are to translate diagnosed needs—such as knowledge of consumer law—into specific educational objectives and to design and conduct learning experiences to achieve these objectives. In adult education the learners and the instructor can profitably share a mutual responsibility for performing this function.

### PRINCIPLES OF TEACHING

The instructor shares his thinking about options available in the designing of learning experiences and the selection of materials and methods, and involves the students in deciding among these alternatives jointly.

The instructor helps the students to organize themselves into project groups, learning-teaching teams, or independent study in order to share responsibility in the process of mutual inquiry.



## The Establishment of a Climate Conducive to Adult Learning

The physical environment should make adults feel at ease. Furnishings and equipment should be informally arranged, adult-sized and comfortable; meeting rooms should have good acoustics, be as inviting as possible, and be decorated attractively.

Symbols reminiscent of childhood or the traditional school setting should be excluded as much as possible from the learning environment. These symbols might include a school building itself. In that event, other available facilities such as churches or even private homes are appropriate. Use of a podium on a stage makes students feel the instructor is talking down to them, so he should position himself at a small table during class meetings. Many adults associate rows of chairs with childhood regimentation and passivity, and prefer informal seating arrangements. A few

adults find that blackboards are symbols with unpleasant childhood associations. Therefore, newsprint pads on easels may be preferable when visual aids are required.

The psychological climate of an adult consumer education program is even more important than its physical setting. It should make the learners feel accepted and respected as if they and the instructor are joint inquirers seeking a common goal, and they can express themselves without punishment and ridicule.

The behavior of the instructor probably influences the learning climate more than any other single factor. He conveys in many ways either an attitude of respect for the student's ideas and experience or a view that he is the sole fount of wisdom. He must remember that some adult students may be much older than he and others may be more knowledgeable about some consumer matters. Listening to what the student says is the most important way in which the instructor can demonstrate an attitude of respect for his students.

### CONDITIONS OF LEARNING

The learning environment is characterized by physical comfort, mutual trust and respect, mutual helpfulness, freedom of expression, and acceptance of differences.

### PRINCIPLES OF TEACHING

The instructor provides physical conditions that are comfortable. He accepts each student as a person of worth and respects his feelings and ideas.

The instructor seeks to build relationships of mutual trust and helpfulness among the students by encouraging cooperative activities and refraining from inducing competitiveness and being judgmental.

The instructor reveals his own feelings and contributes his resources as a partner in the spirit of mutual inquiry.

## The Self Diagnosis of Needs for Learning

The instructor should find out the basic consumer motivations which bring the students to the classroom. Although he may come from a

different background, the instructor must be able to appreciate the adults' diverse reasons for attending class and reinforce the students' motives by constantly showing them the connection between the current lesson and the students' original objectives.

An adult learner can diagnose his needs for learning through the following three-phase process:

1. Constructing a model to demonstrate the knowledge, understanding, skills, and attitudes required for a consumer to perform his role more to his own satisfaction. The learner must clearly understand what constitutes prudent consumer behavior, and the model will help him do so, particularly if he helps to build it.
2. Helping the learner measure discrepancies between his present performance and that required by his constructed model, so that he experiences a dissatisfaction about the gap between his current position and where he would like to be. Self-realized dissatisfaction coupled with clear sense of direction for self-improvement provides a strong motivation to learn. The following illustrate this phase with regard to housing:

- A. An instructor pursues his urban group's concern about the high cost of housing by showing, with costs, apartment layouts and housing budgets of families from three different income levels.
- B. The instructor opens a discussion by asking, "What factors other than cost are important in choosing where to live?" or "How much of a family's income should be spent for housing?" or

### CONDITIONS OF LEARNING

The learners feel a need to learn.

### PRINCIPLES OF TEACHING

The instructor exposes students to new possibilities for self-fulfillment. He helps each student clarify his own aspirations for improved behavior. He helps each student diagnose the gap between his aspiration and his present level of performance. The instructor helps each student identify the life problems they experience as a result of their inability to satisfy present inadequacies.

## The Formulation of Objectives

An instructional objective describes an intended outcome. The skillful adult instructor should explore proposed objectives with the students early in the program. Together they

"What are some of the problems and pitfalls in house selection?" He invites two real estate brokers from different parts of the city to discuss what to look for in buying or renting apartments.

- C. The instructor asks the adults to list the advantages and disadvantages of their present housing. He then asks the students to sketch their own apartment layouts and calculate how much and what percentage of their income is spent on housing.

The above models, experiences, and measurements of performance should enable the students to understand their own housing needs, to see their problems and to meet their needs.

3. Using the learner's dissatisfaction between the discrepancy of his present performance and that projected by the model to help him assess resources available to achieve the desired performance.

Many constraints may prevent the consumer from achieving the performance stipulated in the model. For example, homemakers in isolated rural areas may not be able to shop in towns at times when the best food buys are available because they cannot find adequate means of transportation. Adult consumer education programs might help people in this situation to organize car pools. They could assess the need for forming a food buying club or a cooperative.

must decide how the program should improve their performance as consumers and establish priorities among objectives.

A consumer education program objective might provide the consumer with the ability to:



distinguish quality of goods and services;  
avoid excessive debt;  
recognize deception in advertising;  
cope with high pressure salespersons;

provide his family with nutritious food at  
low costs;  
exercise and promote responsible behavior  
in the marketplace.

#### CONDITIONS OF LEARNING

The learners perceive the goals of a learning experience to be their goals.

#### PRINCIPLES OF TEACHING

The instructor involves the students in a mutual process of formulation of learning objectives in which the needs of students, the institution, the instructor, the subject matter, and the society are taken into account.

### The Development of a General Design

Consumer education programs should be designed to demonstrate the immediate and future practical applications of new concepts and broad generalizations to the everyday market-

place. Program design should permit students to plan—and even rehearse—daily application of their new knowledge. Consumer education instructors should ask educators, members of the community at large, local and State government agencies, and consumer organizations to assist in the development of a meaningful design.

#### CONDITIONS OF LEARNING

The learner participates actively in the design of the adult program.

#### PRINCIPLES OF TEACHING

The instructor helps the student design a program that is relevant to the experience, problems and interests of the adult learner.

### The Selection and Execution of Techniques and Objectives

Adult programs should emphasize as many varieties of learning techniques as possible, but they should avoid use of the familiar techniques of youth education—canned audio-visual presentations, lectures, and assigned readings.

Because adults are themselves rich resources for learning, emphasis can be placed on techniques that tap the experiences of adult learn-

ers, such as group discussion, the case method, simulation exercises, role playing, field projects, action projects, laboratory methods, demonstrations, seminars, work conferences, counseling, group therapy, and community use of TV and press.

In a course, workshop, conference, institute, or other educational activity, exercises in which the adults are helped to look at themselves more objectively and free their minds from preconceptions will be useful in the early phases.

#### CONDITIONS OF LEARNING

The learning process is related to and makes use of the experience of the learners.

#### PRINCIPLES OF TEACHING

The instructor helps the students draw upon their own experiences as resources for learning through the use of such techniques as discussion, role playing, case method.

The instructor gears the presentation of his own resources to the levels of experience of his particular students.

The instructor helps the students to apply new learning to their experience, and thus to make the learning more meaningful and integrated.

### The Planning of Evaluative Procedures

Adult consumer education often uses a process of self-evaluation of the student's progress rather than a traditional system of grading by the instructor. Under this approach, the teacher helps the student find evidence for measuring progress toward his own educational goals. For most adult students their own sense of advancement is the most effective encouragement to learning, and their greatest reward is the satisfaction which comes from a successful performance. Traditional grading not only

makes certain adults feel childlike, but it sometimes measures the wrong aspects of the learning experience.

This shift from traditional grading to self-evaluation places a heavy burden on the instructor. He must set an example by being open to feedback regarding his own performance as a consumer, and he must be skillful in establishing a supportive climate in which critical points about one's own performance can be considered objectively. The adult educator must be able to create new ways for students to obtain comprehensive data about their performance as consumers.

#### CONDITIONS OF LEARNING

The learners have a sense of progress toward their goals.

#### PRINCIPLES OF TEACHING

The instructor involves the student in developing mutually acceptable criteria and methods for measuring progress toward the learning objectives.

The instructor helps the students develop and apply procedures for self-evaluation according to these criteria.

<sup>1</sup> Adapted from Malcolm S. Knowles, *The modern Practice of Adult Education-Andragogy Versus Pedagogy* (New York, Association Press, 1970)



## 5. CONSUMERS WITH SPECIAL NEEDS

This chapter is intended to serve as an introduction to the particular problems of those consumers with special needs: the low-income, elderly, rural, black, Indian, and Spanish-speaking. Although efforts have been made to assist these groups of consumers, distinct problems remain for them.

To gain a more complete understanding of these problems, instructors should supplement their reading with some of the specially designated resource material listed in Chapter 6.

### The Low-Income Consumer

In 1970, 25.5 million Americans had incomes below the officially defined poverty level.<sup>1</sup> The poverty level population consists of about 17.5 million whites, 7.7 million blacks and .3 million others<sup>2</sup>.

**Purchasing food:** Many low-income consumers would not be able to meet even basic nutritional needs without food stamps. The food stamps, available through local welfare departments and issued by banks, some post offices and other community centers, are used as cash to buy groceries. Virtually every retail food store in food stamp areas signs up to accept food coupons.

Consumer education programs for low-income consumers in food stamp areas might well consider a unit on how to apply for food stamp

assistance and how to obtain the most nutritional value for various food stamp allotments.

Commodity foods are sources of assistance to some low-income consumers, but not all of the 23 foods offered by USDA are available at local distribution centers. Unfortunately, some recipients cannot read the directions for preparation, nor are they familiar with some of the foods.

**Clothing:** Low-income consumers often lack information about care of fabrics, durability, and flammability. They face several problems when they utilize second-hand goods purchased at budget stores or community and church centers. Correct sizes are difficult to find, selection is limited, and used clothes may appear shabby and deteriorated in quality.

**Housing:** Low-income consumers must often endure crowded, dilapidated, unsafe and unsanitary conditions because decent housing is beyond their means.

Most low-income consumers rent, rather than own, property. Some do not have leases and can be forced to move relatively often and at short notice. If they have leases, they may have trouble understanding them. If repairs are needed, they may experience difficulty in communicating the problem to the landlord.

The percentage of absentee landlords is very high for most low-income housing. Aware of the housing shortage and fearing retaliatory evic-



tions where no legislation exists to protect against them, many low-income housing residents fail to report even the most serious violations of safety and sanitation codes. If any conditions involving expense are corrected by the landlord, he sometimes may raise the rent as a deterrent to future complaints.

Low-income homeowners may fall prey to "fly-by-night" housing repair schemes usually involving contracts which can in effect be second mortgages on their homes.

Other potential hazards for low-income consumers include undetected accumulations of lead-based paint, unrepaired or improperly lighted stairways, and the presence of disease-carrying rodents and insects.

Adult consumer education programs ought to consider a unit on housing which would explain the consumer's rights under state and local fair housing laws and ordinances, how to contract for home repair services and avoid dealing with unscrupulous building contractors, how to recognize and cope with major safety and health hazards in the home, and how to speak up about building code violations.

**Household Furnishings and Equipment:** The furniture purchased by low-income consumers is often poorly made, over-priced, and sold through exploitative schemes.

Some dealers sell furniture to low-income consumers with the knowledge that they cannot possibly meet the payments. The scheme is to secure as large a down payment as possible, repossess the furniture when the payments are not met, sell the contract to a collection agency or threaten to take the buyer to court, re-sell the same furniture to another buyer, and perhaps repeat the process.

Another practice common among disreputable furniture dealers is "bait-and-switch" advertising. Low-income consumers may respond to advertisements offering furniture or appliances at a ridiculously low price only to find that the advertised deal is not available and that the dealer offers a sales pitch for higher priced merchandise. In other words, the consumer has been "baited" with an advertisement and "switched" to a more costly item. Even though bait-and-switch advertising is widely condemned, the practice continues in many areas.

Adult consumer education programs could easily include lessons on the most common

types of deceptive practices in furniture and appliance sales. Consumer organizations could be asked to provide guest lecturers to explain these practices and the consumer's rights. On the positive side, home economists could be used to help the consumer determine his true furniture and appliance needs and how to recognize good quality merchandise.

**Health Care and Services:** Private health care is extraordinarily expensive in relation to the budgets of the poor, many of whom do not qualify for Medicaid, a medical insurance for the poor, or Medicare, medical insurance for the elderly. In some areas physicians refuse to treat a patient who cannot pay. Some hospitals have been known to refuse patients who have not been able to produce the required advance deposit. This can be a large sum when there is no insurance coverage. Medicare and Medicaid patients are not accepted by some private physicians, who tell the patients they are already overloaded. A few physicians refuse services to partially insured patients from whom they are unsure of collecting the deductible portion of the commercial insurance, Medicaid or Medicare benefits.

Adult consumer educators could focus the student's attention on proper financial preparation for serious illness and routine preventative health care.

**Transportation:** Public transportation services vary from fair to nonexistent in many urban low-income areas. High fares and lack of space to carry packages may make use of bus transportation for family shopping trips impractical, and taxi drivers often refuse to go into low-income neighborhoods fearing crime or inadequate tips.

Adult consumer education programs could stress how to use local public transportation systems and how to develop alternatives such as car pools.

**Credit:** The poor have difficulty obtaining credit because they have very low incomes, no record of previous credit experience to show their history of handling such responsibilities, and unstable employment. As a result many low-income consumers are restricted in their choice of retail store credit and often resort to unregulated lenders such as loan sharks. A consumer course might focus on the advantages and disadvantages of retail installment

plans and the possibility of gaining access to credit from financial institutions.

**Insurance:** Many low-income families buy life insurance. Often their life insurance policies have relatively small face values and are of the "industrial insurance type"—a small weekly premium for a specified dollar amount of coverage. Some low-income families buy cash value insurance because they feature "investment" and "dividends," thereby connoting middle-class status. In some areas, automobile insurance agents and brokers charge higher rates to low-income people than they do to insure middle-income drivers or they may sell excessive coverage by pretending that it is required by law.

