This annotated bibliography is a listing of more than 2,000 books, booklets, pamphlets, films, filmstrips, and other materials in the field of consumer interests and education. It is intended for use by educators, librarians, executives and other personnel in business and industry, researchers, writers, and housewives. Major categories are: (1) Consumer Classics, (2) Role of the Consumer--Impact of Consumers on the Economy and Influences of the Marketplace on Consumption, (3) Consumer Behavior--Factors That Motivate and Stimulate Consumers, (4) Agencies and Organizations--Services to Consumers, (5) Money Management--Aids to Personal and Family Financial Planning, (6) Consumer Goods and Services--Purchases and Use, (7) Credit--Principles for Use, Sources, and Costs, (8) Debtor Problems--Garnishment and Bankruptcy, (9) Taxation--Effects on Consumer and Consumption, (10) Legal Rights and Responsibilities, (11) Issues and Perspectives, (12) Frauds, Quackery, and Deception, and (13) Consumer Education--Methods and Materials. (JK)
CONSUMER EDUCATION

BIBLIOGRAPHY

PREPARED FOR
THE PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS
BY THE YONKERS PUBLIC LIBRARY
"No one is expected to know everything about the goods and services he buys, but everyone should know enough to make an intelligent choice. That's why we need consumer education.

"All Americans, particularly the poor and elderly, are entitled to it, and responsible business will profit by it.

"Certainly, my office will do everything possible to assist and encourage it.

"I want to extend my warmest appreciation to my predecessor, Betty Furness, for initiating action on this Consumer Education Bibliography and for her deep interest in consumer education in general.

"This bibliography will fill a great void and is needed by all persons interested in consumer education."

Virginia K. Knauer

Mrs. Virginia Knauer
Special Assistant to the President for Consumer Affairs and Chairman, President's Committee on Consumer Interests.
CONSUMER EDUCATION

BIBLIOGRAPHY

Prepared for the President's Committee on Consumer Interests, Washington, D.C., by the Yonkers Public Library, Yonkers, N.Y., Grinton I. Will, Director, Under the Supervision of Miss Irene Rogers, Coordinator of Adult Services
Consumer education gives an individual the knowledge and information to make intelligent choices in the marketplace.

It is needed by everyone—young and old, rich or poor. For this reason, the President’s Committee on Consumer Interests has added an Office of Consumer Education to its staff and is focusing attention on what has become a challenging new subject in the whole field of education, in industry and private organizations as well as public schools, colleges, and universities.

Progress has been made. Consumer education now is emerging as a separate entity, something that must be taught more vigorously and completely at all age levels if the individual is to know as much as possible about our marketplace, its services, products, and practices. But this field, as such, is comparatively new. Much more will have to be done before the consumer is brought up to date on the complexities of a growing marketplace and is made more aware of its problems as well as its advantages.

I believe the bibliography just completed by the Yonkers Public Library will be of great assistance to those interested in consumer education.

This book is as thorough as it is unique, and I wish to thank David Schoenfeld, former Director for Consumer Education, President’s Committee on Consumer Interests; the Yonkers Public Library, Grinton I. Will, Irene Rogers, and all those who helped assemble this volume, for their valuable contributions to the cause of consumer education.

William G. Kaye
Executive Director,
President’s Committee on Consumer Interests.

April 1969.

WILLIAM G. KAYE

WILLIAM G. KAYE,
Executive Director,
President’s Committee on Consumer Interests.
PREFACE

This bibliography of resource materials in consumer education will enable consumer programs to develop and progress much more rapidly. My objective in fostering this project was to provide assistance to those in leadership roles in consumer education.

In my experience as a consumer education teacher, as well as the Director for Consumer Education of the President's Committee on Consumer Interests, I have been aware of the difficulty that teachers encounter in identifying and therefore utilizing the variety of materials that is available.

This volume, hopefully with periodic revisions, will permit greater latitude and flexibility in educational programs and will point up those subject areas which lack sufficient resource materials.

DAVID SCHOFIELD

DAVID SCHOFIELD,
Director of Educational Services1
Consumers Union of U.S., Inc.

APRIL 1969.

1 Served as Director for Consumer Education, President's Committee on Consumer Interests from Jan. 2, 1968, to Jan. 21, 1969.
INTRODUCTION

This bibliography is a listing of over 2,000 books, booklets, pamphlets, films, filmstrips, etc., in the field of consumer interests and education, undertaken by invitation of David Schoenfeld, Director for Consumer Education of the President’s Committee on Consumer Interests.

It is comprehensive rather than selective, but does not claim to include each and every item of interest in the field. For practical reasons of reduction of size, items which appear in obvious sources such as university extension publications are not reproduced herein. Annotations are as brief as possible.

The bibliography will be useful to anyone interested in consumer affairs: Educators, librarians, executives and workers in business and industry, researchers, writers, housewives—almost everyone, since we are all consumers.

A word of warning: many of the items listed are under constant revision, so the user should be sure to obtain the latest edition for the most up-to-date information. It is hoped that this bibliography may be revised at reasonable intervals.

Special appreciation is due Miss Irene Rogers, Coordinator of Adult Services of Yonkers Public Library, and her staff, for handling the large volume of material from which this bibliography was compiled. David Schoenfeld also deserves a special vote of thanks for most valuable advice and suggestions on the makeup and content of the bibliography.

The following group of consultants made important contributions from their varied experience in the field:

Dr. Thomas Brooks, University of Connecticut.
Robert Gibson, Executive Secretary, National Committee for Education in Family Finance.
Dr. Stewart Lee, Geneva College.
Dr. James Mendenhall, Consumers Union.
Dr. Edward J. Metzen, University of Missouri.
Dr. Ralph Reuter, Chairman, Metropolitan New York Consumers Council.
Mrs. Madalynne G. Schoenfeld, Coordinator of Children’s Services, Yonkers Public Library.

Grinton I. Will, Director,
Yonkers Public Library.
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Consumer Classics

Book, adult.
Study of impure and adulterated foods, other below-standard goods, and the abuses and frauds perpetrated by the patent medicine manufacturers.

Book, adult.
Essays and addresses on economics and social sciences written over a period of twenty years.

Book, adult.
Readable description of the background and operation of the movement with emphasis on the farmers' organizations.

**Consumer Co-Operative Movement in Great Britain.** Sidney and Beatrice Webb. 1930. 260 p.
Book, adult.

Book, adult.
 Discusses the effect of World Wars I and II and the Depression on the American standard of living with forcefulness, objectivity, and sound analysis.
Book, adult.
Objective, comprehensive history of and guide to the consumer movement.

Book, adult.
Complete description of cooperatives in the United States and abroad; social and economic history interpreted in terms of the consumer.

Book, adult.
This book, published 25 years ago, remains the definitive study of advertising.

Book, adult.
An outstanding authority shows the relationship between crucial ethical concepts and economics.

Book, adult.
Comprehensive and scholarly college text presenting numerous surveys of living conditions with suggested budget adjustments.

Book, adult.
The specific aim of the title was to ascertain the objectives of education for American economic life with a special reference to the con-
sumption of food, shelter, fuel and clothing. The consumption habits of the American people and an evaluation of the same in the light of reliable standards of living comprise the major scope of the book.

Book, adult.
Presents 76 then current examples of ways in which the consumer was cheated by sellers, advertisers, and manufacturers of foods, drugs, and other articles.

Book, adult.
"...exposed not only the grossly unsanitary practices in the Chicago meat-packing industry, but also the sweatshop conditions in which its workers toiled. Arousing the public, the book led to the passage of the first Food and Drug Act."—NY Times obit. 11-26-88.

Book, adult.
An indictment of the government administration of the Pure Food and Drugs Act.

Book, adult.
Comprehensive text offering a blueprint for future action. Much useful information on government and private agencies in various fields of consumer goods.

Book, adult.
Book, adult.
First prize essay in the Hart, Schaffner & Marx competition. Lucid discussion of the theory of consumption.

The Theory of the Leisure Class. Thorstein Bunde Veblen. 1899.
Book, adult.
The classic of economic and social literature.

296 p. $3.50.
Book, adult.
How determined scientific effort can prevent economic waste in American life.

Your Money's Worth: a study in the waste of the consumer's dollar.
Book, adult.
Enlightening facts about many aspects of buying and selling and what may be done to protect the buyer.
Role of the Consumer—Impact of Consumers on the Economy and Influences of the Marketplace on Consumption

Book, adult.
Popular volume which examines the adjustments and the failures to make adjustments to our world of affluence.

Book, adult.
Three lectures concerned with the level and composition of consumer demand and its relationship to the American economy in the next decade.

Booklet, adult.
M.A. Thesis in Economics, Vanderbilt University. Deposited in Joint University Libraries, Nashville, Tenn. and available for interlibrary loan, this bibliography on research in low-income areas relates to food distribution.

Leaflet, adult.
Presents living standards as they vary with family characteristics and cities of residence. The article also contains a table comparing living costs from city to city.

Presents an overview of the findings from a study of business-consumer relations in the disadvantaged areas of south central and east Los Angeles. A proposal is offered to revolutionize the economic structure of ghetto areas.


An "examination of the style of life of America's blue-collar workers and their families . . . (focusing) on the worker's life outside of work . . . ."


A discussion of aggregate consumer expenditures.


Evaluates national earnings, buying power and markets in housing, food, clothing, automobiles, leisure and luxury items from 1929 to 1955; forecasts probable future developments.


Examines the extent of young children's knowledge, interest and involvement in the consumer role.


The peak spending period for both sexes was in the 18–24 year age group; for the girls it was $255.17 per year, and for the fellows it was
$184.52 per year. Those living in the northeast region of the U.S. spent the most.

Magazine article, adult.
The detailed tabulations on which this study is based were published in (Clothing For Urban Families: Expenditures Per Member by Sex and Age), 1960–61 (BLS Bulletin 1556, 1967).

Pamphlet, adult.
This report covers purchases of cars and household durables and expected expenditures during the months ahead. Survey data through Jan. 1968.

Book, adult.
Combining economic theory with market analysis, this book on consumption patterns draws upon empirical data of consumer expenditures from 1875 to the present.

Book, adult.
Comprehensive study of the composition and magnitude of consumers’ expenditures; analyses of over eighty commodities and a detailed investigation of total consumption and savings.

Magazine article, adult.
A study of food retailing and the supermarket customer. This comprehensive study of food shoppers has an especially relevant profile of the Negro shopper. Reprint available in paperback 136 p., $3.00 from Progressive Grocer.


Pamphlet, adult.

Table 78 on page 8 of this supplement contains a statistical of expenditures, income, and savings of all Negro and white, urban and rural, families and single consumers in the U.S. for 1961.


Pamphlet, adult.

Trends in consumer income since 1959–1960, the structure of poor families, the poverty gap. Definitions and explanations and source and reliability of estimates. Also several detailed tables with census figures broken down by various demographic characteristics. Current population reports.


Pamphlet, adult.

Included are description and history; changes in the Consumer Price Index, 1959–63; relative importance of components; and 78 pages of tables.


Book, adult.

This compilation deals with consumer problems and protection in America, from the standpoint of government, business and consumers' organizations.

**Corporation—Citizens of the Community.** n.d. Wayne State University, Detroit, Michigan 48233. $3.50.

Filmstrip, 37 frames, silent, b&w. Juvenile.


Magazine article, adult.

"It won't be long before $10,000 will be the average family income in the U.S., and families at or above that level will spend better than two of every three consumer dollars." This article explores this impact.


Pamphlet, adult.

First in an eight part series designed to increase one's understanding of the American Economic System. Discount of 25% allowed for 100 or more copies of any one booklet.


Pamphlet, adult.


Pamphlet, adult.


Pamphlet, adult.

Do You Know Your Economic ABC's #2. Designed to increase one's understanding of the American Economic System. Discount of 25% allowed for 100 or more copies of any one booklet.

Do You Know Your Economic ABC's #3. Discount of 25% allowed for 100 or more copies of any one booklet.

Do You Know Your Economic ABC's #4. Discount of 25% allowed for 100 or more copies of any one booklet.
Pamphlet, adult.
Do You Know Your Economic ABC's #5. Discount of 25% allowed for 100 or more copies of any one booklet.

Pamphlet, adult.
Do You Know Your Economic ABC's #6. Discount of 25% allowed for 100 or more copies of any one booklet.

Pamphlet, adult.
Do You Know Your Economic ABC's #7. Discount of 25% allowed for 100 or more copies of any one booklet.

Pamphlet, adult.
Do You Know Your Economic ABC's #8. Discount of 25% allowed for 100 or more copies of any one booklet.

Book, adult.
This study is based on the results of a survey conducted in 1964, concerning the working and investment behavior of individuals with yearly incomes of $10,000 or more in 1961.

Pamphlet, adult.
Evaluates the level and standard of living of various groups in the population.

**Expenditure Patterns of the American Family.** Fabian Linden, ed. 1965. National Industrial Conference Board, 845 3rd Ave., New York, N.Y. 10022. 175 p. $25.00; $5.00 educator’s rate.
Book, adult.

Book, adult.
Mr. Theobald contends that changing economic conditions will tend to increase productivity and provide relatively fewer jobs, and that as a result, supply will increase more rapidly than demand.

Book, juvenile.
The development of money and economic structures from simple barter to sophisticated systems of monetary exchange between nations. Inflation and deflation; deficit spending; currency devaluation explained in simple terms.

Magazine article, adult.
Explanation of a new forecast of consumer expenditures. For the economist and marketers.

Magazine article, adult.
Results of a study about low income groups and the marketplace.

Interesting article on how the upper 2% spend their income. Included is a chart which shows spending patterns of all income groups.


A report by D. Parke Gibson says that the Negro market is ripe for products catering to its specific needs, especially in the food, cosmetic, game, clothing and household furnishing lines.


Explanation of the role home goods play in absorbing a share of consumer income.