Consumer education programs for low-income adults could usefully include a unit on insurance divided into sections on life, health, and auto insurance. Methods of cost comparison, insurance needs in relation to financial responsibility, and legally required coverages would be important components of such a unit.

**Redress for the Low-Income Consumer:** The low-income consumer whether located in the inner city or rural area must be provided with effective means to make himself heard and to obtain redress for his grievances in the marketplace.

In theory, small claims courts provide an opportunity for consumers to recover damages from unscrupulous or recalcitrant merchants, but the practical obstacles, particularly for the elderly and non-English-speaking, are almost insurmountable. The problems which might be encountered include the necessity to miss work in order to file a claim and to testify on the day of the hearing and the lack of adequate interpretation services for the Spanish-speaking.

Low-income consumer education programs may wish to consider a unit on the consumer's legal remedies including available legal aid services and effective use of small claims courts.

## The Elderly Consumer

Older Americans represent a large consumer market. Their aggregate consumer expenditure is estimated to be over \$60 billion annually. Yet most elderly consumers are not full participants in today's complex and affluent market-

place. Many elderly do not take advantage of the wide variety of goods and diverse methods of marketing because they prefer the older products and stores they have always known and relied upon. More often their choice of products is limited by physical impairment or fixed income restrictions.

**Food and Nutrition:** Nutritional deficiency is a major problem of elderly Americans and a matter for national concern. At the White House Conference on Aging in December 1971, it was announced that one-half to one-third of the health problems of the elderly are believed to be related to nutrition.<sup>3</sup> Assuming financial ability to provide nutritious meals, many elderly have inadequate diets because transportation is unavailable or they are unable to make use of it; they lack food storage facilities; they have little access to nutritional information or education; or they lack motivation or the energy required to prepare meals. Those who need special diets—low salt, fat-free, or low-calorie, for example—may be unaware of their need or unable to afford or to prepare the correct foods. Rising food prices too often erode the ability of those on fixed incomes to maintain even past standards of nutrition and food intake.

The elderly who live alone are less likely to provide hot, nutritious meals for themselves. Through the Federal Senior Citizen Nutrition Program, \$100 million has been made available to supply meals in an attractive setting. For the house-bound, there are "meals on wheels." Some elderly consumers, however, may have cultural habits or patterns that are not taken into account by those responsible for preparing the food.

In addition to nutritional problems, the packaging of foods discourages older Americans who buy in small quantities and cannot take advantage of unit cost savings obtained by purchasing large size packages. Some senior citizens, particularly those who live alone, prefer smaller packages.

Consumer education programs for the elderly could usefully stress topics related to improved food and nutrition, such as how to obtain and take advantage of various types of food assistance and basic nutritional information.

**Housing:** Many elderly consumers find their houses too large for their life styles or too expensive to maintain. Even minor repairs are



difficult or impossible to perform, and help with the household chores is often unavailable or expensive. Many others leave their homes because of new highway construction, urban renewal projects or because they want to retire to a warmer climate.

The choices available when the elderly contemplate a housing change include the purchase of a mobile home or a smaller house, rental of an apartment, or a room in a boarding house, rooming house, nursing home, or moving into a retirement community.

Whatever their housing needs, however, the elderly too often lack reliable information necessary to make the best decision, and they may be easily misled by enterprising salesmen or promotional advertising and make the worst possible choice.

Consumer education for the elderly and those of pre-retirement age could usefully stress the pitfalls of home repair contracts and how to shop for alternative housing arrangements.

**Health Care and Services:** Medicare was created to help provide adequate health care for the elderly at a time of rapidly rising costs in health services. While there is no doubt that Medicare has assisted the elderly in handling the increased burden of medical care, total spending in public programs providing personal health care on behalf of the aged covered only \$470 of the \$791 cost to each aged American in fiscal 1970.<sup>4</sup>

There have been cases of inadequate and unsafe care in nursing homes. However, measures have been taken recently by the Federal Government to upgrade the process of inspection and to improve grievance procedures.

The elderly are particularly susceptible to fraud and deception in buying pharmaceutical products, for they often respond readily to advertising claims to improve health or appearance. A survey by the Arthritis and Rheumatism Foundation has disclosed that approximately \$300 million is spent annually on worthless arthritic remedies, such as alfalfa tea, phony "radiation" treatments, and copper bracelets. Many older people buy hearing aids from salesmen without the benefit of medical advice, only to find their particular kind of deafness cannot be helped by a hearing aid. Some never utilize comparative shopping for medicine and drugs while others may fall for phony mail-order health insurance plans.

Consumer education programs for the elderly should usefully include a unit on health care, especially how to apply for Medicare, how to select a nursing home, and how to detect health frauds.

**Transportation:** Older Americans have special transportation problems. Some are no longer physically able to drive automobiles while others are faced with rising insurance rates. Public transportation facilities may be inadequate, or the equipment may be unsuitable for the elderly, handicapped, or infirm.

The Department of Transportation and local officials have cooperated in demonstration "dial-a-ride" service programs for the elderly in eight cities. Some supermarket chains and shopping centers have found it good business to provide this service free of charge to older consumers.

An important part of consumer education programs for the elderly should be informing them of transportation opportunities such as senior citizen fares, dial-a-ride service and car pools.

## The Rural Consumer

Rural farm and non-farm consumers account for less than one-third of the population of the United States, but they account for almost half of its poverty. Only one rural family in four lives on a farm. Most live in towns and villages.<sup>5</sup>

**Health Care:** The medical care problems which all Americans face such as the shortages of doctors and clinics are often more severe in rural areas. As the nation has become increasingly urban and its medical practitioners more specialized, personnel and facilities for health care have concentrated in larger towns and cities with fewer and fewer country doctors left to serve the rural population.

The American Medical Association reports that there is only one doctor for every 2,145 residents in the most thinly populated counties while in the most densely populated areas there is one doctor for every 442 residents. Moreover, they report 132 counties are without a single practicing physician.

The more rural a county, the poorer its health care services are likely to be. Medical specialists are in particularly short supply. Rural hospitals are generally smaller than urban hospitals and are more often inade-

staffed, poorly equipped, and lacking in outpatient and extended care facilities.

Consequently, rural adult consumer education programs should place special emphasis on community health care programs, the availability of health care insurance and the possibility of training local medical and nursing assistants.

**Community Services:** For all practical purposes, consumer services usually found in urban areas—such as legal aid, consumer protection offices and licensing bureaus—are difficult to reach or are non-existent for the rural consumer. If these services are available, the transportation cost in reaching them is greater than for the urban consumer. There are few voluntary consumer groups in rural areas.

Extension Services, through Federal and State Departments of Agriculture, are in many cases the only consumer resources for rural consumers. The initial function of the Extension Service was to provide assistance to rural persons, but as the cities have grown, the Extension Services, too, have had to divide their energies and focus more attention on urban problems.

Rural consumer education programs should strive to inform students of the consumer resources already available to them as well as encourage the organization of new community consumer programs.

## The Black Consumer

According to the 1970 census, 22.5 million black people live in the United States; nearly three-fourths reside in urban areas.

The black population and all other social or ethnic groups face many similar consumer problems. Due to differences in income or age distribution, for example, one population group will experience more or less of those consumer problems related to income or age. Individual black households vary significantly from one another in socio-economic and other characteristics, but nonetheless there are some important differences from the overall U.S. population that should be taken into account by any program of consumer education.

In the first place, the large number of blacks living in a city environment gives the problems blacks face in the marketplace a particularly urban cast. More than other consumers, they suffer from the difficulty of moving out of run-

down inner city areas. Secondly, some face the twin discriminations against poverty and race which affect their ability to obtain better housing, health care and access to credit. Finally, in many cases their educational opportunities have been far below those of other consumers. This is particularly true of the elderly black, of whom about one sixth over the age of 65 are illiterate.<sup>6</sup>

Black consumer education programs, therefore, need to take into account the growing urban character of the black population, the lower rates of educational attainment than those found in the white population, and the behavioral factors influencing black consumer expenditures.

## The Spanish-speaking Consumer

In order to understand the consumer problems of Spanish-speaking Americans, it is important to understand that there are three major Spanish-speaking groups in the United States: Mexican-, Puerto Rican-, and Cuban-Americans. As each of these groups has a distinct culture and history, it would be worthwhile for the instructor to learn some basic facts about the various Spanish cultures before attempting to teach Spanish-speaking students.

Spanish-speaking consumers, of which there are 9 million in the United States, have all the problems of other consumers of corresponding income and family size compounded by the language barrier. They are at a disadvantage when dealing with firms with non-Spanish-speaking employees and when seeking services of public and private agencies which provide forms, booklets, and instructions only in English.

Contracts in English are full of hazards for the Spanish-speaking consumer. Unless he is bilingual or has competent assistance, he may not fully understand his obligations under the contract, or the costs and penalties for non-fulfillment of it.

Metric units of weight, volume and distance are used in Spanish-speaking countries, and the unfamiliar measurement system adds to the difficulty of understanding labels in another language.

The Spanish-speaking consumer's specific need to learn English may make him easy prey for deceptive advertising related to English



language courses. The sales pitch for these courses may include a guarantee that the student will learn English in a short time and thereby have access to higher paying jobs. These courses may be very expensive. When the student realizes, months later, that he has not learned to speak English, it is too late to rescind the contract.

Thus, consumer education programs for the Spanish-speaking must make a special effort to deal with the problems created by the language barrier in addition to the consumer problems previously cited.

## American Indian Consumers

President Nixon stated in a special message to Congress on July 8, 1970, "The first Americans—the Indians—are the most deprived and most isolated minority group in our nation. On virtually every scale of measurement—employment, income, education, health—the conditions of the Indian people rank at the bottom."

Reliable and accurate information about consumer behavior of American Indians is exceedingly difficult to obtain. The U.S. Senate Special Committee on Aging began a recent report, "We are appalled to discover that statistics for many matters of vital concern to the Indians and those who work with Indians are inadequate, inaccurate, or not available at all. Census figures, for example, have been ostensibly collected by non-Indians who could neither speak the indigenous language nor even locate the living quarters of Indians."

The 1970 Census (preliminary) shows 791,839 American Indians. 53% of all Indians lived in only five states (Oklahoma, Arizona, California, New Mexico, and North Carolina). The 1970 population exceeded 1960 by over 50%.

**Reservation Indians:** The single, most critical factor underlying consumer problems of the reservation Indian is inadequate income. But language also complicates certain aspects of Indian consumer behavior. In this respect, Indian consumer problems are similar to those of Spanish-speaking people.

Additional problems are caused by the fact that Indian reservations are located in rural areas far from distribution centers. Goods are thus frequently more expensive than in major cities, and in many cases Indians do not have a

wide range of options in the selection of particular merchandise. It is not uncommon for traders who have a near monopoly over the sale of foods and gasoline to charge unusually high prices.

To get a charge account at a trading post, an Indian often signs or thumbprints an agreement transferring his mail to the trader's post office box. When the customer enters, he sometimes signs over to the trader his paycheck or welfare check; the check may never leave the trader's hand as he holds it for signature. The trading post has an even tighter hold on its Indian clients in the case of a welfare department ruling that a person cannot change trading posts while he is indebted to one.<sup>1</sup>

In purchasing durable goods such as stoves and refrigerators, it may be difficult or impossible to receive the benefits of warranties or servicing, even for those Indians who are sufficiently close to the marketplace and have the basic education required to understand the frequently complex documents. Standards of quality may be generally unknown to the purchaser and of little value in those cases where only one kind of a particular commodity is offered. Purchasing and financing major durables by Indians whose existence is based on a cooperative life style rather than private ownership can involve unfamiliar experiences and cause expensive mistakes.

Transportation expenses put additional burdens on the people. On some reservations, small communities are located more than five miles from the nearest trading post, gas station, or running water, and 25 miles from a doctor, hospital, or school. In or near many reservations, roads are marginal.

The law is a problem for Indians who need to know not only their rights as citizens of the United States, their State and locality, but also their special status as Indian citizens. Tribal government shares some of the major responsibilities with other governments, and the legal determination of the place of domicile, or point of purchase, and other factors complicate the determination of the consumer rights of Indian residents.

**Urban Indians:** Urban Indians face many of the same problems of other city residents, but sometimes have the additional problems of social and economic discrimination and cultural transition and adjustment. Package sizes of

consumer goods may differ between large urban stores and the limited selection in most rural stores. Religious objects and traditional foods, clothing and jewelry may be unavailable.

<sup>1</sup> The standard of poverty used by the government for statistical purposes is based on U.S. Department of Agriculture measures. See Current Population Reports, Series P-23, No. 28, for a detailed explanation.

<sup>2</sup> The Social and Economic Status of Negroes in the United States, 1970. BLS Report No. 394. Current Population Reports, Series P-23, No. 38, p 35.

<sup>3</sup> 1971 White House Conference on Aging. Reports of the Special Concerns Sections, page 23.

Indian consumer education programs cannot be effective unless the designer takes cognizance of the unique consumer problems of rural and urban Indians.

<sup>4</sup> A Pre-White House Conference on Aging Summary of Development and Data. U.S. Senate Special Committee on Aging, November 1971, p. 18.

<sup>5</sup> The Economic and Social Condition of Rural America in the 1970's. U.S. Senate Committee on Government Operations, May 1971.

<sup>6</sup> The Social and Economic Status of Negroes in the United States, 1970. Op Cit., p. 78.

<sup>7</sup> Ibex Co., "Consumer Affairs and Selected Minority Problems," Oglala Sioux Problems as They Relate to Consumer Affairs, Rob Roy, April 1970.



## 6. INSTRUCTIONAL RESOURCES

The following list of instructional resources is far from exhaustive and is intended to be a sampling of references. A more comprehensive listing of specific curriculum development materials, teaching aids, and government resources can be found in the *Consumer Education Bibliography* prepared under the direction of the Office of Consumer Affairs. It can be purchased for \$1.00 from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. One of the most complete lists of Government consumer publications is the *Consumer Product Information Index*, available free from Consumer Product Information, Pueblo, Colorado 81009.

This chapter is organized as follows:

- |                                                       |                                          |
|-------------------------------------------------------|------------------------------------------|
| A. Aids for Teaching Adults                           | F. Consumer Remedies                     |
| B. Consumer Education Texts and Bibliographies        | G. Consumer Periodicals                  |
| C. Aids for Teaching Adult Consumer Education Courses | H. Consumer Organizations                |
| D. Aids for Teaching Special Need Consumers           | I. Adult Education Organizations         |
| E. Studies in Consumerism                             | J. Federal Agencies Serving the Consumer |

### A. Aids for Teaching Adults

*Administration of Continuing Education*, edited by Nathan C. Shaw, 1969. 437p. \$8.00, hardback, \$6.00, paperback. National Association for Public Continuing and Adult Education, 1201 16th Street, NW, Washington, D.C. 20036.

*Continuing Education in Action: Residential Centers for Lifelong Learning*, by Harold J. Alford, 1968. 153 p. \$6.95. John Wiley & Sons, New York.

*Creative Methods for Adult Classes*, by John McKinley, 1960. Bethany Press, St. Louis, Missouri.

*Forty Ways to Teach in Groups*, by Martha M. Leypoldt, 1967. Judson Press, Valley Forge, Pennsylvania.

*Less Time, More Options: Education Beyond the High School*, 1971. 45 p. \$1.95. Carnegie Commission on Higher Education, New York, McGraw-Hill.

*The Modern Practice of Adult Education: Andragogy Vs. Pedagogy*, by Malcolm S. Knowles, 1970, 384 p. \$12.95. Association Press, New York.

*The Second Treasury of Techniques for Teaching Adults*, 1970. 49 p. \$2.00. National Association for Public Continuing and Adult Education, 1201 16th Street, NW, Washington, D.C.



20036. Booklet with approaches for teaching adult students, especially disadvantaged adults.

*Adult Education Procedures, Methods and Techniques: A Classified and Annotated Bibliography, 1953-1963*, by George R. Aker. \$7.00. Library of Continuing Education, Syracuse, New York and University College, Syracuse University. Available from Syracuse University Press, Box 8, University Station, Syracuse, New York 13210. Covers all methods and techniques with a special section of 41 references on residential education.

*Books Related to Adult Basic Education and Teaching English to Speakers of Other Languages, 1970*. 18 p. 30¢. U.S. Office of Education and National Center for Educational Communication. (Cat. No. HE5.213:13039) Superintendent of Documents, GPO, Washington, D.C. 20402. Bibliography of textbooks and professional resources on adult basic education and teaching English to speakers of other languages.

*Handbook of Adult Education in the United States*, edited by Malcolm S. Knowles, 1960. Adult Education Association of the U.S.A., 1225 19th Street, NW, Washington, D.C. 20036. Footnotes and chapter references together constitute a selected bibliography covering the adult education field at publication date. This book also contains information on the organization, work and publications of about 150 adult education organizations.

## B. Consumer Education Texts and Bibliographies

*The Consumer*, edited by Gerald Leinwand, 1970. 190 p. 75¢ (paper). Washington Square Press, 630 Fifth Avenue, New York, New York 10020. One of a series of volumes designed as text materials for urban schools.

*The Consumer in American Society*, by Arch W. Troelstrup, 4th ed., 1970. 668 p. \$10.95. McGraw-Hill, New York. A substantially revised consumer text which deals with personal and family finance.

*Consumer Decision Making*, by Roman F. Warmke, Eugene D. Wyllie, and Beulah E. Sellers, 1972. 482 p. \$6.04. South-Western Publishing Co., Cincinnati, Ohio. Presents buying

practices and consumer behavior in relationship to an individual's spending decisions and in the context of the entire economy.

*Consumer Education Materials Project*, by the Educational Services Division of Consumers Union. 1972. \$3.00, one book. \$15.00, boxed set of all six books. Consumers Union of United States, Inc., Mount Vernon, New York 10550. Produced under a research grant from the United States Department of Health, Education, and Welfare, this series of six books presents case studies and techniques for consumer education. Programs are identified for these educational levels: Early Childhood Consumer Education; Elementary Level Consumer Education; Secondary Level Consumer Education; Preparing the Consumer Educator; Consumer Education in Junior and Community Colleges, Post-Secondary, Vocational and Technical Institutes; and Adult Consumer Education in the Community.

*The Consumer's Guide to Better Buying*, by Sidney Margolius, 1972. 436 p. \$1.25 (paper). Pocket Books, a division of Simon & Schuster, Inc., New York. Provides facts, information, and guidance on how to spend less, get better values, and make the most of your income in many aspects of family purchasing.

*Economics for Consumers*, by Leland J. Gordon and Stewart M. Lee, 6th ed., 1972. 719 p. \$10.95. Van Nostrand Reinhold Co., New York. An examination of consumer behavior, marketing and pricing processes, consumer control of purchasing decisions and private and governmental aids to consumers.

*The Money Tree*, by Catherine Crook de Camp, 1972. 352 p. \$1.50 (paper). Signet Books, The New American Library, Inc., New York. Offers simply stated, vital information, samples and illustrations of worksheets, records and other comprehensive guides to success in personal finance problems and economic security.

*Personal Finance*, by Paul Hastings and Norbert Mietus, 1972. 472 p. \$9.95. McGraw-Hill, New York. Basic principles and information needed for effective personal and life-long management of property and income, written for college students.

*Personal Finance*, by E. Bryant Phillips and Sylvia Lane, 2nd ed., 1969. 536 p. \$9.95. John Wiley, New York. Credit, savings, investments,

personal expenditures, and lifetime financial security are some of the areas included in this college text.

*Personal Finance*, by Maurice A. Unger and Harold A. Wolf, 3rd ed., 1972. 735 p. \$10.95. Allyn & Bacon, Boston, Mass. College text covering the budgeting of income and purchases, insurance and annuities, investments, taxes, and assets.

*Personal Finance: Principles and Case Problems*, by Jerome B. Cohen and Arthur W. Hanson, 4th ed., 1972. 951 p. \$15.95. Richard D. Irwin, Inc., Homewood, Illinois. This college text includes lifelong financial choices covering taxes, credit, investments, estate planning, and case problems.

*Suggested Guidelines for Consumer Education, Grades K-12, 1970*. 58 p. 65¢. The Office of Consumer Affairs. (Cat. No. Pr36.8:C76/Ed8) Supt. of Documents, GPO, Washington, D.C. 20402. A basic resource. Designed to serve as a springboard for use by teachers, faculties, curriculum teams and supervisory or administrative personnel in planning individual programs of consumer education.

*Consumer Education Bibliography, 1971*, 185 p. \$1.00. Office of Consumer Affairs. Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. A topical listing of books, pamphlets, leaflets, articles, and audiovisuals with brief annotations, addresses and price information.

*Developing a Resource Center in Consumer Education: An Annotated Bibliography*, by E. Thomas Garman, Floyd L. Crank, and Julianne V. Cochran. 1971. \$2.00. Northern Illinois University, Business Education Department, Wirtz 323, DeKalb, Illinois 60115. Identifies many excellent consumer education materials.

*Survey and Evaluation of Consumer Education Programs in the United States*, by Joseph Uhl and others, 1970. 2 vols. 666 p. \$33.40; \$2.50 (microfiche) ERIC Document Reproduction Service, National Cash Register Co., 4936 Fairmont Avenue, Bethesda, Maryland 20014. Produced under a research grant from the United States Department of Health, Education and Welfare, this study identifies consumer education programs and provides a description of each. Volume I is a survey and evaluation of institutional and secondary school consumer

education programs. Volume II is a sourcebook of consumer education programs.

## C. Aids for Teaching Adult Consumer Education Courses

*The Consumer and His Dollars*, by David Schoenfeld and Arthur A. Natella, 1970. 365 p. \$6.00. Oceana Publications, Inc., New York. Text designed to be used in high school and adult consumer education classes. Covers such topics as the family budget, buying a car, how and where to borrow, and taxes and investments.

*Family Finance and Consumer Education for Secondary Schools and Adult Education, 1966*. 196 p. \$1.00. State Board for Vocational Education, 518 Front Street, Boise, Idaho 83702. Teacher's guide with consumer education objectives, concepts and learning experiences for adult and young adult programs.

*Teaching Social Living Skills, 1968*. \$18.00. National Association for Public Continuing and Adult Education and the National Education Association, 1201 16th Street, NW, Washington, D.C. 20036. Kit designed to help the wage earner spend his money more wisely and to alert him to the high cost of credit. Includes teacher's manual, lesson plans and worksheets. Series of shopping for money transparency masters with text, filmstrip and manual for getting credit with tape-recorded narration, and 25 33-rpm, 7" discs (plastic) on getting credit and banking services.

*Where Does the Money Go?*, by Hazel Taylor Spitze and Patricia H. Rotz, 1969. 94 p. \$1.08. Steck-Vaughn Co., P.O. Box 2028, Austin, Texas 78767. Designed for adult basic education courses, this simply written book focuses on wise consumer buying and money management while providing reading practice. Teacher's manual and key included with class orders. Apply for quantity price.

*Bibliography of Research on Consumer and Homemaking Education*, by Anna M. Gorman and Joel H. Magisos, 1970. #ED036336. \$3.29; 65¢ (microfiche). ERIC Document Reproduction Service, P.O. Drawer O, Bethesda, Maryland 20014. A subject bibliography of materials available in such areas as teacher education, research methodology, homemaking education,



vocational education programs, and the disadvantaged.

#### D. Aids for Teaching Special Need Consumers

*Family and Personal Development in Adult Basic Education: Curriculum Guide and Resource Units*, by Dr. Edmonia W. Davidson, 1971. 200 p. \$2.95. National University Extension Association, One Dupont Circle, Washington, D.C. 20036. A guide for teachers of disadvantaged adults covering background information, approaches, curricula, suggestions, and resources for teaching units on family health and safety, money management, homemaking skills, family planning and relationships, and the family and the community.

*Institute in Consumer Education for Disadvantaged Adults: Final Report*, Beatrice Paolucci, PhD., and others, 1970. 30 p. plus appendices, \$8.50; 75¢ (microfiche), Order No. ED 042998, ERIC Documentation Reproduction Service, P.O. Drawer O, Bethesda, Maryland 20014. Produced by Michigan State University pursuant to a contract with the Office of Education, this report includes consideration of consumer problems, educational strategies, selected papers on the subject, and recommended readings.

##### 1. Low-Income Consumers:

*About the Poor: Some Facts and Some Fictions*, by Elizabeth Herzog, 1967 (reprinted 1969). 85 p. 35¢. Superintendent of Documents, GPO, Washington, D.C. 20402. Prepared by the Children's Bureau of the Social and Rehabilitation Service of the U.S. Department of Health, Education and Welfare to enhance understandings of the problems of the poor; includes a bibliography.

*Consumer Education for Families with Limited Incomes*, 1971. 360 p. (looseleaf) \$10.50. Home Economics Instructional Materials Center, Texas Tech University, P.O. Box 4067, Lubbock, Texas 79409. A resource manual specifically designed to develop those concepts of consumer education which will aid the teacher of adults in economically depressed areas.

*Consumer Education Package for Low-Income Families*, 1971. Apply for Price. National Foundation for Consumer Credit, Inc., Federal

Bar Building West, 1819 H Street, NW, Washington, D.C. 20006. Unit outlines and teaching materials for an adult consumer education program for low-income groups.

*Green Power: Consumer Action For the Poor*, 1969. 65 p. Free. Office of Economic Opportunity, 1200 19th Street, NW, Washington, D.C. 20506. Designed for use in planning and establishing Consumer Action Programs and their various components, including credit unions, consumer organizations, buying clubs and other cooperative enterprises.

*The Law and the Low-Income Consumer*, edited by Carol Hecht Katz, 1968. 417 p. \$1.00 (paper) New York University School of Law, 41 Washington Square South, New York, New York 10003. Discusses the legal rights and problems of the low-income consumer. Includes a twelve-page bibliography.

*The Poor Pay More*, by David Caplovitz, 1967. 225 p. \$2.45 (paper). Free Press, New York. Survey of Consumer habits of 464 households in low-cost housing projects in New York City. Provides facts and figures which show how and why poor people are victimized by high-pressure salesmen, bait advertising, and "easy credit."

*Poverty Studies in the Sixties*, 1970. 126 p. 60¢ (cat. no. HE 3-38:P86). Superintendent of Documents, GPO, Washington, D.C. 20402. A broad view of poverty and related problems which covers the literature between 1960 and 1969; a selected and annotated bibliography.

*Helping Low-Income Homemakers*, by Margaret Harding, 1969. 142 p. Apply for price. College of Human Ecology, Cornell University, Ithaca, New York 14850. A selected, annotated bibliography with abstracts containing many references not otherwise available. A basic resource for professionals and social science libraries.

*Poverty, An Annotated Bibliography*, by Ernestine H. Thompson, 1971. 64 p. no charge for single copies. Adult Basic Education Project. Southern Regional Education Board, 130 Sixth Street, n.w., Atlanta, Georgia 30013.

*The Poor, A Selected Bibliography*, 1969. 56 p. 60¢ (cat. no. A1. 38:1145). Superintendent of Documents, GPO, Washington, D.C. 20402. Spanning fifteen years, this listing includes citations from fields of anthropology, demog-

raphy, economics, physical and mental health, psychology, sociology, and social psychology. An index of authors is included.

##### 2. Other Special Need Consumers:

*The Billion Dollar Swindle*, by Amram Ducovny, 1969. 252 p. \$5.95. Fleet, New York. Frauds against the elderly, how to avoid them by knowing what to look for and who to contact when you have been cheated.

*Handbook for Consumer Counselors: A Resource and Training Manual*, by Barbara Wertheimer and Rose Sell, 1970. 65 p. (loose-leaf) \$4.00. Metropolitan District Office of the Extension Division, New York State School of Industrial and Labor Relations, Cornell University, 7E. 43rd Street, New York, N.Y. 10017. A handbook designed for use by consumer counselors and teachers of consumer counselors for union retirees and the elderly. Contains information on consumer problems, suggestions for activities and classroom sessions, and resources on subjects such as the consumer movement, money management, frauds and quacks, health care, and taking effective action on consumer problems.

*The Black Consumer*, edited by George Joyce and Norman A. P. Govoni, 1971. 369 p. \$4.95 (paper). Random House, Inc., New York. A collection of articles covering the black consumer market.