It involves the various concerns of the Federal Reserve System—how it works, how it aids in stabilizing the value of money and how it affects money and credit.


A study of the social, cultural, and psychological aspects of poverty. Contains a separate section dealing with consumer practices of the poor.


Evolution of the present-day market system from the economies of the past projected into the world of tomorrow.

Magazine article, adult.
The conclusion of the moderator is that more knowledge must be gained so that business and marketers can act upon established facts rather than belief only.


Book, adult.
Well based and well analyzed, as usual, but hard to project a consumer market for this which the magazine has not already absorbed.


Book, juvenile.
A lively account of how personal economies fit into the national economy.


Book, adult.
Examines the role of industry, the state and the individual.


Book, adult.
The latest in the continuing study of consumer finances and consumer sentiment and the reasons for consumers turning either optimistic or pessimistic.


Leaflet, adult.
This report describes the effect of the Program on total sales (increase of seven percent) and on selected food groups in retail food stores.

Leaflet, adult.
The introduction of the Food Stamp Program was the cause of a seven percent increase in sales of retail food stores in this area. Detailed statistics are included.


Book, adult.
This is a Report of the Bureau of Applied Social Research, Columbia University, based on a survey of 464 households in low-cost housing projects in New York City. It provides facts and figures which show how and why these people are victimized by high pressure salesmen, bait advertising, and "easy credit."


Book, adult.
Series of essays dealing with poverty, including two essays concerned with consumer habits of the poor.


Magazine article, adult.
Report on a study conducted to determine if higher prices paid by the poor are a function of economic position or minority group status. The experiment used three couples (Negro, Mexican-American, and Anglo-white) who stopped in preselected stores for the same model T.V. set.


Booklet, adult.
Examines the forces which determine how American consumers spend their incomes.
   Pamphlet, young adult, adult.
   Covers money supply, functions and kinds of money demand deposits, principal money lenders and a description of Federal Reserve System.

   Book, adult.
   A statistical analysis of income distribution based on United States Census information. Although consumption habits of the poor are not examined, there is extensive discussion of the economic environment of the poor.

   Pamphlet, adult.
   Results of consumer survey December 1964. Provides basic data on consumer buying plans and economic expectations for San Francisco.

   Pamphlet, adult.
   For teachers of economics. Covers concepts such as scarcity, choice making, property, resource ownership, supply and demand.

   Book, adult.
   The author, a leading figure in the field of banking and business, contends that purchases (not purchasing power) and consumption (not production) are the ruling factors of our economy.
   Pamphlet, young adult.

   Magazine, adult.
   Trends in industry, business, and other points pertinent to the business world. Subscribers receive weekly supplements which are not sold separately.

   Magazine article, adult.
   Explanation of the United States as a consumption community.

   Magazine article, adult.
   This editorial does much to give the reader the orientation of Consumers' Research.
Consumer Behavior—Factors That Motivate and Stimulate Consumers

A. Internal Influences—Status, Prestige


Book, adult.
Concludes an investigation of consumer purchasing behavior initiated in 1957. The basic data for this study were obtained from a sample of 20,000 families, member-subscribers to Consumers Union.


Book, adult.
The human element in consumer decisions summarized in terms of the major principles of the behavioral sciences as they apply to the consumer.


Book, adult.
A study of consumer frustrations.


Book, adult.
Advanced research volume concerning consumer behavior such as reaction to product innovation. Contains 125 page review of research on consumer behavior arranged by researchers.


Book, adult.
Comprehensive analysis of consumer motivation and behavior. Three
areas stressed: critical analyses of relevant evidence; generalizations drawn from the evidence; and pinpointing of areas of needed research.


Book, adult.
This book contains 348 selections by 269 authors concerned with consumer behavior and integrated with significant ideas from marketing experts. This is a truly remarkable compendium of consumer behavior readings.


Magazine article, adult.
Explores the relationship between the psychological characteristics of a consumer and his purchase. The authors review pertinent research and lay theoretical foundations for a model of consumer behavior based upon an individual's self-concept and the symbolic value of the goods he buys.


Book, adult.
This book is an attempt to bring together significant aspects of consumer behavior that, principally, have resulted from efforts generally classified as motivation research. The main purpose for doing this is to provide material for courses in consumer behavior that are rapidly appearing in our colleges and universities.


Book, adult.
Deals with motivation research. Dated but worth reading because Packard reveals to consumers the subtle methods used by sellers.

Pamphlet, adult.
A highly technical and mathematically-oriented study of the theory of demand.


Book, adult.
Excellent reading for the advanced teacher who would like to grasp more securely the implications of an affluent society and the consumer psychology in such a society.


Book, adult.
The likes and dislikes of human beings, whether they concern concrete objects or the world of ideas, are explained. Dichter studies in motivational research helped stimulate Vance Packard to write THE HIDDEN PERSUADERS. This book is oriented toward people in advertising and the business world, but is most revealing to the consumer-oriented individual.


Book, adult.
Volume IV in a continuing series on consumer behavior. Papers and discussions from a conference held at the University of Michigan in the fall of 1958 on various aspects of consumer behavior by sociologists, psychologists, economists, market researchers and other social scientists. Valuable reference material follows each section.


Magazine article, adult.
A relatively brief discussion of motivations and needs, culture,
group identification and conformity, marketing leaders and group influence, and social classes and status symbols influencing consumer behavior.

Book, adult.
Covers much of the information developed at the Survey Research Center, Univ. of Michigan, in the area of consumer attitudes and expectations.

Book, adult.
The relation of household, socio-economic and personality characteristics to brand name grocery purchases is investigated with psychological, econometric and statistical techniques. The authors found that personality factors and socio-economic characteristics provided only a limited explanation of variations in purchasing behavior.

Book, adult.
A group of papers, all focused on the perception of risk by consumers and the way in which consumers acquire and process information in order to deal with these risks.

Shopping Center Versus Downtown: a motivation research on shopping habits and attitudes in three cities. Christen Tonnes Jonassen. 1955. Ohio State University, Bur. of Business Research, 1775 S. College Road, Columbus, Ohio 43210. 170 p. $3.50.
Book, adult.
Thorough study on shopping habits in three widely separated and diverse cities: Seattle, Washington; Houston, Texas; and Columbus, Ohio.
Social Class and Life Cycle as Predictors of Shopping Behavior.

Magazine article, adult.
Applications of concepts of social class and life cycle to consumer shopping behavior for the purposes of segmenting the market. In addition this issue of the *Journal* includes seven other articles from the marketing approach on consumer brand loyalty, consumer perceptions, consumer decision processes and consumer goals.


Book, adult.
A book about where and why your money goes. Dedicated to the American consumer. A reaction against both Packard's *The Hidden Persuaders* and *The Waste Makers*.


Book, adult.
Discusses pecuniary emulation, many other forms of emulation in our society.


Book, adult.
Presents an intriguing reply to the questions raised in Vance Packard's *The Hidden Persuaders* about the value and justification for the science of motivation. Ernest Dichter has been called “the father of motivational research.”


Magazine article, adult.
A statistical survey of why people buy the cars they do. Twenty-two concepts were measured including sophistication, reliability, safety, etc.

Book, adult.

Consumer behavior in the market is the result of many forces—economic, psychological, sociological, and anthropological. The 15 selections by practitioners of market research probe the reasons why consumers act as they do. The approach is entirely from the seller's point of view.


Book, adult.

The publisher states: "In his continuing study of American society that has resulted in The Hidden Persuaders and The Status Seekers, Vance Packard has become increasingly aware of an even deeper malaise in American society. This is the over-commercialization of every aspect of American life—Mr. Packard calls it 'consumerism'."


Pamphlet, adult.

Covers why people gamble. Effects of gambling on an individual's income and the case for and against legalized gambling.


Book, adult.

Basic research into why people buy. Emphasis on color and shape. Controlled tests were used to determine why people selected a certain product.


Book, adult, young adult.

The patterns of consumer behavior as to fashion in clothing are discussed as "A Social Need," "An Economic Good," and "A Reflection of American Life."
B. External Influences—Advertising, Promotion, Information


Book, adult.
Examine a number of case studies on the introduction of new products into supermarkets by food manufacturers.

Advertising Age. Weekly. Advertising Age, 740 N. Rush St., Chicago, Ill. 60611, $6.00 per year.
Magazine, adult.
Trade journal describes itself as the “national newspaper of marketing” on advertising from the advertisers’ point of view. There are frequent items concerning the Food and Drug Administration, the Federal Trade Commission, the Federal Communications Commission and the Antitrust Division of the Department of Justice.


Book, adult.
Reports the results of a study commissioned by the Assoc. of National Advertisers. Author concludes that advertising promotes competition and that advertising does not increase the cost of goods and services advertised. Book is free to professors who request it on college stationery from the Association of National Advertisers.


Book, adult.
Analyzes the operation of advertising in Great Britain. Covers costs, claims, critics, and the effects of competition.


Book, adult.
Attempt to categorize the consumer’s reaction to advertisements. Detailed study.

Newspaper article, adult.
Special articles summarizing the opinion of marketing specialists, advertisers and publishers on effective selling appeal to the Negro consumer market.


Book, adult.
This volume consists of two separate papers. Applebaum's analyzes the competition between manufacturers' brands and distributors' brands. Goldberg's examines the brand strategies of six major food chains in promoting sales of both private label and manufacturers' brands of white bread, frozen orange juice concentrate and margarine.


Magazine article, adult.
Examines the pattern of regulation of advertising in specific product areas such as: Truth-in-Packaging, Truth-in-Lending, Guarantees, and Cigarettes. Summing up the basic British attitudes and methods in promoting the welfare of both commerce and the consumer.


Book, adult.
Developments in recent years in Great Britain. One section discusses problems of consumer protection, resale price maintenance, and trading stamps.


Book, adult.
"Because television can make so much money doing its worst it cannot afford to do its best." This paradox summarizes the dilemma
of commercial television today. Friendly recounts how profit determines to a great deal what goes on television. The impact of the advertising dollar in controlling television is awesome.

Book, adult.
In this leading text on ethics, chapter 19 deals with Ethics and the Mass Media.

Book, adult.
In Part I the reader will find the moralists' indictment, advertising philosophy, and advertising psychology. In Part II the author discusses some of the social problems related to advertising, such as social standards, advertising and the press.

Book, adult.
About advertising by an advertising man, analyzing advertising men, the Madison Avenue symbol, advertising in a class society, built-in obsolescence, quack remedies, TV giveaways, and motivational research, and the exaggerated ungrammatical language of Madison Avenue.

Book, adult.
By a trained psychologist who has specialized in color as a device for increasing sales. The author tells of many products whose sales increased because of a change in package design and color.

Book, adult.
Most of this text appeared in The Intelligent Buyer's Guide to Sellers 1965 by Consumers Union. A great many changes and addi-
tions have been made throughout. Buyers will learn much about selling and sellers of advertising and advertisers and about the "hard-sell" commercialism of today.

Magazine article, adult.
Urges better consumer education as a practical way to cope with the avalanche of advertising.

Book, adult.
An objective study of advertising and the people who run it. Based on 16 months of work and many interviews.

Pamphlet, adult.
Shows the type of consumer information that is being disseminated by advertisers.

Book, adult.
This book is the result of a Consumer Behavior Symposium held by the Stanford University Graduate School of Business. The areas covered are buying decisions, consumer-product relationships, market segmentation, and influences on consumer choice. This book emphasizes the marketing approach.

Book, adult.
Manual for advertising people and the businessman, especially copywriters and advertising managers. Controversial statement of the operating principles of one large advertising agency.
Book, adult.
42 writers representing a wide range of skills and occupations analyze the role of advertising in the economy.

Book, adult.
One of the most successful "motivational researchers" presents his views on the science and art of persuasive selling. He reveals many of the persuasive techniques used by sellers to get one to buy.

Book, adult.
The life story of a man who made a fortune in advertising and who dominated advertising during his active career. Informative and entertaining.

Wooing the "Dimply, Pimply." Education Service Bureau, Consumers Union, 256 Washington St., Mt. Vernon, New York 10550. 4 p.
Leaflet, young adult.
Agencies and Organizations—Services to Consumers

A. Government—Services Including Legislation

Book, juvenile.
The teamwork in local government is described, from the mayor's office, through the structure of the various departments.

Periodical, adult.
Subcommittee deleted the interest rate ceiling, the standby credit controls, the regulation of margins in commodity futures trading, and the prohibition of confession of judgement notes. Includes comparative analysis of the three different approaches being urged upon the Subcommittee for this legislation.

Booklet, adult.
“Combating Deception of the Consumer” is the important chapter. Other chapters discuss other activities of the FTC which render assistance to the consumer.

Film, 16mm, color, sound, 18 min. Juvenile.
What an inspector of weights and measures does and where his standards come from.

Magazine article, adult.

Consumer movement in England and how government-subsidized groups are working on behalf of the consumer. Included is a discussion of “Teltag,” a voluntary program of labeling products that meet quality tests.


Magazine article, adult.

Good explanation of the role of the Special Assistant for Consumer Affairs no matter who the Assistant may be.


Book, juvenile.

Branches of city government and the work of its service agencies briefly described.


Magazine article, adult.

An assortment of consumer complaint letters that ended up in the office of Betty Furness, Special Assistant to the President for Consumer Affairs.


Magazine article, adult.

An exceptionally fine coverage of the scope of federal activity, current status of pending legislation with pro and con debates presented on truth-in-lending, fire safety act, and the pipeline safety act.

Magazine article, adult.
A discussion of a bill to place curbs on door-to-door selling and sellers' preparation to counter-attack. The article concluded with this statement, "In the present national mood, the rights of private enterprise will probably not outweigh the consumer's right to protection."

Consumer Information in Canada. 1968. Consumers Assoc. of Canada, 100 Gloucester St., Ottawa 4, Ontario. 18 p. 25¢.