*The \$30 Billion Negro*, by Gibson D. Parke, 1969, 311 p. \$6.95. Macmillan, New York. A journalistic analysis of the American Negro market. Part I: "Understanding the Negro Consumer"; Part II: "Planning for the Negro Market"; Part III: "Developing the Market."

*Consumer Education for Mexican Americans*, by Irene Gromatzky, 1968. 19 p. \$1.05; 25¢ (microfiche). ERIC Document Reproduction Service, National Cash Register Co., 4936 Fairmont Avenue, Bethesda, Maryland 20014. Order no. 016563. Study originates from New Mexico State University, University Park, New Mexico.

#### E. Studies in Consumerism

*The Consumer Movement in Historical Perspective*, by Robert O Herrmann, 1970. 32 p.

Single copies free; additional copies 25¢. College of Agriculture, Department of Agricultural Economics and Rural Sociology, Pennsylvania State University, Weaver Building, University Park, Pa. 16802. A brief discussion of the three eras of consumer activity: early 1900's; 1930's; and the 1960's. Provides a historical perspective for the consumer education teacher.

*Consumerism: The Search for Consumer Interest*, by David Aacker and George S. Day, 1971. 442 p. \$10.95 (\$4.95 paper). Free Press, New York. Collection of articles and reports on varying aspects of consumer protection.

*Consumerism: Viewpoints from Business, Government, and the Public Interest*, by Ralph M. Gaedeke and Warren W. Etcheson, 1972. 401 p. \$5.95 (paper). Harper and Row, Inc., New York. These selections and readings offer a better understanding of the conflicting economic, political, and social perspectives of consumerism.

*The Dark Side of the Marketplace*, by Senator Warren G. Magnuson and Jean Carper, 1972. 240 p. \$2.45 (paper). Prentice-Hall, N.J. An investigation of the many areas in which consumers are exploited: cosmetics, home improvements, packaging, credit plans, small loans, drugs and mail frauds.

*Hot War on the Consumer*, edited by David Sanford, 1969. 280 p. \$5.95. Pitman, New York. Collection of articles, most of which have appeared in the New Republic since 1965. Focuses a sharp light on the dark corners of American commerce and offers practical remedies for consumers.

*The Innocent Consumer Vs. The Exploiters*, by Sidney Margolius, 1968. 227 p. \$4.95 (\$.95 paper). Trident Press, Order from Simon & Schuster, New York. Revealing report on the money traps, deceptive advertising, credit plans and packaging that the unsuspecting buyer encounters in the marketplace.

*Let The Seller Beware!* James Bishop, Jr., and Henry W. Hubbard, 1969. Write the authors, Newsweek Magazine, 1750 Pennsylvania Avenue, N.W., Washington, D.C. 195 p. \$6.95. Traces the growth of the consumer movement and protective legislation and discusses the personalities involved in "The Consumer Revolution."



*Who Put the Con in Consumer?*, by David Sanford, 1972: \$5.95, hardback, \$2.95, paperback. Liveright Books, New York. A revealing account of consumer fraud and consumer folly.

*White House Conference on Food, Nutrition and Health*, 1970, 341 p. \$3.00. (cat. no. Y3.w58/16:1/970) Supt. of Documents, GPO, Washington, D.C. 20402. Text of the final report submitted to the President.

## F. Consumer Remedies

*Buyer Beware*, 1971. \$25.00. Neighborhood Consumer Information Center, 3005 Georgia Avenue, N.W., Washington, D.C. 20010. Manual on how to set up a neighborhood consumer information and complaint handling facility in the inner-city. Describes the Neighborhood Consumer Information Center operated by Howard University law students.

*Legal Protection for the Consumer*, by Paul Crown, 1963. 96 p. \$3.25. Oceana Publications, New York. Where and how to get legal help as a consumer.

*The Radical Consumer's Handbook*, by Goody L. Solomon, 1972. 174 p. \$1.25. Ballantine Books, New York. A complete guide to how, where, when and why to raise your voice on your own behalf for consumer rights to retailers, manufacturers and legislators.

## G. Consumer Periodicals

*The Changing Times Teachers Journal*. 9 per year. Apply for price. Changing Times Education Service, 1729 H Street, NW, Washington, D.C. 20006. A guide to the use of *Changing Times* as a classroom aid in teaching consumer education. Contains sample discussion questions, suggested activities, and brief consumer notes. Particularly suited to secondary and adult classes.

*Consumer Alert*. Monthly. Free. Federal Trade Commission, Washington, D.C. 20580. Newsletter of consumer affairs and consumer protection. Items relate to the FTC.

*Consumer Bulletin*. Monthly, \$8.00. Consumers' Research Inc., Washington, New Jersey 07882. A non-profit, consumer-supported testing agency reporting laboratory tests on a wide range of consumer goods and services. Products are rated.

*Consumer Education Forum*. 3 per year. Controlled circulation to members. American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, Mo. 65201. A newsletter published to encourage an interchange of ideas among consumer specialists.

*Consumer Legislative Monthly Report*. Monthly. \$5.00. Office of Consumer Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. A subject-classified listing of legislation introduced in the Congress on consumer oriented subjects. Provides bill numbers, sponsors, a numerical index to bills, and lists of legislation of consumer interest passed by either house and by both houses. A resource for large public and academic libraries.

*Consumer News*. Twice monthly. 6 p. \$2.00. Office of Consumer Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. Newsletter describing regulations, legal actions and continuing programs of Federal agencies in the field of consumer affairs.

*Consumer Reports*. Monthly. \$8.00. Consumers Union of U.S., 256 Washington St., Mount Vernon, New York 10550. Reports the results of tests of products, ranking them as best buy, acceptable, not acceptable. Financed entirely by the sale of its publications.

*FDA Consumer*. Monthly, except combined July-Aug., Dec.-Jan. \$6.50. Superintendent of Documents, GPO, Washington, D. C. 20402. The official magazine of the Food and Drug Administration.

*Financial Facts Newsletter*. Monthly. Free (single subscription). National Consumer Finance Association, 1000 16th Street, N.W., Washington, D.C. 20036. Regular report on indexes of consumer financial behavior, personal income, personal savings, indicators of business activity, consumer price indexes, and other areas of interest to those in the industry. Published since 1958. Designed for teachers. Available in bulk for class use, cost: 25¢ per year.

*National Consumers League Bulletin*. Bimonthly. Available to members only. National Consumers League, 1029 Vermont Avenue, N.W., Washington, D.C. 20005. Reports on social legislation of interest to the League. Mem-

bership in the League is a minimum of \$7.50 per year.

## H. Consumer Organizations

Consumers have organized into local, State, and national groups in order to increase their effectiveness in promoting and protecting the interests of consumers, and to stimulate additional consumer information and educational programs. There is a growing interest in the formation of these organizations as consumers become increasingly aware of their role in the economy and the need for their voices to be effectively heard by those in government and business who make decisions affecting their interests.

A manual, "Forming Consumer Organizations," and an up-to-date list of national, state and local consumer organizations can both help consumers organize for greater effectiveness. These publications can be obtained free of charge by contacting:

Office of Consumer Affairs  
Department of Health, Education, & Welfare  
Washington, D.C. 20201

Consumer Federation of America, 1012 14th Street, N.W., Washington, D.C. 20005. The Federation seeks to promote the rights of all consumers through group action at the Federal, State, regional and local levels.

National Consumer's League, Inc. 1029 Vermont Avenue, N.W., Washington, D.C. 20005. The League, originally established to aid laborers and migrant workers to obtain fair working conditions, now concerns itself primarily with consumer protective legislation and labor standards.

Consumers' Research Inc., Washington, New Jersey 07882. Consumers' Research reports the results of laboratory and other tests it conducts on a wide range of products consumers buy and use, evaluates their relative performance, defects, advantages, and disadvantages. Publishes monthly *Consumer Bulletin*. Educational services and materials are available for teachers.

Consumers Union of U.S. Inc., 256 Washington Street, Mt. Vernon, New York 10550. Consumers Union carries out performance and use tests of consumer products and provides consumers with test results and product evaluations. It also conducts research on economic and social problems and publishes its findings. Publishes monthly *Consumer Reports*. The Educational Services Division provides assistance and materials for Consumer Education.

## I. Adult Education Organizations

Adult Education Association of the USA, 1225 19th Street, N.W., Washington, D.C. 20036. Chief among the services provided by AEA are its publications, mainly *Adult Leadership* and *Adult Education*. Also many pamphlets, books, reports and leaflets are published by AEA and are available to members at reduced prices.

National Association for Public Continuing and Adult Education, 1201 16th Street, NW, Washington, D.C. 20036. NAPCAE is dedicated to the improvement and expansion of publicly supported adult education programs. It puts out special publications along with three newsletters ("PULSE," "SWAP SHOP," and "TECHNIQUES") and a yearly almanac.

National University Extension Association, 1 Dupont Circle, Suite 360, Washington, D.C. 20036. NUEA consists of universities, colleges, related organizations and their personal staffs who make their institutional and community resources available to youth and adults, individuals and groups, volunteer organizations, governmental units, and private industry.

## J. Federal Agencies Serving the Consumer

Following is a partial listing of Federal agencies which can be useful if particular information is sought. For the most up-to-date complete information on Federal government consumer services in one source book, refer to *Guide to Federal Consumer Services*, 1971, by the Office of Consumer Affairs. The publication is available for \$1.00 from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.



## **AGRICULTURE DEPARTMENT**

Agricultural Research Service  
Department of Agriculture  
Washington, D.C. 20250

Office of Information  
Department of Agriculture  
Washington, D.C. 20250

Agricultural Marketing Service  
Department of Agriculture  
Washington, D.C. 20250 or  
one of its local offices.

Food and Nutrition Service  
Department of Agriculture  
Washington, D.C. 20250

## **CIVIL AERONAUTICS BOARD**

Office of Consumer Affairs  
Civil Aeronautics Board  
Washington, D.C. 20428

## **COMMERCE DEPARTMENT**

National Bureau of Standards  
Department of Commerce  
Washington, D.C. 20234

National Business Council for  
Consumer Affairs  
Department of Commerce  
Washington, D.C. 20220

## **GENERAL SERVICES ADMINISTRATION**

Consumer Product Information  
Center  
Washington, D. C. 20407, or any  
Federal Information Center  
listed in local directory

## **ENVIRONMENTAL PROTECTION AGENCY**

Director of Public Affairs  
Environmental Protection Agency  
Washington, D.C. 20460

## **FEDERAL COMMUNICATIONS COMMISSION**

Office of Reports and Information  
Federal Communications Commission  
Washington, D.C. 20554

## **FEDERAL POWER COMMISSION**

Office of Public Information  
Federal Power Commission  
Washington, D.C. 20426

## **FEDERAL RESERVE SYSTEM**

Board of Governors  
Federal Reserve System  
Washington, D.C. 20551 or contact  
one of the Federal Reserve banks.

## **FEDERAL TRADE COMMISSION**

Federal Trade Commission  
Washington, D.C. 20580, or any  
field office listed in local directory.

## **HEALTH, EDUCATION AND WELFARE DEPARTMENT**

Office of Consumer Affairs  
Department of Health, Education  
and Welfare  
Washington, D.C. 20201

Office of Public Affairs  
Office of Education  
Washington, D.C. 20202

Food and Drug Administration  
5600 Fishers Lane  
Rockville, Maryland 20852

Office of Information, Health  
Services and Mental Health  
Administration  
Parklawn Building  
Rockville, Maryland 20852

National Advisory Council on  
Education of Disadvantaged  
Children  
7th & D Sts. SW., 5th Floor  
Washington, D.C. 20202

National Institutes of Health  
Information Office  
Office of the Director  
9000 Rockville Pike  
Bethesda, Maryland 20014

Social Security Administration  
6401 Social Security Building  
Baltimore, Maryland 21235  
or to the local Social Security  
Office.

## **HOUSING AND URBAN DEVEL- OPMENT DEPARTMENT**

Department of Housing and Urban  
Development  
Washington, D.C. 20410, or write  
to any HUD area office or HUD-FHA  
insuring office.

## **INTERIOR DEPARTMENT**

Office of Information  
Department of the Interior  
Washington, D.C. 20240

## **JUSTICE DEPARTMENT**

Antitrust Division  
Department of Justice  
Washington, D.C. 20530

Bureau of Narcotics and  
Dangerous Drugs  
Department of Justice  
Washington, D.C. 20537

## **LABOR DEPARTMENT**

Bureau of Labor Statistics  
Department of Labor  
Washington, D.C. 20210

## **NATIONAL CREDIT UNION ADMINISTRATION**

National Credit Union  
Administration  
Washington, D.C. 20456

## **POSTAL SERVICE**

Consumer Advocate  
U.S. Postal Service  
Washington, D.C. 20260

## **CONSUMER PRODUCT SAFETY COMMISSION**

Office of Information  
Consumer Product Safety Commission  
Washington, D. C. 20014

## **SECURITIES AND EXCHANGE COMMISSION**

Securities and Exchange  
Commission  
Washington, D.C. 20549

## **TRANSPORTATION DEPARTMENT**

Office of Consumer Affairs  
Department of Transportation  
400 - 7th Street, S.W.  
Washington, D.C. 20590

Distribution Section, HQ-438  
Federal Aviation Administration  
Washington, D.C. 20590

Federal Highway Administration  
Department of Transportation  
Washington, D.C. 20590

National Highway Traffic Safety  
Administration  
Washington, D.C. 20591

## **WHITE HOUSE**

Special Assistant for Consumer Affairs  
Executive Office of the President  
Washington, D.C. 20506



# Consumer Information

An Index of Selected  
Federal Publications of  
Consumer Interest

Consumer Information Center

Winter 1974-1975





*"As a by-product of tax-funded programs, the Federal Government acquires a vast amount of information on products, services and other subjects of consumer concern. It has an obligation to share this information with the public in a useful form. . . ."*

GERALD R. FORD  
PRESIDENT OF THE  
UNITED STATES  
September 4, 1974

It is our pleasure to bring you the latest quarterly edition of the Consumer Information Index, a listing of approximately 250 selected Federal consumer-oriented publications. To help consumers adjust to the fuel shortage, a special section on energy conservation is included. Publications in this section offer helpful suggestions for saving energy at home and for conserving gasoline. The Index also includes publications that tell how to buy, use, and care for consumer products; others discuss such consumer-interest subjects as child care, financial planning, health, home maintenance, nutrition, and consumer protection.