Compilation of sources of Canadian information for the consumer from both government and business.


Booklet, adult.
Hearings to consider the role and the responsibility of the various Federal governmental agencies in providing consumer information to the American people.


Booklet, adult.
Testimony heard to determine need for Senate bills S316, S2589, S2390, and S2592.


Transparency. Juvenile.
Citing examples of agencies, groups, laws and standards that protect the health of the consumer.
Book, adult.
Emphasizes the contribution of the Dept. of Agriculture to consumer welfare. Ten major sections are: Houses, Furnishings, Equipment, Finances, Safeguards, Plants, Outdoors, Activities, Clothing, Food.

Pamphlet, adult.
Sampling of information and services of the USDA for the consumer is presented with a listing of about 100 helpful consumer pamphlets on such subjects as food, cooking, clothing, family finances and housing.

Booklet, adult.
Outlines Canada's food and drug legislation and its enforcement. Also a wall card defining 21 common but unfamiliar terms from labels of over-the-counter (i.e., non prescription) drugs.

Book, adult.
The major areas discussed are credit abuses and hazardous products.

Book, adult.
Lists state and federal agencies and officials concerned with foods, drugs, drug abuse control, meats, pesticides, fraud and deceptive practices, air pollution control, water pollution control, mail fraud and alcoholic beverages. Lists city and county agencies concerned with air pollution, private groups concerned with water pollution and private consumer organizations. It is a convenient listing of agencies, officials and addresses involved in the areas mentioned above.
Economic Report of the President; Together With the Annual
Book, adult.
A compendium of past, present and future economic policy. On page
26, the President states "I hope that this Congress will go down in
history as the consumer-conscious Congress."

The Federal Basis for Weights and Measures. National Bureau
of Standards Circular 593. Ralph W. Smith. Supt. of Documents,
Pamphlet, adult.
Presents an historical review of Federal legislative efforts, statutes,
and administrative action in the field of weights and measures. This
is a concise and authoritative summary of legislative action and inac-
tion from 1776 to 1956.

FDA Papers. Monthly, except combined July-August; December-
$5.50 a year.
Magazine, adult
The official magazine of the Food and Drug Administration.

FDA Papers. Special Issue. June 1968. Supt. of Documents, GPO,
Washington, D.C. 20402. 60¢.
Magazine, adult.
The 30th anniversary issue of the Food and Drug Administration
presented in the FDA monthly magazine, presents much historical
perspective of the FDA.

House, Inc., 4025 W. Peterson Ave., Chicago, Ill. 60646. $20 per year.
Periodical, adult.
Published in association with the Food and Drug Law Institute, this
Journal records the progress of the law in the field of food, drugs and
cosmetics, and provides constructive discussion of the law, according
to the highest professional standards. In conjunction with FDA
Papers, this Journal would keep one well informed concerning food,
drug, and cosmetic law, its administration and enforcement.
Book, juvenile.
Discusses the work of many federal government agencies which assist the consumer, such as the Department of Commerce, the Food and Drug Administration.

Booklet, adult.
A “must” for anyone interested in federal consumer activities. It contains information on services to consumers provided by 40 Federal agencies and divisions. Information on each agency includes basic facts on its organization and origin, major laws administered, functions for consumers, how consumers can obtain services, and publications released by the agencies.

Pamphlet, adult.
Discusses the FDA’s mission, organization and work.

Magazine article, adult.
This editorial tells “all” that is wrong with the action of the government to protect the consumer.

Booklet, adult.
Covers the agencies which protect the consumer. Includes federal, state, and municipal agencies as well as non-governmental agencies.

Pamphlet, adult.
Annotated bibliography of current governmental and non-governmental materials. For those engaged in or concerned with the sale or purchase of industrial and consumer products, business or personal services.


Magazine, adult.
Teachers of Home Economics and Consumer Economics may receive this publication without charge by making a request on their school stationery. The Review reports enforcement, inspection, and service activities for the information of Federal, State, and Municipal Food and Weights and Measures officials. Very useful for teachers in the State of Michigan.


Magazine article, adult.
A concise statement of the functions and structure of these two government organizations.


Book, juvenile.
Agencies of the federal, state and local governments which aid the consumer are described.


Book, juvenile.
Brief descriptions of the various federal agencies and the part they play in helping the consumer.

Pamphlet, adult.
The summary describes the need for information, and includes sections on the low-income consumer, consumer education, the states, the federal agencies, and action on Capitol Hill.


Book, adult.
Provides basic information about the more than 200 separate programs to help people. Some of these are specifically oriented to the consumer.

Pamphlet, adult.
Presents a discussion of consumer laws and their operation in West Virginia, and the enforcement agencies.

Pamphlet, adult.
Geared for the housewife. Explains the various New York State Agencies and the role they play in aiding the consumer.

Pamphlet, adult.
Conference meets annually for a week. Its proceedings are published and provide a valuable source of information concerning weights and measures.
Pamphlet, adult.

Folder, adult.
A monthly newsletter of consumer interest. A typical issue contains from 20–25 short paragraphs on a wide range of topics, including books, booklets, news about food, and shopping tips.

Magazine article, adult.
Entire Law Review covers seven areas of consumer protection. Government, Industrial self regulation, FTC Regulations of Advertising are samples of a few areas covered.

Pamphlet, adult.
Discusses consumer protection, marketing services, market regulations and consumer food programs for better diet and better markets.

Book, juvenile.
The part played by this agency in regulating business and aiding the consumer.

Leaflet, adult.
In this Consumer Message to Congress the President outlined The Record of Progress and A New Program for 1968.
What FDA Does for the Food Shopper. 1968. Maurine B. Neu-
berger. Food and Drug Administration, Washington, D.C., 20204. 11
p. Free.
Pamphlet, adult.
An address by the FDA consultant on consumer relations at the Con-

Where the Job is Done. 1966. Consumer Council, 3 Cornwall Ter-
race, London NW1, England, 8 pence (about 8¢).
Folder, adult.
A reference guide which lists and describes consumer organizations
and government departments which have responsibilities for consumer
affairs in England. Addresses are included.

B. Private

W. 43rd St., New York, N.Y. 10036.
Newspaper article, adult.
Describes various ways the B.B.B. is providing help for the dis-
advantaged poor before they purchase.

The Better Business Bureau Story: you are the victim. n.d. See
your local Better Business office. 8 p. Free.
Pamphlet, adult.
Short, adequate description of the goals of the Better Business
Bureaus. Also available on a free loan basis is a 27½ min. color film.

York, N.Y. 10036. $10.00 per year.
Magazine, adult.
Contains short but informative articles especially about consumer
expenditures surveys.

Complete Information About HFC's Money Management Pro-
gram. 1967. Money Management Institute, Household Finance Corp.,
Prudential Plaza, Chicago, Ill. 60601. 6 p. Free.
Leaflet, adult.
Annotated listing of materials available from the Institute. Includes
order blanks.
Magazine, adult, young adult. 
Started in 1929, Consumers' Research was the first consumer-financed testing agency in the United States. Products are rated as recommended, intermediate, or not recommended.

Magazine, adult, young adult. 
Reports the results of tests of products, ranking them as best buy, acceptable, not acceptable. Financed entirely by the sale of its publications; accepts no advertising. Available for teachers in high schools and colleges at 10¢ per copy on a minimum order of 15 copies. July and August issues and the December Buying Guide are not included.

"An institute established in the interest of consumers, retailers, and manufacturers." A new research organization of a trade association.

Booklet, adult. 
The author proposes an organized, professional association which will represent the consumers' interests in the new class war between producers and consumers. He outlines exactly what such an organization would do, and how it would go about it.

Consumers Try to Organize. Business Week, Nov. 11, 1967, p. 56. 
Magazine article, adult. 
Discusses the formation of the Consumer Federation of America.

Magazine article, adult.
Overview and a brief history of Consumers Union, the publishers of Consumer Reports. Suggested reading for all concerned with consumerism and the part that CU has, is, and will be playing in aiding consumer welfare.

   Article, adult.
   This is the newspaper of a consumer action group which goes out on the picket line to protest unfair treatment by sellers.

   Magazine article, adult.
   Discusses the University's Consumer Information Clearinghouse, an organization to aid Vermont consumers.

Everybody's Money: a magazine for credit union members. Quarterly. CUNA International, Inc., Everybody's Money, Box 481, Madison, Wisc. 53701. Subscriptions to credit unions in quantities of 50 or more at $6.00 per member.
   Magazine, adult.
   Sample issue covers everything from employment agencies to how to buy a spool of thread.

   Book, adult.
   Detailed and searching accounts of its activities and of the various kinds of challenges that face the modern large-scale cooperative. Includes labor-management relations expansion into newer and fertile areas and integration.

   Magazine, adult.
   Comments on consumer spending and trends appear occasionally in the Business Roundup Column.

Official publication of the Council on Consumer Information, the Journal's primary purpose is to report research. Provides a medium for the exchange of views on consumer issues of public importance.


For sixty years this Journal has served home economics. Medium for publishing research papers, original articles, and book reviews.


Official publication of the American Marketing Association. Emphasis is on marketing, from the marketer's point of view. Almost every issue, however, contains two or more articles of interest to consumer economists.


Has a column for consumers, by Sidney Margolius.


This record of the NCL covers the years 1898–1952, and includes the Minutes of the Executive Committee, Board of Directors, and Annual Meetings.
The New Republic. Weekly. The New Republic, 1244 19th St., N.W.,
Washington, D.C. 20036. 85¢.
Magazine, adult.
Opinions and comments about government's role in the protection
of the consumer.

Newsletter, Council on Consumer Information. Published nine
times a year Sept. thru May by Council on Consumer Information,
15 Gwynn Hall, University of Missouri, Columbia, Mo. 65201. Mem-
bership in the Council includes the Newsletter.
Periodical, adult.
Contains Council business, news of the other consumer oriented
organizations, government and the consumer and items of general
interest to the consumer. Section-For Your Consumer Library is
comprehensive and helpful.

Of Consuming Interest. Monthly. Federal-State Reports, Barr
Bldg., Washington, D.C. 20006. $24.00 per year.
Magazine, adult.
An 8-page monthly publication, first issued October 1967. Designed
to keep business informed about consumer-related activities in Gov-
ernment and industry. Included is a status report of important legis-
lation and pending regulations.

Leaflet, adult.
Prepared by Consumers Union, this report on local British con-
sumer groups discusses in detail some of the activities of some of the
groups, including a listing of the projects undertaken by these groups.

Strawberries With Cream. Co-op League of the United States.
Modern Talking Pictures Service, Inc., 927 19th St., N.W., Washing-
Film, 16 min., color. Grades 10-12.
Primitive boy discovers a new source of food. Briefly discusses man's
need for cooperation as a basis for Modern Co-ops.

Magazine article, adult.

1966 brought a number of promising beginnings in some areas of consumer protection. This article outlines them as well as much that remains to be done.


Folder, adult.

Authoritative Washington Newsletter for consumers. Helpful in keeping one informed concerning federal government, executive, and legislative developments of interest to consumers.


Magazine article, adult.

A discussion of national, state and local consumer organizations is presented along with their addresses.

The following list of addresses are sources for free and inexpensive materials or have an interest in consumer education:

AP Newsfeature
50 Rockefeller Plaza
New York, N.Y. 10020

The American Dairy Association
20 North Wacker Drive
Chicago, Ill. 60606

American Bankers Association
Banking Education Committee
90 Park Ave.
New York, N.Y. 10016

American Dental Association
211 East Chicago Ave.
Chicago, Ill. 60611
American Federation of Labor-Congress of Industrial Organizations
Industrial Union Department
815 Sixteenth St., N.W.
Washington, D.C. 20206

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

American Meat Institute
59 East Van Buren St.
Chicago, Ill. 60605

American Medical Assn.
535 North Dearborn St.
Chicago, Ill. 60610

Association Films
1621 Dragon St.
Dallas, Tex. 75207

Association of Better Business Bureaus
Chrysler Building
New York, N.Y. 10017

Baltimore Urban League
2404 Pennsylvania Ave.
Baltimore, Md. 21217

Better Homes and Gardens
Department A, Reader Service
Des Moines, Iowa 50308

California State Consumer Council Office
State Capitol Building
Sacramento, Calif. 95814

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

Consumer Information Clearing House
University of Vermont
Burlington, Vt. 15401

Cooperative Extension Service. See your state agency or local office:

Council for Advancement of Secondary Education
1201 16th St., N.W.
Washington, D.C. 20036

Council on Consumer Information
15 Gwynn Hall
University of Missouri
Columbia, Mo. 65201

A non-partisan, tax-exempt, non-profit organization serving consumers through conferences, newsletters, and informative pamphlets. Membership ($6.00 per year). Publishes Newsletter on Consumer

CUNA International
Box 481
Madison, Wis. 53701

Food and Drug Administration

Good Housekeeping
959 Eighth Ave.
New York, N.Y. 10019

Institute of Life Insurance
Education Division
277 Park Ave.
New York, N.Y. 10017

Ladies Home Journal
641 Lexington Ave.
New York, N.Y. 10022

Modern Talking Picture Service
3718 Broadway
Kansas City, Mo. 64111

National Better Business Bureau
230 Park Ave.
New York, N.Y. 10017

National Canners Association
Consumer Service Division
1133 20th St., N.W.
Washington, D.C. 20036

Non-profit research and educational organization comprised of elements of American business and finance groups. Aims to foster a better understanding of consumer credit.

Consumer buying series on clothing.

Procter and Gamble, 301 E. 6th Street, Cincinnati, Ohio 45202.
Films on consumer education. Limited quantity available.
Money Management—Aids to Personal and Family Financial Planning

A. Planning and Decisionmaking


Book, adult.

An investment book for business and professional men and women and their advisers which features a personal estate planning workbook. The two broad areas covered are, "Creating Your Estate," and "Conserving and Transferring Your Estate." A comprehensive presentation, particularly addressed to those earning $20,000 or more per year and building good sized estates, such as $500,000!