The Index was compiled by the Consumer Information Center of the General Services Administration. The Center was established by the President in October 1970 to encourage Federal agencies to develop and release information of interest to consumers. The Center is also responsible for increasing public awareness of this information.

We welcome your comments, recommendations, and suggestions on subjects for future publications.

VIRGINIA H. KNAUER  
*Special Assistant to the  
President for Consumer Affairs*

ARTHUR F. SAMPSON  
*Administrator  
General Services Administration*

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## AUTOMOBILES

**Antifreeze/Coolant. 001C. 35¢.** 8 pp. 1972. How antifreeze/coolant solution protects the car radiator in both winter and summer driving; types of antifreeze/coolant, plus selection and proper use.

**Automobile Batteries: Their Selection and Care. 002C. 65¢.** 20 pp. 1971.

**Check the Mileage (Odometer) Before You Buy. 003C. 25¢.** 4 pp. 1973. Explains the 1973 federal law prohibiting setting back the mileage on new and used motor vehicles.

**Gasoline Is Made To Explode. 004C. Free.** 4 pp. 1974. Hazards of storing gasoline in the home and automobile.

**Gasoline: More Miles Per Gallon. 005C. 35¢.** 12 pp. 1974. How a car engine works; gas selection; maintenance tips; driving techniques to improve car performance and lower costs.

**Guide to Octane Ratings. 006C. Free.** 1 p. 1974.

**The Hazards of "Mixing" Tire Types. 007C. Free.** 2 pp. 1972.

**Miles Per Gallon Ratings for 1973 Cars. 008C. Free.** 2 pp. 1973.

**Miles Per Gallon Ratings for 1974 Cars. 009C. Free.** 16 pp. 1974. Also explains gas mileage label used by dealers on 1974 foreign and domestic cars.

**Miles Per Gallon Ratings for 1975 U.S. Cars. 236C. Free.** 20 pp. 1974. Excludes most California-certified cars.

**Motor Vehicle Defects Investigations. 010C. Free.** 1974. Lists new, pending, and completed federal investigations of motor vehicle safety defects; includes recall notices; revised monthly.

**Safety Tips on the Purchase and Use of Hydraulic Brake Fluids. 011C. Free.** 3 pp. 1972.

**Studded Tires. 012C. Free.** 4 pp. 1971. Performance, installation, limitations on use.

**Three Rules for Maximum Tire Life. 013C. 25¢.** 9 pp. 1973. Tips on how to get full, safe mileage from your tires.

**Tips on Financing a Car. 014C. Free.** 5 pp. 1973. Compares estimated costs of credit from different lending sources using a car as an example of a major credit purchase. Explains Annual Percentage Rate and how to use it in shopping for credit.

**Tires: Their Selection and Care. 015C. 90¢.** 28 pp. 1970.

**What to Buy in Children's Car Seats. 016C. 35¢.** 16 pp. 1971. Selection of appropriate protective restraint systems according to age, height, and weight.

**Why Unleaded Gas? 017C. Free.** 2 pp. 1974. Availability of unleaded gas required for anti-pollution devices in 1975 cars.

## BUDGET, FINANCE, AND INSURANCE

**Budgeting for the Family. 018C. 25¢.** 16 pp. 1972. Steps in developing a budget with charts for estimating income, planning family spending, and recording expenses.

**Budgeting for the Retired Couple. 019C. 25¢.** 14 pp. 1973. Considerations in planning a retirement budget; includes cost of living comparison for retired couples living in selected cities.

**Insurance for Renters and Homeowners. 020C. Free.** 4 pp. 1974.

**Insurance for Your Health, Car, and Life. 021C. Free.** 6 pp. 1974.

**Know Your Pension Plan. 022C. 55¢.** 34 pp. 1973. Discusses early retirement, disability, and survivors' benefits; includes a glossary of common terms.



**Mail Order Insurance. 023C. 25¢.** 8 pp. 1971. Four common insurance frauds; how to protect yourself; procedures for reporting to the Federal Trade Commission.

**Your Right to Credit. 025C. Free.** 6 pp. 1974. Discusses credit for women, young people, retirees, and those with low incomes.

**Your Social Security. 026C. 35¢.** 26 pp. 1974. Who is eligible; amounts of payments; how to apply for Social Security and Medicare benefits.



## CHILD CARE

**Child Development in the Home. 027C. 45¢.** 20 pp. 1974. How to build self-confidence and self-discipline in the preschool child.

**Children's Books. 028C. 30¢.** 16 pp. 1974. A descriptive listing of selected books published in 1973 for preschool through junior high school age. Prepared by the Library of Congress.

**Child Safety. 029C. Free.** 16 pp. 1974. Purchase, safe use, and care of cribs, tricycles, and playground equipment.

**Dennis the Menace Comic Book on Poison Prevention. 030C. Free.** 15 pp. 1974. Includes warnings on drugs, pesticides, paints, and cleaning solutions.

**Don't Lead Your Child To Drug Abuse. 031C. 25¢.** 13 pp. 1972. Tips for parents of the young child on developing healthy attitudes towards medicines.

**Facts about Adolescence. 032C. 30¢.** 14 pp. 1972. Discusses their physical and emotional needs and problems; lists organizations providing additional information.

**Finding the Best Day Care for Your Children. 033C. 30¢.** 14 pp. 1974.

**Good Food News for Kids. 034C. Free.** 8 pp. 1974. Games and puzzles to teach children about food.

**Infant Care. 035C. \$1.00.** 77 pp. 1973. What to expect from your new baby and how to solve problems during the first year.

**Minibikes. 036C. Free.** 4 pp. 1971. The hazards of minibike use, and recommendations for supervision and safe recreation.

**One-Parent Families. 037C. 30¢.** 12 pp. 1974. Practical advice on adjusting to problems and relationships.

**Prenatal Care. 038C. \$1.05.** 70 pp. 1973. Preparing for the baby's arrival; medical care, nutrition, necessary clothing, and equipment.

**Safe Toy Tips. 039C. Free.** 4 pp. 1974. Check list for purchase and safe use; special emphasis on infant and toddler toys.

**So You're Going To Be a New Father. 040C. 55¢.** 32 pp. 1973. Information and practical advice for the expectant father.

**Teach Children Fire Will Burn. 041C. 40¢.** 24 pp. 1971. Guidelines for acquainting children with the dangers and consequences of fire, electric shocks, and explosions; also tells how to prevent home fires and what to do in case of fire.

**Toys: Fun in the Making. 042C. 55¢.** 32 pp. 1973. Simple instructions for creating toys and games from throw-away materials in the home.

**Young Children and Accidents in the Home. 043C. 65¢.** 36 pp. 1974. Discusses home accidents common to specific age groups of children from infancy to 3 years; includes checklist of safety precautions.

**Your Child's Emotional Health. 044C. 25¢.** 13 pp. 1973. Discusses normal behavior in children and describes symptoms of emotional disturbance.

## CLOTHING, FABRICS, AND LAUNDERING

**Clothing Repairs. 045C. 60¢.** 30 pp. 1970. Twenty-five repairs to prolong the usefulness of garments.

**Fibers and Fabrics. 046C. 90¢.** 28 pp. 1970. Basic information about the properties, uses, and care of the principal natural and man-made fibers.

**Flammable Fabrics. 047C. Free.** 6 pp. 1974. Includes purchase, safe use, and proper laundering of flame-retardant fabrics.

**Reading the Labels on Apparel and Household Textiles. 048C. Free.** 6 pp. 1974.

**Removing Stains from Fabrics. 049C. 40¢.** 32 pp. 1968. Stain removers and instructions for removing 142 common stains.

**Soaps and Detergents for Home Laundering. 050C. 25¢.** 8 pp. 1973.

## CONSUMER PROTECTION AND EDUCATION

**An Approach to Consumer Education for Adults. 051C. 80¢.** 37 pp. 1973. A guide to establishing and organizing consumer education programs.

**Consumer News. 052C. \$4.00.** Annual Subscription. Twice a month newsletter informs consumers of government rulings and actions, new consumer laws, public hearings of consumer interest, and new federal consumer publications. Use subscription blank on page 14 of Index.

**Directory of State, County, and City Government Consumer Offices. 053C. \$1.10.** 72 pp. 1974.

**Don't Be Gyped. 054C. Free.** 4 pp. 1971. Bait and switch advertising; what it is and how to protect yourself; procedures for reporting to the Federal Trade Commission.

**Fair Credit Reporting Act. 055C. Free.** 6 pp. 1972. Consumer's right to learn his own credit rating; how to dispute incorrect information and have it removed.

**FDA Consumer. 056C. \$5.30.** Annual Subscription (10 issues). Informs consumers of recent developments in the regulation of foods, drugs, and cosmetics by the Food and Drug Administration. Use subscription blank on page 14 of Index.

**Federal Wage Garnishment Law. 057C. Free.** 6 pp. 1971. What the consumer should know if his wages are withheld to pay his debts.

**Guide to Choosing a Vocational School. 058C. Free.** 6 pp. 1973. Questions to ask before signing the contract; rights of veterans and servicemen in correspondence courses.

**How the Consumer Can Report to the Food and Drug Administration. 059C. Free.** 4 pp. 1973. How to report suspected safety hazards, mislabeling, or false advertising of foods, drugs, and cosmetics.

**How to Cancel Door-to-Door Sales. 060C. Free.** 4 pp. 1974. Explains 3-day cooling-off period.

**Información para el Consumidor. 061C. Free.** 8 pp. 1973. Selected list of federal consumer publications in Spanish. Also available in bulk quantities.

**Mail Fraud Laws. 062C. 35¢.** 27 pp. 1971. Common mail fraud situations; how to protect yourself; procedures for reporting fraud to the U.S. Postal Service.

**Protection for the Elderly. 063C. Free.** 6 pp. 1971. How to help an elderly person protect himself from common frauds; procedures for reporting to the Federal Trade Commission.

**Quackery. 064C. Free.** 2 pp. 1971. Common medical fraud (quackery) situations; how to protect yourself; procedures for reporting to the Food and Drug Administration.



**Truth in Lending. 065C. Free.** 6 pp. 1974. Explains consumers' rights under federal law to obtain full information on the terms of credit.

**You, the Law, and Retirement. 066C. 60¢.** 38 pp. 1972. General advice on why, how, and when to see a lawyer; particularly helpful for retirement planning.

## ENERGY CONSERVATION AND ENVIRONMENTAL PROTECTION

**Clean Air and Your Car. 067C. Free.** 24 pp. 1974. How emission controls affect air pollution and car operation.

**Energy and Kids. 068C. Free.** 2 pp. 1974. Johnny Horizon's tips for saving energy.

**Energy Efficiency in Room Air Conditioners. 069C. Free.** 4 pp. 1974.

**How to Set Up a Recycling Center. 070C. Free.** 14 pp. 1974. What to collect, operating costs and equipment, recruiting volunteers, and publicizing the center.

**Johnny Horizon '76 Children's Kit To Improve the Environment. 071C. Free.** 1974. Fact sheets on ecology for children and adults; plus a pledge card and a bike sticker.

**Noise in the Home. 072C. 25¢.** 8 pp. 1972. Effect on health; noise levels produced by household appliances; how to reduce home noise levels.

**Once There Lived a Wicked Dragon. 073C. Free.** 32 pp. 1974. Story book to teach children about ecology; includes pictures to color.

**Questions and Answers about Carpools. 074C. Free.** 2 pp. 1974. Includes insurance information.

**Questions and Answers about Nuclear Power Plants. 075C. 35¢.** 25 pp. 1974. Possible hazards and safety measures taken to protect health and environment; lists plants currently operating, under construction, or proposed.

**Recycling and the Consumer. 076C. Free.** 12 pp. 1974. What and why to recycle.

**Tips for Energy Savers. 077C. Free.** 25 pp. 1974. Hints for conserving energy in household heating, cooling, appliance use; in the workshop; and in family activities.

**Tips for Motorists. 078C. Free.** 8 pp. 1974. Car maintenance and driving techniques for improving gas mileage; suggestions for curbing car use.

## FEDERAL INCOME TAX

**NOTE:** The following Internal Revenue Service publications will NOT be available until January 15, 1975. Use order blank on page 14.

**Road Maps for Forms 1040 and 1040A. 247C. Free.** 24 pp. 1974. Simple illustrated instructions on how to complete income tax forms 1040 and 1040A.

**Tax Benefits for Older Americans. 248C. 40¢.** 24 pp. 1974. Highlights tax benefits for persons 65 years and older.

**Your Federal Income Tax. 249C. Free.** 192 pp. 1974. Comprehensive guide to preparing personal income tax returns; includes filing, determining taxable income, adjustments to income, deductions, etc.

## FOOD

### DIET AND NUTRITION

**Calories and Weight. 079C. \$1.00.** 100 pp. 1974. Pocket guide indicates calories per portion of 536 common foods; discusses planning weight reduction diets.

**Eat a Good Breakfast To Start a Good Day. 080C. 25¢.** 8 pp. 1972. Ideas for nutritious and economical breakfasts.

**Food Additives. 081C. 25¢.** 8 pp. 1973. Describes what they are, why they are necessary, and how they are regulated.

**Food and Your Weight. 082C. 40¢.** 37 pp. 1973. Suggestions for controlling weight; plans for nutritious weight reduction diets; lists calories per portion of common foods.

**The Food Fad Boom. 083C. Free.** 4 pp. 1973. Questions and answers on the labeling, promotion, and nutritional value of organic foods.

**Food Guide for Older Folks. 084C. 35¢.** 19 pp. 1972. Meal planning, buying, and preparing foods to assure adequate nutrition for persons over 60 years of age.

**Food Is More Than Just Something To Eat. 085C. Free.** 32 pp. 1973. Layman's guide to nutrition includes functions of the major nutrients, their importance to good health, and where to find them in today's foods; includes a daily food guide.

**Nutrition Labeling—Terms You Should Know. 086C. Free.** 4 pp. 1973. Includes chart of U.S. Recommended Daily Allowances for sound nutrition.