Filmstrip, 62 frame, 15 min, color. Grades 10–12.

Conflicts between dollars and values. Takes three high school students and presented each of their problems with questions at the end of each session to aid in discussion. Excellent.


Booklet, adult.

Basic money management principles for the established family.


Book, adult.

Statistical data considerably revised from the 1936 edition. Standard college text on budget planning which offered down-to-earth information and guidance for householders.
Film. Juvenile.
A three-film teaching unit from the Living American Economy Series developed for the elementary grades.

Pamphlet, adult.
Provides a summary of the more important provisions of the estate and gift tax laws. The material is derived from the laws and regulations in force on Dec. 1, 1967.

Book, juvenile.
Colorful and interesting illustrations amplify the subject.

Book, adult.
Ranges over a broad area in the use of money from "squandermania" to becoming an amateur landlord.

Book, adult.
Guide for families seeking to solve their own money problems and for counselors who have the task of advising others.

Filmstrip, 37 fr, 7 min, color. Juvenile.
Book, adult.
Basically a primer on personal finance with one-fourth of the book devoted to insurance. For the novice.

Pamphlet, adult.
Money management basic guide.

Filmstrip, 67 frames, 15 min, color. Grades 10-12 and young unmarried or newly married adults.
Discusses the importance of money and budget problems that young people must face. Excellent for problem solving and decisionmaking.

Pamphlet, young adult.
Basic principles to help younger teenage girls manage their own money.

Pamphlet, adult.
Result of a survey made to determine the attitudes of young men and women toward money and finance.

Pamphlet, adult.
Designed to promote better understanding of the realities of family finances and the need for planning together to meet needs for better family living.

Pamphlet, young adult.

Geared to aid the young adult take his place in the financial world. Basic steps to insure good money management.


Book, adult.

Covers income tax, insurance, loans, installment buying, Christmas clubs, savings, investments, credits, and mortgages.


Book, adult.

Textbook designed for use at the lower level in college, home economics education, the junior college market and high school. The three major topics covered are: “Your Family Finances”; “Your Expenditures”; and “Your Investments and Long-Run Protection.”


Book, adult.

Using an interdisciplinary approach, this text provides insight into the problems that arise in the process of managing monetary affairs. It offers valuable guidance in personal finance including budgeting, saving, investing, the use of credit, minimizing capital and a host of other questions.


Book, adult.

This up-dates and revises considerably the 1961 edition. Covered are the standard topics of personal finance. The final chapter is a new chapter devoted to the subject, “Owning a Business.”
Book, adult.
An elementary college text centered around budgeting, insurance, investments, taxes and assets.

Pamphlet, adult.
A brief description of the methodology used in placing a pecuniary value on human life is followed by 46 pages of charts showing the estimated lifetime earnings of persons at various ages in various occupational groupings.

Book, adult.
New revised and enlarged edition by a noted money-management counselor. Basically a personal finance book on managing your income, spending, debts and assets.

Magazine article, adult.
Send stamped, business-size, self-addressed envelope for reprint. Summary of many points on managing money.

Folder, adult.
Helps "returners" explore some of the money questions likely to come up as they begin to work away from home.

**Your Thrift Habits.** 2d ed. n.d. Ellis F. Hartford, Ed. D. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w $60, color $120. Film, 1 reel, 11 min. Young adult.
When Tony wants to buy a new camera, his father helps him establish good thrift habits. Tony learns to distinguish between fixed and flexible expenses and to choose among his flexible expenses. Thus, he is able to save for both short-range and long-range goals. Learning to manage his money, Tony begins to understand that thrift is the absence of waste.

B. Budgeting

Provides up-to-date information on family needs and living costs in New York City.

Explicit steps are outlined to provide the consumer good money management habits. 4-H Members Guide Unit II Home Management.

A statistical and detailed presentation of the methodology, development and procedures in developing this family budget. Budgets are presented for 39 metropolitan and non-metropolitan areas.

Describes the basic procedures followed in compiling price data for use in computing costs of the standard budgets.

Chart, adult.
A chart on which an individual may draw up a budget listing earnings and expenses. Suggests ten rules for a successful spending and saving program.

Pamphlet, adult, young adult.

Pamphlet, adult.
An elementary guide on how to set up a budget and how to carry it out.

The Kiplinger Magazine, 1729 H St. NW., Washington, D.C. 20006. 50¢.
Magazine article, adult.
If others seem to manage better than you can, remember, every family is different and the differences seldom show.

Booklet, adult.
A rather limited, very elementary guide on family finance for the novice. 32 of 144 pages are worksheets for keeping track of income and expenses.

Pamphlet, adult.
Useful guide which will help you on your way to becoming a master of your money.
Magazine article, adult.  
This study shows that a moderate standard of living for a family of four in an urban area in the fall of 1966 would cost $9,201. The high was Honolulu at $11,190 and the low was Austin, Texas at $8,028. The original study was for 1946-47; an interim report was for 1959.

Filmstrip, 88 frames, color. Adult, and young adult.  
Illustrates how one family works out a simple money management plan based on income, current needs and wants and future goals. Shows how to set up a budget and what can be gained from planning the use of income. Excellent.

Pamphlet, adult.  
This budget presents comparative data on how much it will cost a retired couple, covered by medicare, to live on a moderate level in 39 metropolitan areas. Estimates have also been made for living costs in non-metropolitan areas.

Magazine article, adult.  
The advice of five financial experts is given on housing, life and medical insurance, savings and investments, estate planning, and an overall view.
Consumer Goods and Services—Purchases and Use

A. General Principles

Leaflet, Adult and young adult.
Simple basic steps to consider before buying any product.

Pamphlet, adult.
Points out major shopping difficulties and gives standards for buying food, clothing, and other goods.

Booklet, adult.
How to buy guide on a variety of products from food to boats. Reasonably adequate but limited in depth.

Book, adult, young adult.
Revised and published annually. Ratings by brand and model give one facts to use before buying. The Guide is the December issue of Consumer Reports.

Magazine, adult.
Geared for the upper-middle income consumer, a sample issue usually has articles on cars, stocks, insurance, home loans and news
behind the ads. No advertising allowed and the magazine is sold by subscription only and is not carried on the news-stands.

  Pamphlet, adult, young adult.
  Includes discussions on how labels assist customers to buy intelligently, kinds of information on labels, voluntary and mandatory aspects of labeling, and consumers' responsibility for better labels. The appendix includes a summary of mandatory labeling under Federal laws.

  Book, adult.
  Provides information about homemaking and household management showing the consumer how he can continually use this information to save time and money. Much of the information in these pages has been taken from Consumers All, a publication of the Dept. of Agriculture.

  Book, adult.
  For the person who has read a number of the "how to buy" books there will be little if any new information; but for the person who has not, this book can be a real aid.

The Downtown Story. Composed, written and performed by Helen Gene Purdy. Documentary sound recordings by Tony Schwartz; ed. and mastered by Mel Kaiser. Folkways Records FC 7070.
  Record, 2s, 10 in, 33⅓ rpm. Juvenile.
  Covers several areas of shopping from department stores to supermarkets.

  Magazine article, adult.
Discussion of the costs involved to meet the new packaging regulations.

**The Family Economics Review.** Consumer and Food Economics Research, Division of USDA, Federal Center Building, Hyattsville, Maryland, 20782. Free to professional workers.

Pamphlet, adult.
Quarterly report on current developments in family and food economics and economic aspects of home management. One helpful feature is the report on the cost of food for a week and a month, under a low-cost, moderate-cost and liberal plan.

**The Family Goes Shopping.** n.d. Long Filmslide Service, 7505 Fairmont Ave., El Cerrito, California 94530. $5.00.
Filmstrip, 33 frames, silent, color. Juvenile.
Family shops in various types of stores. Simple problems in buying.

Book, adult.
Raises some serious questions about the drug discount business. While there is no doubt that some discounting borders on the deceptive, and the author makes out a good case against such business operations, many discounts are genuine and offered by the most reputable stores.

Book, adult.
General advice, with some 21 ways to save, 10 ways to cut back expenses, and useful suggestions on wise buying.

Book, adult.
Presents savings on a variety of goods and services in both a readable and interesting way for the novice buyer.
How to Live on Nothing: thousand and more ways you can use wit and imagination to live very well on very little. Joan Ranson Shortney 1961. Garden City. Doubleday. 456 p. $4.95.

Book, adult.
Interesting and amusing reading; everyone should find something helpful in it.


Magazine article, adult.
Discusses the "seals of approval" of the American Gas Laboratories, American Institute of Laundering, Canadian Standards Association, Factory Mutual Engineering Division of the Associated Factory Mutual Fire Insurance Companies, National Electrical Manufacturers Association, National Institute of Rug Cleaning, National Sanitation Foundation Testing Laboratory, and Underwriters' Laboratories.


Magazine article, adult.
Descriptions of various companies that do look into consumer complaints and satisfy the consumer. Nice to read about the satisfied customer.


Book, adult.
General discussion on spending and saving for the layman wanting some basic information on intelligent spending and saving.

Jean Shops in the City. n.d. Long Filmslide Service, 7505 Fairmont Ave., El Cerrito, California 94530. $3.00.

Filmstrip, 36 frames, silent, b&w. Juvenile.
Little girl and her aunt living in suburbs travel to city, shop in department store.
Filmstrip, 27 frames, silent, color. Juvenile.
Growing Up Series. Tells of new experiences in childhood.

Book, adult.
Prices and costs are outdated; but the many tips for wiser buying are still pertinent.

Book, adult.
Chapters on buying a car, a house, obtaining credit, investing money. Hardly useful for the low-income individual, but excellent in the affluent areas.

Booklet, adult, young adult.
Published annually, a collection of articles and ideas from recent issues of Changing Times.

Pamphlet, adult.
Basic Bibliography including buying guides, clothing, textiles and foods. Alphabetical listing according to subject.

Magazine article, adult.
Discusses "Is a store's own brand as good as a nationally advertised one?" Included is a chart that lists private-label appliances and the manufacturers who make them.
Pamphlet, adult.
A simple, factual, discussion of government labels.

Leaflet, adult, young adult.
Brief bibliography prepared by a young Library “Cadet” from consumer education materials which she thought would be especially helpful to “young marrieds,” in managing their financial matters.

Filmstrip, 28 frames, silent, color. Juvenile.
Depicts different kinds of stores from department stores to toy stores.

Pamphlet, adult.
TIPS—Techniques in Product Selection—is a new attempt of the NAM to present consumer product information for the professionals, not for consumers. It is basically an annotated bibliography of product information which is available from manufacturers and their trade associations.

Leaflet, adult.
Story of bait advertising. Also available is a 20 min. color film on a free loan basis from Better Business Bureau, 112 East 10th St., Kansas City, Mo. 66504.

Pamphlet, adult.
An expanded treatment of a ten-part series originally published in Better Homes and Gardens, dealing with the complex problem of
reconciling economic principles with day-to-day decisions which every consumer must make. It is easy to understand and at the same time has intellectual integrity. Mr. Mayer is a Harvard trained economist who has achieved a widespread reputation as a writer in the field.

The Children's World, series. While the rest of the family shops in the supermarket, the boy wanders off. Dad, looking for him, hunts through various stores before finding him in the toyshop.

This demonstrates how intelligent shopping can help consumers get more for their money by establishing goals for spending and understanding the role of consumers. Study guide included. Excellent.

B. Food

Pamphlet, adult.
The act as passed and signed into law.

Another in the Food and Drug Administration's "Life Protection Series." A basic and brief introduction to the problems of food additives.

Pamphlet, adult.
Separate, self-contained teaching and/or study unit for individuals or groups. One can become a better shopper by studying the 100 illustrated guides and by exploring the activities suggested in this bulletin.
Budget Gadget. Post Office Box 38161, Los Angeles, Calif. 90088. 50¢.
Folder, adult.
Calculator for obtaining the cents per ounce or ounces per dollar of
an item. Scales for the cost of lean meat of various cuts after removal
of bone and fat, number of servings per pound of meat cuts, comparison
of egg costs. Also lists can sizes, weights and measures, grades and egg
quality.

Buying Beef for Your Freezer. 1968. Visual Communications Sec.,
Dept. of Communication Arts, 442 Roberts Hall, Cornell Univ., Ithaca,
N.Y. 14850. Kit. $15.00.
Color slide kit consisting of 40 35mm slides, 1 leader’s guide, 1 set of
audience participation activities, and copies of several pamphlets on
buying and freezing beef from federal and state agencies. Young
adult, adult.

Consumer Protection FDA Packet A-Foods. 1965. Supt. of Docu-
ments, GPO, Washington, D.C. 20402. $1.50.
15 booklets, leaflets and special reference sheets, adult.
Contains literature on the FDA Act on food standards, additives,
residues, food fallacies and enforcement problems.

Book, juvenile.
The wise selection of food in marketing; laws protecting the con-
sumer in this area. For older boys and girls.

Fair Packaging and Labeling. 1967. Commerce Clearing House,
Inc., 4025 W. Peterson Ave., Chicago, Ill. 60646. 126 p. $3.00.
Book, adult.
The law, regulations and proposals concerning the Fair Packaging
and Labeling Act are detailed along with comment.

Filmstrip Series No. 8420 (Kinds of Food, etc.). n.d. Frank J.
Estvan, Ph. D. Encyclopaedia Britannica Educational Corp., 425 N.
Michigan Ave., Chicago, Ill. 60611. Each filmstrip, $6.00, series of 6,
boxed $36.00.
Filmstrip, average 48 projection frames each. Juvenile.
Depicts the story of food from its plant or animal origins to its preparation in the home. There is also a filmstrip devoted to food needs of the body and good health.

Book, juvenile.
The how and why of handling food in bulk; how it is purchased, transported, packaged and marketed.

Series Pamphlet, adult.
This publication reports data from a nationwide survey of households about their food consumption. Useful to educators, action program people, and especially researchers.

Pamphlet, adult.
Describes a weekly food plan, gives a typical week's menu, tells how one cuts food costs, and provides other helpful information. Starting set of kitchen tools and utensils and of the staples purchased on a first trip to the grocery store are also included.

Pamphlet, adult.
Gives information on selecting foods and planning well-balanced meals for the large family with school-aged children. Included are low cost weekly food plan, a sample week's market list and menus and suggestions for the family with more money to spend on food.

Magazine, adult.
Reprints from Family Circle and Food Shopping Tips booklets,
available in quantity. Primarily for home economics classes studying foods and food preparation.

The Food Store. n.d. Encyclopaedia Britannica Educational Corp., 425 N. Michigan Ave., Chicago, Ill. 60611. $120.
Film, 11 min. Juvenile.
Experiences of a mother and her two small children in neighborhood food market. Work of clerks, butcher, cashier.

Book, adult.
Explains how to eat better at less cost. The book has information on food buying, methods of preserving food, cooking guides, menus, weight control, vitamins, proteins, fats, carbohydrates, and many other useful facts about food.

Pamphlet, adult.
A summary of basic laws affecting the packaging industry. Includes federal and state sources of legal information and packaging practices. Contains texts of five essential Federal packaging laws.

Filmstrip, 68 frames, 85mm. Young adult.
Describes the qualities of a good label, outlines government regulations, and tells the story of how packaging materials are tested.

Magazine article, adult.
Part I of two articles discusses how two families of four, and two couples lived on food expenditures of $85 and $20 per week respectively. The shopping lists and menus are included.

Magazine article, adult.
Second of a two-part series on how experts plan and buy. Shopping lists and menus for two families of four, and two retired families are included.


Magazine article, adult.
Nutrition and health experts expose five popular fallacies which food faddists exploit.


Pamphlet, adult.
Another in the Food and Drug Administration's "Life Protection Series." Elementary, brief, but good discussion of the laws to protect the American food supply.


Pamphlet, adult.
Provides pictures and descriptions of the various beef grades.


Pamphlet, adult.
Useful information about beef steak grades and quality.


Folder, adult.
Handy folder which explains meaning of the three butter grades.
   Pamphlet, adult.
   Simple but important directions on how to buy cheddar cheese; especially good for the beginning shopper.

   Folder, adult.
   Practical tips on buying, storing and cooking eggs.

   Pamphlet, adult.
   Excellent tips on how to buy everything from apples to tangerines.

   Pamphlet, adult.
   Handy guide to purchasing vegetables from artichokes to watercress.

   Magazine article, adult.
   Five basics for buying: decisions which must be made each time we shop; shopping information is quickly outdated; buying decisions are personal; are new products wise buys; and, what determines food prices?

   Leaflet, adult.
A handy little pamphlet that will fit into a woman’s purse. Describes the different USDA grade marks on the labels of food and what they mean as to the quality of the product.

Filmstrip. Juvenile.
Gives child a foundation about necessity of providing food for the family. Includes The Story of Milk, The Story of Bread, etc.

**Labeling Requirements for Consumer Packages of Fresh Fruits and Vegetables.** n.d. Produce Packaging and Marketing Association, P.O. Box 674, Newark, Delaware, 19711. 21 p. $2.00.
Pamphlet, adult.
Contains regulations for enforcement of the Food, Drug, and Cosmetic Act, and the Fair Packaging and Labeling Act; additional requirements of various states; and a directory of state officials who may be contacted for further information on state laws and regulations.

Book, juvenile.
The journey taken by milk, from the dairy farm to the plant to the delivery truck to the front door. The production of other dairy products is also shown.

Book, juvenile.
Geared to the small child’s immediate environment in his own community. Creative Teaching Guide available to accompany book.

**Measurement in the Food Store.** n.d. Herbert F. Spitzer, Ph. D. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w $60, color $120.
Film, 1 reel, 11 min. Juvenile.
As the Martin family does their shopping, they encounter some practical problems involving the standard units of measurement. Ounces and pounds, fluid ounces and pints, dry pints and quarts are some of
the units illustrated as the family makes comparisons of quantities in answering the mathematical question of "How much?"


Book, adult.
1966 Yearbook of Agriculture discusses why our food is the best in the world and how we can keep it that way.

Newspaper article, adult.
The Food and Drug Administration is working with food processors to encourage them to police the purity of their production themselves, but under the wary eye of the FDA.

Filmstrip, 77 frames, color. Adult, young adult.
How to save money, time and energy through proper skills of food buying, using comparative shopping, i.e. check labels, brands in season, frozen, prepackaged foods. Has a review at end of film. Accompanying study guide.

Pamphlet, adult.
No significant differences in prices charged by food stores located in low income areas vs. those charged by stores in higher income areas, when the same types of stores, the same qualities of foods, and the same sizes of package are compared. However, other differences are noted.

Pamphlet, adult.
Products included are cotton, dairy, fruits and vegetable grain, livestock, poultry and tobacco.
Pamphlet, adult.
Basic tips on buying, storing and preparing vegetables with a comprehensive collection of recipes.

Pamphlet, adult.
Illustrated booklet with full size photos of metal containers identifying various dents and the effects they have on usability.

Where Does Our Food Come From? n.d. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w $60, color $120.
Film, 16mm, sound, 11 min. Juvenile.
Boy wonders where foods come from. Learns of places where foods are grown, processed, and of people who work together to bring food to the consumer.

C. Clothing, Including Grooming Aids

Magazine article, adult.
Stresses that the many thousands of products that have been classified as cosmetics escape the more stringent controls provided for food and drugs, creating a potentially dangerous situation for the consumer.

Book, adult.
These books offer elementary guidance for planned homemaking purchasing and management.
Lippincott. 224 p. $2.95.
Book, adult.
Tells how to determine quality in clothes, and how to get better value
dollar for dollar. Although dated, it is included for its historical value.

Buying by Size Not Age. Leaflet 8. October 1967. Cooperative Ex-
tension, Cornell University, Ithaca, N.Y. 14850. Free to residents of
New York State.
Folder, adult.
How to examine for fit and size. Charts for infants, toddlers and
children.

Georgie's New Suit (where clothing comes from). 1955. Coronet
Films, 65 E. South Water St., Chicago, Ill. 60601. b&w $60, color $120.
Film, 16mm, sound, 11 min. Juvenile.
Aspects of clothing manufacture from raw material to finished
product. Process by which wool, cotton, silk, rubber are manufactured
into articles of clothing. Creates awareness of the many people whose
skills and cooperation are involved in clothing production.

How We Get Our Cloth. Edith S. McCall. 1961. Benefic Press,
10300 W. Roosevelt Rd., Westchester, Ill. 60153.
Book, juvenile.
The growth and production of natural and manmade fibers for
cloth. For the beginning reader.

How We Get Our Clothing. n.d. Society for Visual Education,
Inc., 1345 Diversity Parkway, Chicago, Ill. 60604. Each captioned
filmstrip $5.00. Set of 4 captioned filmstrips $16.25.
Filmstrip. Juvenile.
Introduces children to the essential task of providing clothing. In-
cludes The Story of Cotton, The Story of Wool, etc.

Know Your Merchandise. 3rd ed. Isabel Wingate, Karen Gillespie,
Book, adult.
The preface of this text states that its purpose is to prepare students
for intelligent consumer buying and successful merchandising careers.
One section is devoted to textiles and the other to non-textile mer-

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chandise usually found in a well-stocked departmentized store. There is a wealth of information in this text on a very wide variety of goods. The orientation appears to be more from the merchandising side than from the consuming side.


Book, juvenile.

Step by step description of the manufacture of a shirt, from design to final inspection. Creative Teaching Guide available to accompany book.

**Managing Your Clothing Dollar.** Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Ill. 60601. $1.50 each or $6.00 for complete set of five.

Filmstrip, 63 frames, 15-20 min, color. Young adult.

Discusses principles of selection for wise consumer spending. Humorous treatment of key points, study guide included.


Pamphlet, adult.

Eight guideposts to a wearable wardrobe no matter what the fashion or the fads.


Periodical, adult.

A Celanese Educational Service, published Spring and Fall. Distribution is limited to home economics teachers and other professionals in the field of Consumer Education.


Book, juvenile.

Simple text and pictures tell the story of wool, cotton, linen, silk and the man-made wonder cloths. For the beginning reader.
Developed by the Industry Advisory Committee on Textile Information in cooperation with the President's Special Assistant on Consumer Affairs.

While this deals specifically with clothing it is in fact an excellent guide to managing money and learning principles of "buymanship."

Simple, valid instructions for clothes buying care.

D. Housing

The Children's World, series. From a snail's shell through Eskimo, Indian and pioneer dwellings to the houses of today, the material which is available controls the type of construction.

Film. 30 min, color. Grade 12.
Presents the possibilities in housing for the 21st Century. A good film to stimulate interest in home management.

Practical guide for calculating the amount one can spend on housing, how to borrow money, how to choose a location, and how to select a house.

**Big City Homes.** Catherine Urell and others. 1954. Chicago. Follett. $2.58.
Book, juvenile.
A review of various types of homes available to children living in a city, and how they are built.

Book, adult.
Practical handbook for prospective house buyers. If the guiding principles are followed, the buyer is almost certain to realize greater satisfaction as he uses his purchase. A 32-page booklet *How to Judge a House* by the same author is available for $1.00 from All About Houses, Inc., 25 Ritie St., Piermont, N.Y. 10968.

Booklet, adult.
Discusses how much house to buy; includes a most interesting chart on "Prospective Monthly Housing Expense Related to Mortgagor's Monthly Income."

Pamphlet, adult.
Designed to help you determine whether you can afford to buy a home, where to begin, what to look for, and how to go about borrowing money for the mortgage.

Booklet, adult.
How-to guide for the real estate market; included is a checklist of questions for a home buyer to answer before buying.
Booklet, adult.
An elementary discussion of the correct way to buy a home. How to look for it, find it, finance it—and save money.

Home Buyer's Check List. U.S. Savings and Loan League, 221 No. LaSalle St., Chicago, Ill. 60601. 12 p. Free.
Leaflet, adult.
Fifty-three questions are asked about space, design, construction, accessibility of housing. Included is a brief discussion on types of home loans.

Pamphlet, adult.
Steps to follow and pitfalls to avoid in your home purchase.

Film, 16mm, sound, 20 min b&f. Juvenile.
Homes reflecting culture of people who build them. How family uses available natural resources. How geography, climate play a role in the choice of home for shelter.

Filmstrip, 14 frames, silent. Juvenile.
Importance of Homes. Why people need homes. Examples of various types of homes in America and other countries.

Book, juvenile.
Simple language and clear illustrations describe a variety of different types of houses, and what makes a safe, desirable home.

Pamphlet, adult.

When you get the urge to buy or build a house write to the New York Life Insurance Company asking for a copy. When it arrives study it carefully.


Pamphlet, adult.

Concise directory of all avenues to be investigated when buying a home.


Book, adult.

Detailed statistical analysis of the 1950 census of Housing. Has a chapter on 1960 census which has a preliminary evaluation of that census.


Book, adult.

The person contemplating building or buying a home might be well advised to peruse this book before buying. The ten traps have such labels as: “The High-Priced House,” “The Unforeseen Expenses of Buying and Owning a House,” “The No-Design House,” “The Old-House Lemon,” “The Discomfort House,” and “The Gimmick House.”


Filmstrip, Juvenile.

Concept of providing basic shelter. Includes Planning the Home, Building the Foundation, etc.
Pamphlet, adult.
A report by the Dept. of Housing and Urban Development on conditions that cause discounts, trends in capital and mortgage markets and proposals to reduce or eliminate discounts. Includes a legislative history of discount control laws and also yield tables.

Book, adult.
Revised edition of a basic text used in colleges and universities, mortgage banking and investment programs and in extension courses. Covers fundamentals of mortgage banking, sources of funds, procedures for loans, role of mortgage banker in developing new business, the FHA program, veterans’ loans and the credit analysis of the borrower. Good bibliographies at end of each chapter.

Planning a Home. n.d. Long Filmslide Service, 7505 Fairmont Ave., El Cerrito, California 94530. $5.00.
Filmstrip, silent. Juvenile.
Family living in trailer decides to move to permanent home. Financing, location, planning shown. Family Shelter Series.

Film, 30 min, b&w. Grades 10-12.
The role of home buying in the American economy with emphasis on saving and loan associations as financiers.

Filmstrip, color. Juvenile.
A comprehensive study of shelter, depicting the development of housing from wigwams and early colonial houses to modern homes, including apartment, trailer and ranch house. Shows conveniences of modern shelter and the relation between types of housing and the varying needs of family groups. Includes functions and tools of workmen, progressive stages of the building process. Contains Houses of Long Ago, Kinds of Houses, etc.
   Book, juvenile.
   From primitive lean-to's and mud huts of ancient times through houseboats, tree houses, wigwams and igloos, to the modern apartment house and ranch home.

   Book, adult.
   Study conducted in the Newark area. A random sample of 566 landowners was surveyed, and 392 owners were given in depth interviews. The goal of the study was to isolate the rewards landowners would require in order to upgrade present slum housing.

   Book, juvenile.
   How the construction of houses results from location, climate and local custom. For the beginning reader.

   Pamphlet, adult.
   It is biased toward home ownership. It deals with the advantages of ownership, gives advice on how much one can afford to pay and the importance of the downpayment. There are sections on shopping for a new house and financing the purchase.

   Book, juvenile.
   How man from earliest times has used the raw materials he could find to shelter his family.

E. Transportation

   Magazine article, adult.
Prices, warranties, safety, options, mechanical specifications, frequency-of-repair records and basic body dimensions are some of the subjects covered.