**Nutritive Value of Foods. 087C. 85¢.** 41 pp. 1971. Nutrient content, including saturated and unsaturated fat content of common foods; recommended dietary allowances.

## PURCHASE

**Antibiotics in the Foods You Eat. 088C. Free.** 2 pp. 1972. Use of antibiotics in food-producing animals, potential hazards, steps being taken to prevent unsafe residue levels.

**Facts About Food Prices. 089C. Free.** 22 pp. 1974.

**Federal Food Standards. 090C. Free.** 4 pp. 1974. Brief summary of voluntary and regulatory standards for quality, identification, and wholesomeness.

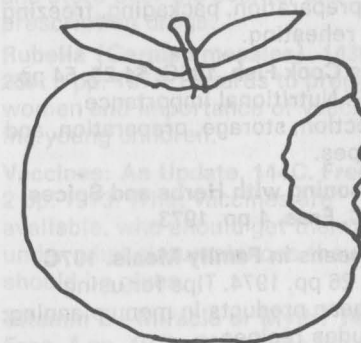
**Food and Your Money. 091C. Free.** 8 pp. 1973. Outlines underlying causes of changes in food prices. Teacher's guide suggests educational activities and projects.

**The Food Labeling Revolution. 092C. Free.** 4 pp. 1974. Explains new regulations requiring a food label information panel.

**Hot Dog Labels. 093C. Free.** 2 pp. 1974. New federal regulations for hot dogs and cooked sausage.

**How to Buy Meat for Your Freezer. 094C. 35¢.** 28 pp. 1974.

**Keys to Quality. 095C. Free.** 7 pp. 1973. Pointers for assuring quality and economy in food buying; explains USDA grades; lists 15 booklets with more detailed food buying information.



**Questions and Answers about Canned Foods. 096C. Free.** 2 pp. 1971.

**Questions and Answers about Hamburger. 097C. Free.** 2 pp. 1974.

**Standards for Meat and Poultry Products. 098C. Free.** 7 pp. 1973. Minimum meat and poultry content for 232 food products (e.g., chili con carne, frozen dinners, frankfurters, etc.).

**What Happened to Mushrooms? 099C. Free.** 8 pp. 1974. Discusses the 1973 recall and the prevention of future problems.

**What's in Your Food Bill? 100C. Free.** 5 pp. 1974. Tips for cutting your grocery bill.

**Your Money's Worth in Foods. 101C. 50¢.** 26 pp. 1974. Guides for budgeting, menu planning, and shopping for best values.



## PREPARATION AND STORAGE

**Can Your Kitchen Pass the Food Storage Test? 102C.** Free. 8 pp. 1974. Checklist of food storage hazards and how to correct them, with emphasis on the proper use of refrigeration.

**Food Safety. 103C. Free.** 8 pp. 1974. Facts about food-borne illnesses, summertime foods, and brown bag lunches.

**Freezing Combination Main Dishes. 104C. 30¢.** 22 pp. 1973. Selection of ingredients and packaging materials; recipes and instructions for preparation, packaging, freezing, and reheating.

**Let's Cook Fish. 105C. \$1.25.** 54 pp. 1972. Nutritional importance, selection, storage, preparation, and recipes.

**Seasoning with Herbs and Spices. 106C. Free.** 4 pp. 1973.

**Soybeans in Family Meals. 107C. 35¢.** 26 pp. 1974. Tips for using soybean products in menu planning; includes recipes.

## HEALTH GENERAL

**Acupuncture. 108C. 30¢.** 7 pp. 1973. History and philosophy of this ancient Chinese treatment of disease; recent medical developments; precautions to take when considering acupuncture.

**Adult Physical Fitness. 109C. 85¢.** 64 pp. 1972. Graduated fitness program for adults who have not exercised regularly.

**Birth Control Methods for Family Planning. 110C. 25¢.** 6 pp. 1973.

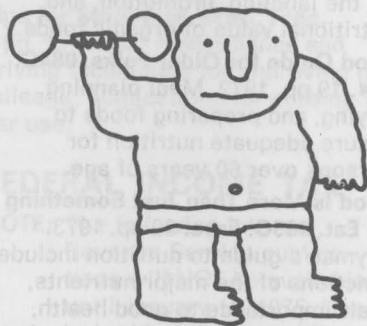
**A Brief Explanation of Medicare. 111C. 25¢.** 13 pp. 1973.

**Cancer, What To Know, What To Do About It. 112C. 25¢.** 8 pp. 1972.

**Cause of Heart Attacks: Hardening of the Arteries. 113C. 30¢.** 16 pp. 1972.

**Choosing a Nursing Home. 114C. 50¢.** 32 pp. 1972. Kinds of nursing homes, licensing requirements, and a checklist of what to look for in special services, atmosphere, and safety.

**Facts about Bottled Water. 115C. Free.** 2 pp. 1974.



**The Fitness Challenge . . . in the Later Years. 116C. 70¢.** 28 pp. 1973. For older persons, illustrated exercise programs for different levels of activity; stresses the value of regular exercise.

**The Great Feminine Spray Explosion. 117C. Free.** 2 pp. 1974. Facts about effectiveness of and reactions to these products; proposed FDA regulations regarding their advertising and labeling.

**Handle Yourself with Care. 118C. 40¢.** 22 pp. 1973. Describes what older Americans can do to prevent accidents in a variety of situations.

**Hazards of Diagnostic X-rays. 119C. 25¢.** 8 pp. 1973.

**Headaches. 120C. 25¢.** 19 pp. 1971. Types of headaches, their causes, and what you can do to relieve them.

**Hearing Aids. 121C. 85¢.** 32 pp. 1971. Selection, maintenance, and care; causes of hearing loss.

**Hexachlorophene. 122C. Free.** 3 pp. 1972. Hazards and restrictions on use.

**Hypoallergenic Cosmetics. 123C. Free.** 2 pp. 1974. How they differ from regular cosmetics.

**Sunlamps. 124C. Free.** 2 pp. 1971. Precautions for safe use.

**Tooth Care. 125C. 40¢.** 24 pp. 1973.  
**Typical Poisonous Plants. 126C. 70¢.** 23 pp. 1973. Includes descriptions, pictures, and antidotes.

**Understanding Mental Health. 127C. 30¢.** 11 pp. 1973. Recognizing and coping with depression, mood changes, and related mental stress in yourself and others.

**VD and You. 129C. 25¢.** 5 pp. 1973. Symptoms and dangers of venereal disease.

**Watch Your Blood Pressure. 130C. Free.** 28 pp. 1974. Hazards of high blood pressure and how to control it.

## CIGARETTES AND ALCOHOL

**Alcohol: Questions and Answers. 131C. 35¢.** 16 pp. 1971.

**Smoking Self-Test for Teenagers. 132C. 35¢.** 15 pp. 1974. Series of quizzes that explore your views on smoking. Quiz results of nationwide survey given for comparison.

**Someone Close to You Drinks Too Much. 133C. 35¢.** 15 pp. 1973. Tips on dealing with an alcoholic; includes a list of organizations that can help.

**The Surprising News about Women and Smoking. 134C. 25¢.** 4 pp. 1974.  
**Unless You Decide To Quit, Your Problem Isn't Going To Be Smoking; Your Problem's Going To Be Staying Alive. 135C. 30¢.** 9 pp. 1973. Includes tips for cutting down on smoking as well as quitting.

## MEDICINES AND DRUGS

**Answers to Most Frequently Asked Questions about Drug Abuse. 136C. 35¢.** 31 pp. 1972.

**Aspirin. 137C. Free.** 2 pp. 1972. Composition, quality controls, and safe use.

**Brand vs. Generic Drugs. 138C. Free.** 3 pp. 1973. Discusses new federal standards to assure quality and purity in generic and brand name drugs.

**Diet Pills. 139C. Free.** 2 pp. 1973. Limits of usefulness and dangers of abuse.

**Myths about Vitamins. 140C. Free.** 8 pp. 1974. Discusses claims made about various vitamins; includes a chart of recommended daily allowances and a list of the best vitamin sources.

**The Pill. 141C. Free.** 3 pp. 1973. How birth control pills work; who should not take them; possible side effects.

**A Primer on Medicine. 142C. Free.** 6 pp. 1973. How to buy, use safely, and store over-the-counter and prescription drugs.

**Rubella (German measles). 143C. 25¢.** 8 pp. 1970. Hazards to pregnant women and importance of vaccinating young children.

**Vaccines: An Update. 144C. Free.** 2 pp. 1973. What vaccines are available, who should get them, and under what circumstances they should be given.

**Vitamin E—Miracle or Myth? 145C. Free.** 4 pp. 1973. Discusses the claims being made about Vitamin E.

**Vitamins, Minerals, and FDA. 146C. Free.** 2 pp. 1973. Explains new federal regulations to protect consumers against hazards from toxic amounts of nutrients.

## HOUSING

### APPLIANCES AND HOUSEHOLD FURNISHINGS

**Buying a Sewing Machine. 147C. 25¢.** 12 pp. 1973. How to select a machine suited to your sewing needs.

**Buying Small Appliances. 148C. Free.** 7 pp. 1974. Includes hair stylers and dryers, electric manicure sets and toothbrushes, fondue pots, etc.

**Carpet and Rugs. 149C. 55¢.** 32 pp. 1973. Fibers, textures, regulations for labeling and flame-resistance, selection, installation, care, and cleaning.



**Dishwashers. 150C. 70¢.** 20 pp. 1972. Description of various features, selection, use, and maintenance.

**Electric Percolators. 151C. 25¢.** 8 pp. 1973. Selection, features, safe use, and care of coffee urns and pots.

**Kitchen Stove Safety. 152C. Free.** 3 pp. 1974.

**Portable Dehumidifiers. 153C. 25¢.** 8 pp. 1974. Selection, features, safe use, and care.

**Portable Humidifiers. 154C. 25¢.** 8 pp. 1974. Purchase, safe use, and care.

**Purchasing Hi-Fi Systems, TV, and Tape Recorders. 155C. Free.** 6 pp. 1974.

**Room Air Conditioners. 156C. 70¢.** 24 pp. 1972. How they work, selection, use, and maintenance.

**Safe Use of Microwave Ovens. 157C. Free.** 2 pp. 1974. Includes purchasing tips.

**Safe Use of Space Heaters. 158C. Free.** 4 pp. 1974.

**TV Fire and Shock Hazards. 159C. Free.** 3 pp. 1974. Precautions and proper maintenance for safe use.

**Used Furniture. 160C. 25¢.** 8 pp. 1973. How to select serviceable, economical secondhand furniture.

**Vacuum Cleaners. 161C. 60¢.** 16 pp. 1972. Selection, use, and care.

**Washers and Dryers. 162C. 75¢.** 24 pp. 1972. Selection, use, and maintenance.

## **BUILDING, BUYING, AND FINANCING**

**Buying and Financing a Mobile Home. 163C. Free.** 12 pp. 1973.

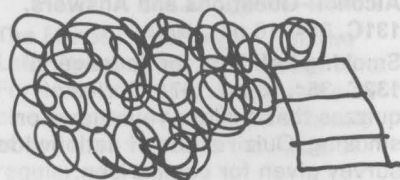
**Buying Lots from Developers. 164C. 45¢.** 28 pp. 1973. What to know about a property and the contract before you sign; explains the "full disclosure" of information law.

**Closing Costs. 165C. Free.** 4 pp. 1973. What they are, what documents to expect at closing, average closing costs, and shopping for a loan when buying a house.

**Construction Guides for Exposed Wood Decks. 166C. \$1.25.** 78 pp. 1972.

**Designs for Low-Cost Wood Homes. 167C. 50¢.** 30 pp. 1969. Sketches and model floor plans; how to select economical, durable materials; includes order forms for working plans.

**Fair Housing U.S.A. 168C. Free.** 10 pp. 1973. What the Fair Housing Law is, when it is applicable, procedures for reporting discrimination to the federal government.



**Fireplaces and Chimneys. 169C. 40¢.** 23 pp. 1971. Selection of materials, construction, and maintenance.

**Firewood for Your Fireplace. 170C. 25¢.** 7 pp. 1974. Burning characteristics of various woods, where and how to buy firewood, and tips on safe fireplace use.

**Home Buying Veteran. 171C. Free.** 29 pp. 1971. Useful home buying information for non-veterans as well as veterans; choosing a neighborhood, a lot, a house; checklist for inspecting a house; financing.

**Home Heating. 172C. 40¢.** 24 pp. 1968. Installation, operation, maintenance, and costs of the most commonly used heating systems.

**Homeowner's Glossary of Building Terms. 173C. Free.** 16 pp. 1974.

**House Construction: How To Reduce Costs. 174C. 25¢.** 16 pp. 1973. Guidelines for savings in location, style, interior arrangements, and in selection of materials and utilities.

**Information on Moving Your Household Goods. 175C. 55¢.** 17 pp. 1972. Consumers' guide for obtaining estimates and accurate weights of shipments, preparing articles for the movers, filing loss or damage claims with the moving company.

**Know the Soil You Build On. 176C. 35¢.** 13 pp. 1967. Advice on how to choose land suitable for building.

**Making Basements Dry. 177C. 25¢.** 10 pp. 1970. Selection of building site; selection and care of materials and dehumidifying equipment.

**Moving: Protect Your Household Goods. 178C. Free.** 6 pp. 1972. Tips on insurance, storage, inventory, inspection, and what to do in case of loss or damage.

**Questions and Answers on Condominiums. 179C. Free.** 48 pp. 1974.

**Rent or Buy? 245C. 80¢.** 32 pp. 1974. How to compare current and long-range costs of renting vs. buying a home.

**Wise Home Buying. 180C. Free.** 32 pp. 1972. Information on choosing a real estate broker, locating a house, checklist for inspecting an old house, and how to finance a home.

**Wood-Frame House Construction. 181C. \$2.60.** 223 pp. 1970. Comprehensive, illustrated handbook provides detailed instructions and basic principles for building.

**Wood Siding. 182C. 25¢.** 13 pp. 1973. Discusses installation, finishes, and maintenance; plus tips on insulation.

## **HOME MAINTENANCE AND IMPROVEMENTS**

**Finding and Keeping a Healthy House. 183C. 60¢.** 20 pp. 1974.

How to identify and protect your home from water damage, wood decay, and destructive insects such as termites, beetles, and carpenter ants.