  Pamphlet, adult.
  The dealers' costs for almost all American made cars and accessories.

  Book, adult.
  Includes dealer's costs and the suggested retail price for all cars and accessories of American Motors, Chrysler, Ford and General Motors; also federal excise taxes and cost of transportation.

  Reprint, adult.
  A brief but very detailed breakdown of costs by size of car, which covers 15 cities.

  Leaflet, adult.
  An analysis of automobile operating costs. Total cost—11¢ per mile for a $2,800 car driven 100,000 miles over a 10-year period.

  Booklet, adult.
  Comprehensive, readable guide. Includes much good advice, on new and used car prices.

Highway Robbery: true story of how American motorists are swindled out of more than $7 billion every year. Sam Crowther and Irwin
Book, adult.
Compilation of the problems in buying and caring for an automobile.

Book, adult.
A breezy guide to help you get your money's worth. Of particular value to one who has never read any guidelines on buying a used car.

Book, adult.
A very humorous satirical analysis of Americans and their automobiles.

Book, juvenile.
A visit to a prime example of the mass production process, from parts production to the final product.

Magazine, adult.
Used car prices for cars, trucks and imports, at both the average wholesale and average retail level in the subscriber's region. Car shopping with the NADA and Car Fax or Auto Dealer Costs should make bargaining more effective.

Magazine article, adult.
A discussion of the automobile industry's "sloppiness" in making cars and warranty problems.
Magazine article, adult.
Discusses the problems of buying tires. Included is a “Guide to tire brand names,” giving the names of major as well as independent brands.

Book, adult.
Blunt conclusion of the book is that the automobiles are unnecessarily dangerous.

F. Appliances, Furniture, and Furnishings

Pamphlet, adult.
Basic things to consider when investing in floor covering. Covers all aspects. Includes charts and graphs describing kinds of covering and their characteristics. Inez Lovelace, Home Furnishings Specialist.

Leaflet, adult.
Guides to buying the furniture that will both fit your pocketbook and make an attractive addition to your home. Inez Lovelace, Home Furnishing Specialist.

Magazine article, adult.
Thirty-four manufacturers’ warranties are listed and analyzed.
Pamphlet, adult.
Basic information on buying and maintenance of home freezers.

Pamphlet, Adult.
Basic information about the buying and care of washing machines.

Pamphlet, adult.
Discusses the purchasing of major equipment with charts on the life expectancy of household equipment, furnishings, and automobiles.

G. Insurance

1. Personal

The Consumers Union Report on Life Insurance. 1967. Consumers Union, Mt. Vernon, N.Y. 10550. 128 p. $1.50; $1.00 for subscribers to *Consumer Reports*. 
Book, adult.
Expansion of the "How to Buy Life Insurance" series which appeared in the Jan., Feb., Mar. 1967 issues. Especially enlarged is the section on Social Security benefits and their role in a family’s life insurance program.

Pamphlet, adult.
New edition of a family money management teaching aid for classroom use has sections on credit, shopping, checking accounts, life and health insurance, and buying a home.
Pamphlet, adult, young adult.
A revised edition presenting coverage of the changing financial protection needs of the young adult family and the place of life and health insurance in their financial planning.

Pamphlet, young adult.
A fact pamphlet on automobile insurance—1966 accident statistics, determining risks, financial responsibility laws, basic coverage of auto insurance, driver education, and a quiz on the information provided.

Dollars for Health. Health Insurance Institute, Educational Division, 488 Madison Ave., New York, N.Y. 10022. Free loan basis, borrower pays return postage. $3.00 per film strip.
Filmstrip, 60 frame, 15 min, color. Grades 10–12.
Types of insurance studied. Could be used as a review of health insurance. Dated information. Also available through Association Films.

Filmstrip, 62 frame, 15 min, color. Grades 10–12.
How different types of insurance policies can help in a variety of family problems. Excellent.

Book, adult.
The preface states, “An introductory text for courses in insurance as well as a primer for company personnel both in the home office and agency operations.” This is basically a presentation of life insurance from the seller's side.

**Getting the Most for your Family's Life Insurance Dollar.** Chester C. Nash. 1966. Association Press, 291 Broadway, New York, N.Y. 10007. 26 p. 75¢. Pamphlet, adult. An elementary discussion of life insurance—what it is, what it costs, how it works, how to decide what is needed, and planning for it.

**Guide to Your Disability Income Insurance.** 1968. Health Insurance Institute, 277 Park Ave., New York, N.Y. 10017. 7 p. Free. Leaflet, adult. Covered are the kinds of policies, length of coverage, policies that can or cannot be cancelled, and details on premiums.


Book, adult.
Gives sound advice to people just learning about life insurance.

Book, adult.
A very extensive discussion on the multitude of variations in life insurance policies. The tax angles of life insurance are discussed in detail.

Film, 20 min, color. Grades 10–12.
Presents an historical development of insurance in the United States. Could be used as background material. Fair.

Book, adult.
A mine of information covering life insurance, individual health insurance, group life and health insurance, and pension plans.

Booklet, adult.
Standard which gives guidance and answers to one's insurance problems.

Leaflet, adult.
Present the savings and protection point-of-view in buying insurance.
Booklet, adult.
Comprehensive coverage of many facets of life insurance from life insurance in force, to lapses and surrenders, to mortality tables.

Collier Books, 60 5th Ave., New York, N.Y. 10003. 95c.
Booklet, adult.
Comprehensive guide to life, retirement, and health protection for the average layman.

Magazine article, adult.
A strong criticism of the life insurance industry for getting rich by selling the permanent policies.

Film, 16 min, color. Grades 10-12 and adults.
Presents the factors involved in determining premium rates and defines the net annual premium. Fair.

Pamphlet, adult.
Annotated bibliography of recently published books on insurance, careers, company management and related subjects such as social security, medicare, and gerontology.

The Little Gem Life Chart. The National Underwriter Co., 420 East 4th St., Cincinnati, Ohio. 45202. Published annually $6.00.
Book, adult.
Impartial presentation of life insurance facts and figures. Using this buyer's guide to life insurance, a prospective buyer can shop more than two hundred companies.

Pamphlet, adult.
Basic facts which help families understand their health insurance.


Booklet, adult.
Annual statistical information presented through charts, tables, graphs. Current data on hospitalization costs, premiums and income replacement plans. Includes glossary and annotated list of health organizations.

Our Family's Health Insurance, Do We Know the Answers? (1218). 1966. Woman's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017.

Booklet, adult.
A husband and wife quiz to help couples check their understanding of the policies they own, with a special chart for recording family health care costs.

Our Family's Life Insurance, Do We Know the Answers? (343). 1968. Woman's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017.

Pamphlet, adult.
A 20 question husband and wife quiz to help couples check their understanding of the policies they own.


Book, adult.
Leaflet, adult.
One of the pamphlets in the FTC's "Consumer Bulletin" series covering insurance policies sold through the mail.

Pamphlet, young adult.
Programmed booklet covering risks, personal insurance, the Insurance Policy as a contract, personal insurance programs and a list of insurance terms.

Booklet, adult.
The study is written from the viewpoint of the buyer and contains considerable information of value to the careful buyer. One chapter discusses life insurance prices and includes specific recommendations regarding companies that showed up well in the author's price analyses.

Pamphlet, young adult.
Problems and progress at the beginning of the 19th century, economic risks, money and morality, disasters and challenges of the Great Depression and economic security of today.

Pamphlet, young adult.
Designed for 10th grade mathematics classes. Sample problems figuring interest, premium and construction of morality tables.
Explanation of the basic kinds of life insurance policies including combination policies and special clauses. Discusses group insurance and other protection plans.

Magazine article, adult.
An exceptionally forthright discussion of life insurance.

Pamphlet, adult.
For women who are named beneficiaries in the family policies, to help them understand those policies and how husband and wife can make the best use of them.

Book, adult.
A critique of the highly regulated life insurance industry, and hence of its regulators.

2. Property, Casualty, and Safety

Book, adult.
The objectives of this book are to lower your insurance costs and get better legal protection. It outlines a new form of automobile insurance called “Basic Protection Insurance.”
Magazine article, adult.
A comprehensive and clear discussion of the problems of auto insurance and the need for change.

Magazine article, adult.
Discussion of the “Basic Protection Plan” which partially replaces negligence liability insurance with direct loss insurance, payable without regard to fault. “CU finds the Basic Protection plan the best solution yet devised for reform within limits of private enterprise.

Filmstrip and records. 55 frame, 33 1/3 rpm. record, 17 min, color. Grades 10-12.
Filmstrip and records. Cites the 8 basic coverages available in automobile insurance including bodily injury liability, medical payments, and protection against uninsured motorists. Also explains how premium rates are determined. Good.

Booklet, adult.
Report by the staff of the Antitrust Subcommittee of the House Committee on the Judiciary, 90th Cong., 1st sess., to assist the members of the Committee in the determination of an appropriate future course in dealing with the automobile insurance business.

Pamphlet, adult.
Covers property insurance for the home whether you own or rent. Explains liability insurance for the family, automobile insurance. Household and automobile insurance costs.
Fire—Safety and Prevention; Disasters; Burglary and You; Are You Protected? It's Time to Check. n.d. National Research Bureau, Inc. Employee Relations Bureau Corp., 221 North LaSalle St., Chicago, Ill. 60601. 15 p. Free.
   Pamphlet, young adult.
   Series of booklets pointing out why you need different types of insurance for various problems that can easily happen to all of us.

   Pamphlet, adults.
   These hearings contain the testimony of numerous individuals and organizations concerned with consumer product safety.

   Book, adult.
   Criticizes the U.S.'s "archaic" negligence laws. Written in an interesting and forceful manner.

"Home Insecticides, Part II." Consumer Reports, August 1963, 5 p. Consumers Union, 256 Washington St., Mt. Vernon, N.Y. 10550. $6.00 per year.
   Magazine article, adult.
   Consumers Union's report on insecticides. It gives step by step advice on how to solve specific insect problems and tells you what to do when you must hire an exterminator.

   Magazine article, adult.
   Discusses how to select a product for safety and effectiveness, why the public needs to be alarmed, safety precautions in the war on insects, and a guide to the most hazardous chemicals.
Book, adult.
Explains how you can dispense with the services of an attorney when the fault is 100 percent that of the other party and thus eliminate paying the attorney's fee. Even if one uses a lawyer, the book will still be helpful.

Book, adult.
Provides basic theoretical information about insurance generally, and specifically, life, accident, fire, casualty, and marine. Illustrates its points by case law.

Magazine article, adult.
An interesting discussion of the present problems of auto insurance and a suggested replacement non-fault insurance.

Patterns for Protection. Insurance Information Institute, 110 Williams St., New York, N.Y. 10038. Free loan, borrower pays return postage.
Filmstrip, record, 69 frames, 33⅓ rpm. record, 15 min, color. Grades 10-12.
This filmstrip comes with a record, an outline, and a summary guide booklet. Filmstrip includes statistics in fires, lightning and other possible hazards. It describes perils for which insurance is available and explains why some types of risks are not insurable. 1962 yearbook on statistics involving property and casualty insurance is also available. Contains many tables and clearly illustrated graphs.
H. Medical Services and Drugs

Book, adult.
Exposé of a multi-million-dollar racket in drugs, based on the author’s firsthand observations of undercover investigations conducted by FDA inspectors.

Book, adult.
A report on the roles of the FDA, the American Medical Association, pharmaceutical manufacturers, and others in connection with the irrational and massive use of prescription drugs that may be worthless, injurious, or even lethal.

17 booklets, leaflets and special reference sheets, adult.
Contains literature on the FDC Act and on approval of new drugs, use of drugs by the consumer, medical quackery, cosmetic laws, and related materials.

Pamphlet, adult.
Summary of safety control operation through Federal Insecticide, Fungicide and Rodenticide Act and Food, Drugs & Cosmetic Act. Sets safe tolerances, policy tolerances and other safety requirements.

Pamphlet, adult.
An elementary discussion of what to look for in many areas of health care.
Leaflet, adult.
Outlines drug facts for consumers.

Book, adult.
Subtitle, “Official Names, Prices and Sources for Doctor and Patient.” The physician author gives his answers to the question, “Are you paying too much for your prescriptions?” Tells how to get your doctor to write the generic name instead of the brand name on prescriptions.

Book, adult.
An examination of the ways governmental regulations and occupational licensing obstruct free market competition in the retail sale of drugs. Investigates activities of groups of businessmen and pharmacists acting with the overt assistance of governmental agencies.

Magazine article, adult
Types of facilities available and alternatives to them; how to evaluate nursing homes; costs and charges and recommendations for improvement of nursing home care.

Book, adult.
It is aptly labeled as “An authoritative, entertaining investigation into the facts and follies of girth control.” Included are many accounts of medical quackery in selling diet programs and “medicines.” Included also is a 20-page bibliography.
Leaflet, adult.
Covers health protection, food protection and the hazards of using pesticides for killing garden pests, ridding homes of insects or rodents and defleaing or delousing pets.

Booklet, adult.
Expose on hazardous drugs and pill profiteering.

Book, adult.
Hospitalization costs have risen phenomenally in the last few years but the service in hospitals has not borne much relationship to the great rise. The author contends that too often the hospital patient is the victim of bad practices.

Book, adult.
An account of an investigation of the drug industry by Senator Estes Kefauver, Subcommittee on Antitrust and Monopoly.

Book, adult.
This book names brand names, cites cases and advises the consumer how he can best protect himself against fraud. It is written in repor- torial fashion and well documented with facts and figures. Bibli- ography index.

Book, adult.
The book which shocked the Federal government into action con- cerning the misuse of pesticides. A powerful protest against the misuse of synthetic chemicals and a plea for maintaining the balance of nature.

Booklet, adult.
A distinguished group of 10 medical doctors studied the available evidence and found that "cigarette smoking is a health hazard of sufficient importance in the United States to warrant appropriate remedial action."