**Floor Polish and Floor Care. 184C. 70¢.** 20 pp. 1972. Selection and safe application of polishes; proper floor maintenance.

**Household Cleaners. 185C. 30¢.** 9 pp. 1974. Selection and safe use.

**Interior Painting. 186C. 30¢.** 32 pp. 1971. Selection of paint or finish, surface preparation, and application.

**Paint and Painting. 188C. 85¢.** 32 pp. 1971. For both interior and exterior painting; selection of equipment and paint or finish, preparation of surface, and application.

**Power Hand Tools. 189C. 45¢.** 28 pp. 1973. Selection and safe use of power drills, sanders, and saws.

**Simple Home Repairs. 190C. 25¢.** 14 pp. 1973. Guide to repairing and replacing faucets, electric plugs, screens, tiles, etc.

**Simple Plumbing Repairs. 191C. 25¢.** 14 pp. 1972. Equipment and methods for repairing faucets, valves, leaks in pipes and tanks, frozen pipes, clogged drains, and toilets.

**Tools and Their Uses. 192C. \$1.95.** 179 pp. 1971. Selection, safe use, and care of most tools used in the home.

**When You Return to a Storm Damaged Home. 193C. Free.** 12 pp. 1972. For homes damaged by water or wind; includes salvaging furniture, renovating walls, woodwork, and floors; plus safety precautions for checking electricity, heat, and plumbing.

## **HOME SAFETY**

**Accident Prevention in the Home. 194C. Free.** 11 pp. 1974. Fact sheets on bathtub, shower, non-glass doors, glass door and window injuries, carbon monoxide, and aerosol sprays.

**A Design Guide for Home Safety. 195C. \$2.35.** 180 pp. 1972. Detailed plans for building structurally safe homes and correcting unsafe features in existing homes.



**Christmas Safety. 196C. Free.** 6 pp. 1973.

**Designing Kitchens for Safety and Efficiency. 197C. 25¢.** 10 pp. 1974.

**Fire Extinguishers. 198C. 65¢.** 10 pp. 1971. Types of fires; selection, location, and use of various extinguishers; what to do in case of fire.

**Fire Safety. 199C. Free.** 6 pp. 1974. Prevention tips as well as what to do in case of fire; of particular interest to apartment dwellers.

**Protecting Mobile Homes from High Winds. 200C. Free.** 16 pp. 1972.

**Protecting Your Home against Theft. 201C. Free.** 2 pp. 1972.

**Safety of Cooking Utensils. 202C. Free.** 2 pp. 1972. Safety of Teflon and aluminum cooking utensils.

**Stair Safety. 203C. Free.** 3 pp. 1974.

## LANDSCAPING, GARDENING, AND PEST CONTROL

**Better Lawns. 204C. 40¢.** 32 pp. 1971. Preparation, selection of grasses, planting, and care.

**Controlling Household Pests. 205C. 40¢.** 32 pp. 1971. Procedures and proper pesticides for controlling rats, cockroaches, termites, clothes moths, carpet beetles, etc.

**Growing Bonsai. 206C. 35¢.** 21 pp. 1973. Guide to selecting and growing miniature trees and vines in containers; propagation, care, and display.

**Make Your Own Terrarium. 207C. Free.** 2 pp. 1974. Lists materials needed, appropriate plants, and care.

**Safe Use of Pesticides around the Home. 208C. Free.** 10 pp. 1974. Tips on safe storage, application, and disposal of pesticides.

**Transplanting Ornamental Trees and Shrubs. 209C. 25¢.** 11 pp. 1972. The following publications are guides to selection, planting, and care:

**Growing Flowering Perennials. 210C. 40¢.** 32 pp. 1970.

**Selecting and Growing House Plants. 211C. 40¢.** 32 pp. 1968.

**Selecting and Growing Shade Trees. 212C. 30¢.** 22 pp. 1973.

**Selecting Shrubs for Shady Areas. 213C. 30¢.** 16 pp. 1970.

**Shrubs, Vines, and Trees for Summer Color. 214C. 30¢.** 21 pp. 1972.

**Summer Flowering Bulbs. 215C. 25¢.** 16 pp. 1971.

## RECREATION, TRAVEL, AND LEISURE ACTIVITIES

**Air Travelers' Fly-Rights. 216C. Free.** 16 pp. 1973. Air passengers' rights and responsibilities; includes information on fares, denied boarding compensation, baggage loss, charter flights, etc.

**Attracting and Feeding Birds. 217C. 25¢.** 11 pp. 1973.

**Backpacking in the National Forest. 218C. 40¢.** 28 pp. 1971. Pointers for backpacking, necessary equipment, and a list of backpacking areas.

**Bicycle Safety. 219C. Free.** 3 pp. 1974.

**Documents from America's Past. 220C. Free.** 24 pp. 1974. Descriptive catalog lists books and reproductions of historical documents available from the National Archives; includes order blank.

**Federal Requirements for Recreational Boats. 221C. Free.** 16 pp. 1973. Detailed information on safety requirements and helpful suggestions for safe and pleasurable boating.

**Fifty Birds of Town and City. 222C. \$1.20.** 50 pp. 1974. Description of birds, their habitats, and foods, with color illustrations.

**Know Before You Go. 223C. 35¢.** 24 pp. 1973. What items the overseas traveler may bring back duty-free and in what quantities; restricted items; shipping pointers.

**Selecting Luggage. 224C. Free.** 3 pp. 1974. Size, construction, and other features.

**Skiing and Skiing Equipment. 225C. Free.** 3 pp. 1974. Tips on skiing safety; includes purchase and maintenance of ski boots and bindings.

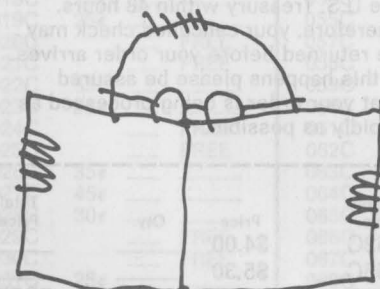
**Snowmobiles. 226C. Free.** 4 pp. 1974. Purchase, safe use, and maintenance.

**Tent Flammability. 227C. Free.** 2 pp. 1974.

**United States Postage Stamps and Postal Stationery. 228C. Free.** 20 pp. 1972. History and production of stamps, first day issuances, and postal stationery; plus tips for the beginning stamp collector.

**Winter Activities in the National Park System. 229C. 50¢.** 24 pp. 1970. Lists parks which provide winter camping facilities, skiing, snowmobiling, ice skating, etc.

**You and Your Passport. 230C. 35¢.** 18 pp. 1973. Explains how and where to apply for a passport; when visas and immunizations are necessary; plus other tips.



## OTHER PUBLICATIONS OF CONSUMER INTEREST

**Brand Name Listing. 231C. 65¢.** 42 pp. 1974. Annual issue lists by brand name approximately 800 consumer products which were certified by suppliers during 1973 as being identical to those purchased by the government. Indicates that products are not purchased by brand name but by federal specifications.

**Community Services for Older Americans. 232C. 60¢.** 36 pp. 1973. Includes a checklist of community activities.

**Consumer's Guide to Postal Services and Products. 233C. Free.** 18 pp. 1973. Includes information on insured, registered, and certified mail; and how to guard against mail fraud.

**Dishing Up the Dog Food. 234C. Free.** 3 pp. 1973. Nutritional content and purity of pet food and nutrition requirements of pets.

**Equal Pay. 235C. Free.** 16 pp. 1971. Women's rights under Equal Pay Act; who is covered by the act; permissible exceptions; how to report violations.

**Federal Benefits for Veterans and Servicemen with Military Service since January 31, 1955. 024C. Free.** 8 pp. 1972. Emphasis on educational assistance.

**Federal Benefits for Veterans with Military Service before February 1, 1955. 128C. Free.** 19 pp. 1972.

**Get Credit for What You Know. 237C. 25¢.** 8 pp. 1974. How to get high school and college credit without formal schooling.

**How To Buy a Christmas Tree. 238C. 25¢.** 12 pp. 1973.

**How To Pack and Wrap Parcels for Mailing. 239C. Free.** 13 pp. 1973.

**How To Prevent and Remove Mildew. 240C. 25¢.** 12 pp. 1971.

**Investing in Gold. 187C. Free.** 2 pp. 1974. Where it can be purchased and in what units; discusses some of the risks.

**Keeping Records—What to Discard. 241C. Free.** 5 pp. 1974. Household and family records, and other documents that should be kept; when to use a safe deposit box.

**Merchandising Your Job Talents. 242C. 45¢.** 26 pp. 1971. Information on preparing a resume, writing a letter of application, interviewing for a job.



**Prohibiting Delivery of Offensive Mail. 243C. Free.** 2 pp. 1971. Postal form for removing your name from mailing lists of advertisers of sexually-oriented material.

**What About Metric. 244C. 80¢.** 18 pp. 1973. Advantages and growing use of the metric system; conversion tables for weight, length, volume, and temperature.

**Información para el Consumidor,** an Index of selected federal publications in Spanish, is available free from Consumer Information. Indicate desired quantity for Item No. 061C on page 15.

For copies of the next quarterly edition of the English **Consumer Information Index**, indicate quantity on this page, and be sure to indicate your name and address. The next edition of the **Index** will be mailed as soon as it is published.

#### ORDERING INFORMATION

Requests for publications listed in this Index or additional copies of the Index should be sent to Consumer Information, Public Documents Distribution Center, Pueblo, Colorado 81009. For more prompt service use the mail order forms on pages 14, 15 and 16.

**Subscription and Tax Order Blank/** If ordering either subscription, the tax publications, and/or the next edition of the **Consumer Information Index**, fill in the information below and include with order blank.

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Note to Editors: This is the first of a series of five articles on credit. Future columns will deal with credit for young people, women, senior citizens and low-income consumers.

## *Dear Consumer*

# Use Credit With Caution

By Virginia Knauer  
Special Assistant to the President  
and Director  
Office of Consumer Affairs  
Department of Health, Education and Welfare

You hear so much talk these days about "a cashless society," and it worries me a bit.

It seems to have become a way of life for many of us to use credit instead of paying cash. Just think how often we use credit!

We have charge accounts at local stores and we have bank credit cards, too. We buy everything—from television sets to vacations—on the installment plan. And we often borrow cash—to pay for cars, couches and college—from banks, credit unions, savings and loan associations and finance companies.

I would surely agree that credit is a useful tool for consumers. Being able to say, "Charge it" is a convenience;

Credit costs vary tremendously from store to store, and from lender to lender. Always compare cred-

it costs.

If a credit union, for instance, lends you \$500 for one year at an APR of 12%, the finance charge is \$33.09. A bank lending you \$500 for one year at an APR of 12.5% gets a finance charge of \$34.50. If you borrow the \$500 against your bank credit card at an APR of 18%, you pay a finance charge of \$50.08. And if you borrow \$500 from a small-loan company with an APR of 30%, your finance charge is a whopping \$83.76!

● Before deciding on credit, do some figuring.

Ask yourself: Would it be wiser to wait, save the money on my own and buy for cash later?

If you want a television set costing \$500, you might borrow the \$500 on a two-year loan at an APR of 12%. Your monthly payments would be about \$23.50 and after two years you would have paid \$564.88. Your credit would cost you \$64.88; that's your finance charge.



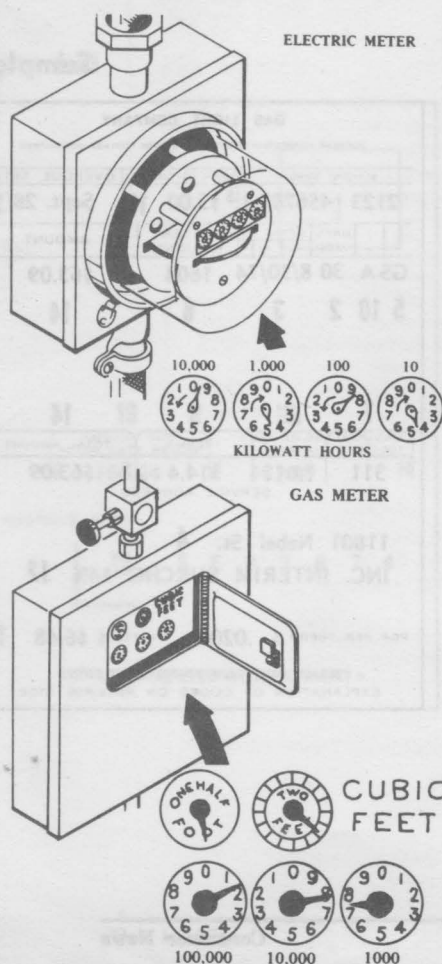


## What to do

State agencies regulate both electricity & natural gas public utilities. If you have a complaint or question about legal rates a utility company charges for electricity or natural gas, contact the utility commission in your state capital. Since these agencies have public hearings before permitting a utility to increase its rates, you & other consumers have a chance to make your views known. Also, you may want to get more information about surcharges or fuel adjustment charges added to utility bills.

Environmental Action Foundation has names, addresses & telephone numbers of state utility regulatory commissions. It also has information about private organizations that represent consumers or help consumers in dealing with these commissions. For the list of commissions & utility organizations in your state, write to Environmental Action Foundation, 724 Dupont Circle Building, Washington, DC 20036, or call 202-659-9682.

For information about taxes on utility bills, first contact your local government's tax office. That office can explain the local utility tax, if any, & direct you to other government offices that tax bills.



# consumer news

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

Vol. 4, No. 13, Oct. 1, 1974

## Reading electric & gas meters

With utilities taking a larger chunk of everyone's monthly budget, it makes sense to understand how to read your gas & electric meters. You can keep tabs on your own conservation of energy & also double-check the utility companies' bills [see "Your electric bill," page 2; "Your gas bill," page 3, & "Adding it all up," page 4].

### Check this electric meter

The electricity you use is measured in kilowatt-hours (kwh). (A watt is a measure of electricity & a kilowatt is 1,000 watts. You will use 1 kwh of electricity if you leave a 100-watt light bulb burning for 10 hours.