Pamphlet, adult.

Pamphlet, adult.

Leaflet, adult.

Leaflet, adult.

Leaflet, adult.

Book, adult.
Analysis of prescription drugs, costs, problems created a stir in producer and consumer circles because of its revelations. Author concerned
with the work of the FDA, attitudes of the AMA and all aspects of the drug industry especially drug testing.

I. Leisure

Book, adult.
A listing of a variety of items one may get free including travel brochures, maps, recipes, pictures, films, etc.

Book, adult.
A fifty-state guide listing that is free to the vacationer: museums, plant tours, art galleries, etc.

J. Financial Security

1. Savings and Investments

Film, 16mm, sound, b&w, 18 min. Juvenile.
Starring the cast of the popular “Leave It To Beaver” TV series. Beaver (Jerry Mathers) learns a valuable lesson in thrift in an amusingly-told experience.

Film, 16mm, sound, 10 min, b&w. Juvenile.
Seeks to create desire to save money and explains savings bank.

Film, 16mm, sound, b&w, 16½ min. Juvenile.
Starring Danny Kaye and company, promoting thrift, U.S. Savings Stamps, and the School Savings Program. Danny tells us how a quarter
on Stamp Day can change into almost any dream we have and at the same time help our country.


Book, adult.
Expert advice which might save the reader thousands of dollars as he develops his insurance and investment program.


Film, 14 reels, 18½ min. Juvenile, young adult.
When Fred makes his first business trip to the bank, he learns about opening savings accounts, handling checking accounts, securing loans, and some of the other services which banks perform. This second edition takes us on a tour through a modern bank, where we see all the departments, from safety deposit box rental, to the bookkeeping department with its modern electronic computers.


Book, juvenile.
The evolution of money from the days of the cavemen, through the development of barter, to coins and paper money. Includes current methods of minting and printing, and a short explanation of banking.


Book, adult.
Describes the operation of funds, interlocking arrangements, favored insiders, excessive management fees, excessive sales charges by inexperienced and unqualified salesmen, and excessive turnover of portfolio. Recommends reforms. Prospective investors in mutual funds should read this book.

_Harvey Dilemma._ Modern Talking Pictures, Inc., 8 East 54th St., New York, N.Y. 10022.

Film, 20 min. Adult.
Explains the value of saving money and shows how loans made to
home buyers by a savings and loan association benefit depositors and the entire community.

Book, adult.
This book is available from a brokerage firm, Merrill Lynch, Pierce, Fenner and Smith, 70 Pine St., New York, N.Y. 10005. The author assumes that the stockmarket will continue to rise in the long run. As a consequence, the purchasing power of the dollar will decline. Ownership of stock is a hedge against the loss of purchasing power of one's savings. The operation of stock exchanges is described and advice is given on how to deal with brokers.

Pamphlet, adult, young adult.
Information on various types of stocks and bonds. Intended for potential investors. Easy reading which contains minimum commission rates established by the N.Y. Stock Exchange.

Pamphlet, adult, young adult.
Analyzes balance sheet for a typical company. Intended for the layman.

Pamphlet, adult, young adult.
Clear, concise pamphlet on stock market trends. Evaluates individual businesses as potential investments.

Book, adult.
Solid book for the new investor.
   Pamphlet, young adult, adult.
   Accent/Consumer Education. Steps to learn in investing savings. Learning experiences in the classroom situation.

   Pamphlet, adult, young adult.
   Information about common stocks in general, growth dividends and market value in relation to the increased cost of living. Lists stocks on N.Y. exchange which have paid cash dividends every 3 months for 20—over 100 years.

   Booklet, adult.
   An excellent guide to mutual funds. It does for investors what Consumers Union and Consumers Research do for prospective buyers of commodities.

   Book, adult.
   A registered Investment Adviser. Provides help for the serious small investor.

   Film, 16mm, sound, b&w, 15 min. Juvenile.
   Jay North, TV's "Dennis the Menace," becomes a Junior Astronaut, entertains at a children's space rally in Houston, home of the Manned Spacecraft Center, and helps to persuade youngsters everywhere that buying U.S. Savings Stamps is a good way to back up our astronauts.

Book, adult.

Recommends purchase of good securities, carefully and thoughtfully after much investigation and advice from competent advisors.


Film, 30 min, color. Grades 10-12.

Shows the operation of the Exchange and the family conflicts which may arise over the investment of money. It stresses the importance of obtaining the services of a reliable broker.


Book, juvenile.

The widening scope of the young child's interests takes him beyond home and school to the business establishments of his community. Creative Teaching Guide available to accompany book.


Book, juvenile.

Minting and printing of coins and paper money; checking and savings accounts; foreign currency and the gold standard.


Book, juvenile.

The evolution of money into today’s complex medium of exchange told in some detail. The workings of the mint, the Bureau of Engraving and Printing, the Federal Reserve System. Some insight into banking and the stock market.


Film, 15 min. Young adult.

Story of three young couples and their ideas about thrift and money management. Explains the credit union system and how it contributes to a sensible family financial plan.

The general conclusions of the Report are that mutual funds and other investment companies offer a sound medium for investment, but their rapid growth has created problems that demand attention by the Congress, the Commission and the industry.


Book, adult.

Summarizes and synthesizes the results of a series of studies conducted to investigate the accuracy of savings statistics as obtained by consumer survey techniques.


Film, 16mm, sound, b&w, animated cartoon, 15 min. Juvenile.

Rocky, the Flying Squirrel, his pal Bullwinkle, the Moose, and their assorted TV companions appear in an amusing film that teaches thrift and invites school students to join the Rocky and Bullwinkle Savings Stamp Club. For showings in schools, before parent-teacher groups and women's organizations.


Book, adult.

First published in 1934, this book was a pioneer in developing a disciplined, systematic approach to the art of security analysis. Among professionals it is referred to as "the Bible of Wall Street." The beginning investor may find it difficult, but he will also find it very helpful.


Film, 16mm, sound, b&w, 15 min. Juvenile.

An exciting Superman adventure, to stir youngsters to action on Savings Stamp Days at school.
Booklet, adult.
History of banks in U.S. from colonial times to 1963.

Book, adult.
Dr. Bellemore is Professor of Finance in the Graduate School of Business Administration, New York University, also a professional investment counselor. Professor Bellemore shows how conservative investors can accumulate $100,000 by age 65 if they start a program at age 30, invest $500 a year the first 10 years, and then $1000 a year to age 65, and reinvest all dividends.

Pamphlet, juvenile, young adult.
Goals and suggested activities for teaching thrift. Lists supplementary Treasury films which are available.

Pamphlet, juvenile.
Background for thrift and savings accounts.

Book, juvenile.
Introduces economics to young children by giving a broad picture of money as a tool for living. Includes information on historic types of money, services of banks and the several ways of saving.

Pamphlet, adult.
Contains specific information on each bond series.
Book, juvenile.
The story of the two stock exchanges, reduced to terms easily understood by youngsters.

Book, adult.
Anyone tempted to take a flyer in the market will find this a sobering book.

**What Everybody Ought to Know About This Stock and Bond Business.** Merrill Lynch, Pierce, Fenner & Smith, Inc., 70 Pine St., New York, N.Y. 10005. 29 p.
Pamphlet, young adult, adult.
Defines stocks, bonds, price changes, Bull and Bear market and speculation. Outlines entire operation of New York Stock Exchange.

Book, juvenile.
Full- and half-page black-and-white photographs are as clear and uncluttered as the text, and together they very ably bring a complex subject down to a young child's level of interest and understanding. Primary-grade level.

Film, 14 min, color. Young adult.
Presents an animated version of the "average American family," some answers to their financial needs and the several basic steps in investing.

Magazine article, young adult.
Discusses the reasons people generally save money and the differences between commercial banks, savings and loan associations, mutual savings banks, credit unions, U.S. Savings Bonds and Postal Savings Certificates. The statistics used are for 1962.
Folder, adult.
Facts about women's income and their stake in various financial assets.

Film, 15 min, color. Grades 10-12 and adults.
Shows, in cartoon form, the use of money for investment dealings, mainly the Monthly Investment Plan and the importance of dealing with a reliable broker. A good follow-up to "What Makes Us Tick."

Pamphlet, adult.
Explains the types of business organizations, stocks and bonds, and investments. Each chapter contains a short test and an individual problem-solving activity. A glossary is included.

Pamphlet, young adult.
Outlines for the student exact steps to take in opening a bank account. Explains clearly different banking services. 4-H Members Guide Unit V 4-H Management, Farmer LaVerne, Home Management Specialist.

2. Social Security, Medicare, and Medicaid

Govt. Document, adult.

Security Administration. Supt. of Documents, GPO, Washington, D.C. 20402. 10 p. 10¢
Folder, adult.
Brief explanation of medicare.

Govt. Document, adult.
Simple text and line drawings explain how social security and credit unions provide financial security for the whole family.

Book, adult.
Contains a thorough appraisal of the policies, benefits, quality controls, staffing, and other important aspects of consumer cooperative and private physician pre-paid health plans.

Pamphlet, adult.
A good summary and discussion of two topics of vital importance to everyone.

Pamphlet, adult.
Program for health and wealth security. Covers housing income, social security and medicare.

Govt. Document, adult.
Discusses the provisions of Title XIX (the medicaid section) of the 1965 social security amendments. Individual state plans not included.
Govt. Document, adult.
Outlines 1967 Social Security amendments.

Govt. Document, adult.

Govt. Document, adult.
Gives eligibility for these benefits and tells how to apply.

Film, 15 min., color.
Story of Miss South Dakota in the 1966 Miss America Pageant who received social security benefits. Excellent.

Film, 15 min., color. Grades 10-12.
Tour of the Social Security headquarters in Baltimore. It stresses the importance of an accurate social security card.

Book, adult.
The studies analyze particular aspects of Federal Old-Age, Survivors and Disability Insurance; of unemployment compensation in Massachusetts; State welfare programs; and of unemployment caused by the closing of the Mack Truck Plant in Plainfield, New Jersey in 1961.
You and Medicare. Local Social Security Office. Free loan basis. Film, 30 min., color. Young adult, and adult. Dramatizes the benefits included in the hospitalization and in the medical insurance plans.


K. Education


How to Pay for Your Child's College Education. Sidney Margolius. 1963. Public Affairs Pamphlets, 381 Park Ave., South, New York, N.Y. 10016, 21 p. 25¢. Pamphlet, adult, young adult. Discusses the rising cost of higher education and how parents and their teenagers can find scholarship sources and financial aid to meet these costs.

Pamphlet, adult.
Tells families and students about the realities of college costs and how to find the money for higher education.

Book, young adult, adult.
Covers four broad areas: "College Costs Today and How to Meet Them," "The Admissions Crisis," "How to Choose a College," and "Scholarship Aid." Of particular help is the "Directory of Colleges" which lists costs, scholarship availability, earning opportunities, and admissions data. Thirty additional sources are listed.

L. Estate Planning—Personal Finance

Book, adult.
Declaration of Principles adopted by a Committee of American Assoc. and a Committee of Publishers Assoc. geared to provide accurate and authoritative information in regard to probate and family financial planning.

M. Funerals

Book, adult.
Group behavior at funerals, the funeral business, and changes in cultural forms are discussed.

Book, adult.
An English author comments on the American funeral industry. Included in the appendices are A Directory of Memorial Societies and Related Organizations, and How to Organize a Memorial Society. Bibliography.
Book, adult.
The contributions by 41 writers are integrated into four areas of concern: a theoretical discussion on death attitudes, responses toward death, grief and mourning, and ceremony, self, and society.

Book, adult.
The first Canadian book written on funerals. A candid disclosure of undertakers’ practices, it also contains a complete set of burial documents.

Pamphlet, adult.
Concerned primarily with expenses involved and the various financial benefits available to a family to meet these expenses. Includes section on insurance plans; good explanation of burial insurance.

Book, adult.
Available from National Funeral Directors Association, 135 W. Wells St., Milwaukee, Wisconsin 53203. Describes death beliefs and burial procedures of the five major world religions. Includes funeral practices and folkways of select tribal groups. Part VII concentrates on the United States, with chapter 55 and the conclusion presenting a concise description of what the authors call “funeralization.”

Pamphlet, adult.
This book of charts includes these major headings: General; Source of Income; Funeral Service Income Pattern; Funeral Service Expense; Funeral Service Margins; and Summary of Findings.
Book, adult.
Traces the evolution of funeral rites from earliest times, and then chronicles the rise of the American funeral industry to its present "flamboyance." The book includes a description and list of the non-profit burial societies.

Book, adult.
This book was also sponsored by the National Funeral Directors Association, 135 West Wells St., Milwaukee, Wisconsin 53203. Emphasizes beliefs, customs, practices, institutions, and social processes in the development of funeral directing.

Book, adult.
Helpful in assisting families in obtaining simplicity, dignity and economy in funeral arrangements; in developing memorial societies; and in relieving the generally urgent need by medical schools for bodies for anatomical training of doctors; and in aiding Eye-Banks for sight restoration.

Pamphlet, adult.
A good source of information on current developments.

Pamphlet, adult.
This annotated list of publications on funeral costs, funeral customs, and the burial industry was compiled by the Center for Consumer Affairs. It will be very helpful for a researcher who wishes to really explore the literature.

Leaflet, adult.
A discussion of costs, and suggestions for families after death occurs.
Credit—Principles for Use, Sources, and Costs


*Magazine article, adult.*
Includes excerpts from all the Workshop papers. A sampling of the subjects covered includes: "Problem Users of Credit," "Guidelines for Using Credit," and "Consumer Credit in Money Management Teaching."


*Magazine article, adult.*
Discussion of credit for the layman—what it is, what it costs, and why; where or how to borrow and buy on time.


*Magazine article, adult.*
A rather complete, even though brief discussion of the many facets of credit buying.