Each dial on your meter shows that you have used a certain number of kwh of electricity.

Always start to read your meter with the first dial on the right; it measures a total of 10 kwh. Each time the pointer moves from 1 number to another on this first dial, you have used 1 kwh.

In the meter shown here, 4 kwh are measured on the first dial. The second dial on this meter—measuring a total of 100 kwh—shows that 80

kwh have been used. (Note that some of the dials run clockwise, while others run counterclockwise.)

When you check the third dial—measuring 1,000 kwh—you'll see that the pointer is barely a hair's-breadth away from 5. Do you read this as 5 or 4? First you must check the dial on the right, the 100-kwh dial. Its pointer is now between 8 & 9, showing that it hasn't quite completed its present circling of the dial. Thus, you read the 1,000-kwh dial as 4. You'll read it as 5 after the pointer on the 100-kwh dial reaches 0.

On the fourth dial, of course—the 1 measuring 10,000-kwh—you read 9. Thus, you have a complete meter reading of 9484.

### Check this gas meter

Your gas meter has two types of dials. The recording dials—shown on the bottom line of the meter pictured here—are the ones that measure the cubic feet of gas you use. (A cubic foot is a unit for measuring the volume of natural gas.)

The other dials on your meter—here, the 2 on the top line—are test dials that are used by the gas company to check the accuracy of the meter. You can always spot a test dial because it measures less than 100 cubic feet, & you can always ignore it.

On this meter, the first dial on

the right measures 1,000 cubic feet of gas each time the pointer circles the entire dial. The second dial measures 10,000 cubic feet with each complete circling of the pointer; the third measures 100,000. On a meter having 4 dials, the fourth would measure 1 million cubic feet.

Keeping those figures in mind—& following the rules outlined above for electric meters—you can easily read this meter. The 1,000-foot dial reads 7; the 10,000-foot dial reads 7; & the 100,000-foot dial reads 1. The meter reading is 177.



## Your electric bill

This sample electric bill may not look exactly like the one you receive in the mail, but it probably includes many of the same items that appear on your own bill. Although utility rates, taxes & other charges vary in different communities, this sample should help to explain your bill. If you still have questions, call your local electric company. Their consumer service department can answer your questions & may also be able to send you a sample bill that will explain the exact items for which you are charged. (Numbers listed below describe numbered items on the sample bill.)

(1) This is the number of consumer's account with the electric company. Use it for identification when making inquiry or paying bill.

(2) This code indicates the rate schedule that is used in billing the consumer. This rate is usually not shown on the bill; but you do need to know what it is if you want to compute your own bill. You can find the rate at which you are charged by calling your electric company. Usually, electric rates are set on a sliding scale, with the rate per kilowatt-hour (kwh) decreasing as you use more kwh of electricity.

(3) This code indicates the kind of bill this is—a regular monthly bill or an adjustment bill. Code is explained on reverse side of bill.

(4) Cutoff date for billing.

(5) Meter reading on which bill is based. You can double-check this figure by reading your meter the same day the electric company reads it. This should be the cutoff date (see item 4); call the company to learn your cutoff date each month.

(6) Consumer's monthly charge for electricity.

(7) This applies only to commercial installations using more than 6,000 kwh per month.

(8) To verify the kwh for which you are charged, subtract last month's meter reading (Item 5 on last month's bill) from Item 5 on this month's bill.

(9) This is the total of the following items on the bill: Item 8 multiplied by the rates charged per kwh; Item 10; Item 11; Item 12; Item 13. [See "Adding it all up," page 4.]

(10) This state's residents pay an environmental surcharge—collected for the state by the electric company—which helps defray costs of deciding where to locate electric plants.

(11) This county levies an energy tax which is collected for the county by the electric company.

(12) State sales tax of 4%.

(13) The fuel cost adjustment is a "pass-through" charge which represents the electric company's increased costs for the coal & oil used to generate electricity. This state's utility commission allows the electric company to pass along its increased costs to the consumer. The fuel cost increase is figured as a certain amount per kwh (on this bill, it is \$.0110592, slightly over 1¢ per kwh). Multiply that figure by kwh used to get fuel cost adjustment (\$24.33 on this bill).

(14) Date after which bill is overdue.

(15) After overdue date, additional 5% is added to bill.

For a detailed explanation of the steps to take in computing your own electric bill, see "Adding it all up," page 4.

## Sample electric bill

|                                    |                       |                       |                   |                                        |  |
|------------------------------------|-----------------------|-----------------------|-------------------|----------------------------------------|--|
| ACCOUNT NUMBER<br>1 01-2500-2775-1 |                       | KEEP THIS PART 2 R    |                   | ACCOUNT NUMBER<br>1 01-2500-2775-1     |  |
| CODE<br>1                          | SERVICE TO MONTH<br>8 | METER READING<br>9779 | AMOUNT<br>\$85.43 | BILLS ARE DUE WHEN RENDERED            |  |
| 3                                  | 4                     | 5                     | 6                 | PAYMENTS THRU CREDITED TO THIS BILLING |  |
| 7                                  | 8                     | 9                     | 10                | PLEASE RETURN THIS PART WITH PAYMENT   |  |
| KILOWATT DEMAND                    |                       | KILOWATT HRS USED     | TOTAL AMOUNT      | AMOUNT DUE NOW                         |  |
| 2200                               | 8                     | 2200                  | 9                 | \$85.43                                |  |
| SURCHARGES                         |                       | SALES TAX             |                   | AMOUNT DUE AFTER                       |  |
| ENVIRONMENTAL                      | PER KWH               | OVERDUE AFTER         |                   | Sept. 30 74                            |  |
| .25                                | 10                    | \$1.95                | 11                | \$89.69                                |  |
|                                    |                       | \$0.0110592           |                   | AMOUNT DUE AFTER                       |  |
|                                    |                       | \$24.33               |                   | Sept. 30 74                            |  |
| 13                                 |                       | 14                    |                   | ← SERVICE ADDRESS →                    |  |

## Sample gas bill

|                                                        |                       |                             |                   |                              |    |
|--------------------------------------------------------|-----------------------|-----------------------------|-------------------|------------------------------|----|
| GAS LIGHT COMPANY                                      |                       |                             |                   |                              |    |
| ADDRESS CORRECTION REQUESTED RETURN POSTAGE GUARANTEED |                       |                             |                   |                              |    |
| ACCOUNT NUMBER<br>2123 456788 1                        |                       | SALES OR CITY TAX<br>\$3.00 |                   | OVERDUE AFTER<br>Sept. 28 15 |    |
| DAYS USED<br>311                                       | SERVICE TO MONTH<br>8 | METER READING<br>1604       | AMOUNT<br>\$63.09 |                              |    |
| 5                                                      | 10                    | 2                           | 3                 | 6                            | 14 |
| 7                                                      |                       | 8                           |                   | 9                            |    |
| GAS USED 100 CU. FT.                                   |                       | THERMS                      |                   | TOTAL AMOUNT                 |    |
| 311                                                    |                       | 1.011                       |                   | \$63.09                      |    |
| SERVICE ADDRESS                                        |                       |                             |                   |                              |    |
| 11801 Nebel St. 4                                      |                       |                             |                   |                              |    |
| INC. INTERIM SURCHG 14% 12                             |                       |                             |                   |                              |    |
| PGA PER THERM \$ .0206 TOTAL \$6.48 13                 |                       |                             |                   |                              |    |
| BILLS ARE DUE WHEN RENDERED                            |                       |                             |                   |                              |    |
| EXPLANATION OF CODES ON REVERSE SIDE                   |                       |                             |                   |                              |    |
| 16                                                     |                       | 14                          |                   | H                            |    |
| AMOUNT DUE AFTER DATE BELOW                            |                       | AMOUNT DUE NOW              |                   |                              |    |
| \$66.24                                                |                       | \$63.09                     |                   |                              |    |
| OVERDUE AFTER                                          |                       |                             |                   |                              |    |
| 15 S E P 2 8 7 4                                       |                       |                             |                   |                              |    |
| • RETURN THIS STUB WITH PAYMENT •                      |                       |                             |                   |                              |    |

## Your gas bill

When you receive your next gas bill, take a few minutes to find out exactly what it's telling you. You might even take time to compare it with last month's bill—and with last year's bills if you still have them (you should). How much energy are you using these days? Have you cut down during the past year? If so, are you saving money, as well as energy?

This sample bill should guide you through your own bill. If you have further questions, call your local gas company. (Numbers listed below describe numbered items on sample bill.)

(1) Consumer's account number.

(2) Shows how many days' service are covered by bill.

(3) Cutoff date for billing.

(4) Gas service for consumer's home is connected to plant at this address.

(5) Code indicating charges covered by bill—gas usage, fee for repairs or merchandise. Code is explained on reverse side of bill.

(6) Meter reading on which bill is based.

(7) This is the quantity of gas—expressed in hundreds of cubic feet—that went through the meter during the billing period. This number should equal the difference between this month's meter reading (Item 6) & last month's meter reading.

(8) This tells how many therms (therm is a measure of heat energy) were supplied in the average 100 cubic feet of gas during the billing period. A therm is a significant measure for you because consumers of gas are charged by the therm, not by the cubic foot of gas.

(9) This shows how many therms the consumer is being charged for. This figure is arrived at by multiplying Item 7 by Item 8.

(10) Code for rate schedule that applies to this consumer's type of gas service; rate schedules are built on sliding scales. To learn how much you are being charged per therm of gas, phone your gas company.

(11) Sales tax of 5%.

(12) This item represents an increase in the consumer's bill—a 14% interim surcharge granted to the company, by the utility commission, until the commission has time to rule on the company's request for an increased rate schedule.

(13) This is a "pass-through" charge reflecting increases in the wholesale costs paid for gas by the gas company. (See Item 13, "Your electric bill," page 2). These increases in wholesale costs are passed on to the consumer in the form of an additional charge—a Purchase Gas Adjustment charge (PGA)—for each therm of gas used. Here, the charge per therm is \$.0206 (slightly over 2¢)—a total of \$6.48 for 314.4 therms.

(14) The amount of the bill is the total of the following items: Item 9 multiplied by the rates charged per therm; Item 11; Item 12; Item 13.

(15) Date after which bill is overdue.

(16) After overdue date, additional 5% is added to bill.



## Adding it all up

Do you know how to figure your monthly electric costs? First, of course, you should learn how to read your electric meter [see page 1] & how to understand all the items on your electric bill [see page 2]. You'll also need the rate schedule used by your local electric company [see box, this page]. Then you can figure your electric costs by following the step-by-step procedure outlined below. (Numbers in parentheses refer to items on sample electric bill.)

FIRST, take your meter reading, being sure to do it the same day the electric company reads it.

► Today's meter reading: 9779

SECOND, figure out how many kilowatts you have used since the previous month's reading. Remember, your electric meter gives a cumulative reading. To find kwh used for the current month (Item 8), subtract last month's meter reading from today's reading (Item 5).

|                          |        |
|--------------------------|--------|
| ► Today's meter reading: | 9779   |
| Last month's reading:    | - 7579 |
| Kwh used this month      | 2200   |

THIRD, figure your costs for kwh used, on the basis of the rate schedule now in use by your electric company. (Figures below are based on sample rate schedule.)

|            |                    |   |           |
|------------|--------------------|---|-----------|
| ► 20 kwh   | @ 2.25 (flat rate) | = | \$2.25    |
| 80 kwh     | x 3.55¢            | = | \$2.84    |
| 100 kwh    | x 3.21¢            | = | \$3.21    |
| 200 kwh    | x 2.96¢            | = | \$5.92    |
| 400 kwh    | x 2.65¢            | = | \$10.60   |
| + 1400 kwh | x 2.20¢            | = | + \$30.80 |
| 2200 kwh   |                    |   | \$55.62   |

Thus, \$55.62 is your basic electricity cost.

FOURTH, figure fuel cost adjustment charge (Item 13) by multiplying the utility company's fuel adjustment rate by the kwh used.

► \$.0110592 x 2200 = \$24.33.

FIFTH, figure county energy tax (Item 11) by multiplying tax rate (ask electric company) by kwh used.

► \$.0008855 x 2200 = \$1.95.

SIXTH, add basic electricity cost, fuel cost adjustment & county energy tax.

|           |                      |
|-----------|----------------------|
| ► \$55.62 | basic electricity    |
| 24.33     | fuel cost adjustment |
| + 1.95    | county energy tax    |
| \$81.90   |                      |

SEVENTH, figure state sales tax (Item 12) & add to previous total.

|           |         |
|-----------|---------|
| ► \$81.90 | \$ 3.28 |
| x .04     | + 81.90 |
| \$ 3.28   | \$85.18 |

EIGHTH, figure environmental surcharge (Item 10) by multiplying tax rate (ask electric company) by kwh.

► \$.00011235 x 2200 = \$.25.

NINTH, add environmental surcharge to previous total to get total amount due on your bill (Item 9).

|                                   |
|-----------------------------------|
| ► \$85.18                         |
| + .25                             |
| \$85.43 total amount due on bill. |

TENTH, to find amount charged if bill is paid after overdue date, subtract environmental surcharge from total amount & figure 5% of that. Then add the 5% to the total amount of bill.

|           |                             |
|-----------|-----------------------------|
| ► \$85.43 |                             |
| - .25     |                             |
| \$85.18   | \$ 4.26                     |
| x .05     | + 85.43                     |
| \$ 4.26   | \$89.69 total late payment. |

### Sample summer\* rate schedule for electric service

|                                                                  |                  |
|------------------------------------------------------------------|------------------|
| Minimum charge (including the first 20 kwh, or fraction thereof) | \$2.25 per month |
| Next 80 kwh                                                      | 3.55¢ per kwh    |
| Next 100 kwh                                                     | 3.21¢ per kwh    |
| Next 200 kwh                                                     | 2.96¢ per kwh    |
| Next 400 kwh                                                     | 2.65¢ per kwh    |
| Consumption in excess of 800 kwh                                 | 2.20¢ per kwh    |

\* Electric companies often charge somewhat higher rates in summer when demand for electricity is higher. Reason: To meet increased demand, company must use additional generators—older ones that are less efficient & produce electricity at a higher cost than newer generators do.

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