*Pamphlet, young adult.*
Role of credit in our economy, the wise use of credit, finance, and role of finance companies are presented. Glossary of terms included.


*Pamphlet, adult.*

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Instructions, examples and tables are given to find the true annual rates of interest. The discussion on revolving credit is of particular interest.

- Book, adult.
- Examines the uses and abuses of credit in the U.S. Describes the work of collection agencies and the growing use of teen age credit.

- Book, adult.
- Story of how millions of debt-ridden Americans have escaped from loan sharks, high interest rates and extravagant installment buying through a unique institution called the credit union.

- Book, adult.
- Gives the reader an appreciation of the economic and social implications of credit and defines types of credit available.

- Pamphlet, adult.
- Guide to credit installment buying. Includes tables of the statutory maximum small loan rates for all states and the laws regulating installment sales contracts for the states which have them. Shows various types of credit available.

**Consumer Credit.** Elsie Fetterman. n.d. Publications Room, Univ. of Connecticut, Box U-35, Storrs, Conn. 06268. 23 p. 20¢.
- Pamphlet, adult.
- Presented are facts one should know about consumer credit—kinds, advantages and disadvantages, interest rates, precautions and sales contracts. Geared for the novice reader.
   Pamphlet, adult, young adult.
   Tells the consumer finance story in an effective cartoon presentation. Explains the types and uses of credit and contains an 8 part checklist for using consumer credit wisely.

   Pamphlet, young adult.
   The Annual has been designed to provide complete and convenient statistical reference material and data related to consumer credit. Tables are complete through Dec. 1967.

   Magazine article, adult.
   This listing represents the wide variety of books, articles, booklets, leaflets and other printed materials selected by the planning committee for display at the AHEA Workshop on Consumer Credit. Seventy-nine items are listed.

Consumer Credit Calculator. 1967. Consumer Interest Committee, Kansas Home Econ. Assn., c/o Dept. of Family Economics, Justin Hall, Kansas State Univ., Manhattan, Kans. 66502. 15¢ each, 10¢ in quantity.
   Folder, adult.
   Consumers can calculate the true annual interest rates easily with this one-page form, folded to fit into a school notebook.

   Book, adult.
   Proceedings of the Second National Consumer Credit Counseling Service Conference designed for community use in developing and improving counseling techniques and to further the development of new counseling centers. The movers behind this service are the finance companies.

Pamphlet, adult.

One copy will be sent free to the Chairman of any bona-fide Committee exploring the possibility of establishing such a service. The emphasis is on the techniques of counseling.


Book, adult.

This study is concerned with the problem of providing finance charge information to consumers. The methods financing agents and sellers use in computing finance charges are analyzed and the consumers' degrees of comprehension of this information have been surveyed and conclusions drawn.


Tapes, vary in length from 40–120 min. Adult.

A series of ten tape recordings. These are the tapes of the AHEA National Workshop on "Consumer Credit in Family Financial Management." For an order form with the complete listing of speakers, titles and lengths write to the AHEA.


Books, adult.

The pros and cons of credit disclosure information are elaborated in these hearings before the Subcommittee on Consumer Affairs, House of Representatives.


Book, adult.

A case history in American business consumer credit including history and development of credit unions, auto finance companies and entry of banks into consumer credit field.

Book, adult.
Outlines development of the regulated consumer finance business. Includes problems involved in the effort of the industry to achieve and maintain position of maximum service and usefulness to the consumers of America.


Book, adult.
This study evaluates loan services rendered by regulated consumer finance companies and suggests standards for regulation, particularly in relation to rate and loan-size ceilings governing lenders.


Book, adult.
Study of consumer installment credit from macroeconomic approach.


Pamphlet, adult.
This study in consumer credit has been published by a trade association of manufacturers, distributors and financing agencies. It is a technical but popularized presentation of the use of credit—its accumulation, maintenance and growth.


Folder, adult.
One 11x4 inch card that folds to wallet-size. A simple, convenient guide to finding the simple rate of credit charges and how to figure out the dollar cost of credit. (Spanish version available).


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Film, 16 min., color. Grades 10-12 and adults.
Shows how mercantile credit is an important base for consumer credit. Demonstrates how Dun & Bradstreet rating is obtained.

Credit—Man's Confidence in Man. Modern Talking Pictures, Inc.
3 East 54th St., New York, N.Y. 10022.
Film, 30 min. Grades 9-12 and adults.
Story of individual and company credit in our economy. Historical sequences show the development of credit and credit reporting in the United States and how the expansion of our country was aided by credit recording of credit information for benefit of sellers.

Pamphlet, adult.
Although geared to the service man or woman this pamphlet contains many good points for any person to forestall debtor problems. Includes charts of annual percentage rate for level monthly payments.

Credit Cards: thirty days to reality. Elsie Fetterman. n.d. Publications Room, Univ. of Conn., Storrs, Conn. 06268. 20 p. 15c.
Pamphlet, adult.
Discusses credit cards—types, advantages and disadvantages, points to remember when using. Includes bibliography.

Folder, young adult.
Explains a survey taken by two economists on actual credit costs compared to that borrowers thought they paid for borrowing. Includes way to figure interest.

Pamphlet, adult.
The report presents the results of a survey of installment credit and sales practices of 96 furniture, appliance and department stores which have 85% of the sales in the District of Columbia. The results show that the poor do pay more.

Film, 26 min., adult.
The story of consumer credit for personal need; operations of a typical finance company; the influence of credit on the economic and social life of the consumer.

Facts You Should Know About Your Credit. n.d. National Consumer Finance Assoc., 1000 16th St., N.W., Washington, D.C. 20036. 16 p. 1-10 copies free to members; 11-1000 $1.50 ea.; non-members $1.50; schools—no charge.

Booklet, adult.

Booklet prepared by the Better Business Bureau of Metropolitan Boston for the NCFA.


Book, summary; adult.
National study evaluating family credit counseling as provided through nonprofit community-based programs.


Pamphlet, adult.
For the operating executive, college level instructor and advanced student. The means by which finance companies fund their operations. Generally accepted as the best basic reference in the field.


Pamphlet, adult.

Pamphlet, adult.
Gives basic information about the wise uses of credit including credit insurance. Explains interest and problems of debt crisis. Compares sources and costs of credit and suggests how much debt a family can safely carry.


Book, adult.
A rather thorough elementary discussion of many facets of borrowing. Included are chapters on lending institutions, borrowing for specific purposes and from specific places, and a glossary.


Book, juvenile.
Photographs and charts. Question section follows every chapter. Color filmstrip available to supplement text.


Book, adult.
Intelligent man's guide to borrowing and credit buying. Information provided is from standard to bizarre.


Film, 28 min. adult.
Dramatization of the importance of credit to family and national economy. Explains the different forms of consumer credit.

Installment Buying. Coronet Films, 65 East South Water St., Chicago, Ill. 60601.

Film, 10 min. adult.
Investigates the reasons for installment buying and the points to consider. Suggests three questions to be asked: "Is the article worth buying on installments?" "Can I afford it?", and "Am I getting the best installment terms?"

Booklet, adult.


**International Credit Union Yearbook—1967.** CUNA International, Inc., Headquarters, 1617 Sherman Ave., P.O. Box 431, Madison, Wisconsin 53701. 64 p.

Pamphlet, adult, young adult.

Source of world wide credit union information. Basic and summary statistics of savings, assets and reserves. Lists historical tables, gives excellent description of a credit union, its structures and operations, accomplishments.


Booklet, adult.

Basic information about the goals, purposes and activities of a credit union.


Magazine, adult.

The Journal is given to a review of a consumer credit workshop. Pages 33-36 review some credit problems of the poor, and the articles contained throughout the Journal may provide ideas in how to aid the poor in the better use of credit facilities.

**The Littlest Giant.** 1957. Association Films, Inc., Education Services Division, National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036. $60 color, $30 b&w—members; $120 color, $60 b&w—non-members; $60 color, $30 b&w—schools.

Film, 14 min, color. Young adult.

Story of the part played by consumer credit in the national economy and how the American family is served by consumer finance companies.
The Miracles of Credit. The Ohio Consumer Loan Association, 79 East State St., Columbus, Ohio 43215. 31 p.
Pamphlet, young adult.
Told in story form. Basic information on how credit works for you.

Book, juvenile.
The history of money through the ages; paper money and the banking and credit systems.

Magazine, adult.
Vol. 1 issued Feb. 1968, 4-page publication. Basic research into aspects of consumer credit.

Magazine article, adult.
A detailed analysis of "one of the most important pieces of legislation passed by the 60th Legislature of the state of Texas."

Book, adult.
A very readable discussion of the costs and pitfalls of easy credit. Lending institutions, credit cards, the Billie Sol Estes credit case, and buying on credit in the stock market are some of the subjects discussed in detail.

Off the Editor's Chest—Does "buy now—pay later" cost too much? Credit Union National Association, Public Relations Dept., P.O. Box 431, Madison, Wis. 53701. 2 p.
Leaflet, adult, young adult.
Brief explanation of interest rates for installment purchases and the lack of consumer knowledge of credit costs.

Book, adult.

"Rate Information and Quotations, Studies in Consumer Instalment Financing No. 18," National Bureau of Economic Research. Shows that since the 1920's consumer installment credit has grown spectacularly accompanied by a reduction in down payment requirements and an increase in the number of monthly payments.


Pamphlet, adult.

Titles and descriptions of research in progress and recently completed in the field of consumer credit, based on reports of college administrators and faculty members to NCFA Research Division.


Pamphlet, adult.

Prepared by the Commerce Clearing House, this publication includes the complete law and explanation of the Consumer Credit Protection Act of May 29, 1968, P.L. 90-321.


Magazine article, adult.

Article reports a significant development with considerable potential for consumer protection as the author develops a reasonably accurate method of identifying potential credit risks before they run into trouble.


Pamphlet, adult.

Annotated bibliography including tests, study guides, pamphlets, films and filmstrips.
Leaflet, adult.
The key to this method is the chart, "Factors to use in the formula for calculating the true annual interest rate on installment credit."

Magazine article, adult.
Discusses the easy payment deals which give sellers far more rights to your property than you may realize, and the need for changes.

Book, adult.
American Bar Association study of statutory regulation of consumer credit. First integrated study of entire legal prescriptions which apply to consumer credit arrangements. Charts of provisions of state credit laws.

Booklet, adult.
The Uniform Code has been adopted by the Natl. Conference of Commissioners on Uniform State Laws and the Am. Bar Assoc. The Code has been endorsed by the President's Committee on Consumer Interests and the President's Consumer Advisory Council. The Code conforms to the provisions of the Consumer Credit Protection Act.

Pamphlet, young adult.
Study on consumer credit. Establishing good credit. Economic influence of credit intelligently used.
What's So Good About Credit Unions? #24. Consumer Information Cartoon Leaflets, BAND and OEO supported demonstration project, Bay Area Neighborhood Development, 8924 Holly St., Oakland, Calif. 94621.
Leaﬂet, adult.
Short and concise information geared for your low education groups.

Free.
Pamphlet, adult.
A brief discussion of revolving credit and the Consumer Credit Protection Act being considered in Congress as it applies to revolving credit.

Film, 11 min, color and b&w. Young adult.
Provides basic understanding of consumer credit, introduces economic terms, types of credit, cost factor, and guidelines for wise use of credit. Teacher's Guide is available.

Magazine article, adult.
The four major headings are: “Credit-Possible Repercussions”, “Revolving Credit”, “Contract Credit”, and “Activities and Questions.”
Debtor Problems—Garnishment and Bankruptcy

Book, adult.
Discuss the legal environment, personal and economic characteristics of the bankrupt. Presents conclusions and recommendations.

Newspaper article, adult.
An interesting discussion of the growth of personal bankruptcies.

Magazine article, adult.
An analysis of some of the non-profit credit counseling clinics which have been established in 64 communities by business and sparked by the National Foundation for Consumer Credit, a lenders' association.

Leaflet, adult.
A brief, concise, but rather complete discussion of the intricacies of debt counseling.

Don't Get Garnisheed! Daniel R. Fusfeld. Labor and Industrial Relations Center, Michigan State University, East Lansing, Mich. 48823. 21 p. 25¢
Pamphlet, adult.
Gives the worker guidance about a growing threat to his financial stability.

Pamphlet, adult.
Overindebtedness is the most prevalent problem. A simple, down-to-earth discussion of an assistance to family money problems.

Periodical, adult.
A 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.

Pamphlet, adult.
Contains suggested forms and a practical outline of practice and procedure under Chapter XIII of the Bankruptcy Act.

Book, adult.
Shows how to get out of debt "intelligently." The many interesting illustrations from the experience of the author as a bank officer are revealing.

King's X. n.d. CUNA International, Inc., P.O. Box 431, Madison, Wisc. 53701.
Film, 25 min. adult.
The credit union is likened to the King's X of history in its assistance to a person in debt. The problem of a young family in difficulty and their rescue through the employees' credit union are described.

Folder, adult.
Explanation of wage garnishment and federal and state laws concerning garnishment.

Leaflet, adult.
A discussion of and the statistics of nonbusiness bankruptcies as developed by the Administration Courts, U.S. Dept. of Justice.


Book, adult.
The cases come from all ages, occupational, and income levels and families with all types of consumer problems. The cases are indexed into some 150 different categories. Bound into the book is a flexible 6½ minute record on which three audio case histories have been recorded. These cases make fascinating and almost unbelievable reading.


Pamphlet, adult.
A compilation of the bankruptcy cases commenced and terminated in the United States district courts during the fiscal year ending June 30, 1967.


Film, 15 min, b&w. Young adult.
The story of a troubled young married couple’s reconciliation, illustrating the credit union idea and how it works. Offers mature advice on money matters and learning to solve your own problems.
Taxation—Effects on Consumers and Consumption

Discusses the effect of increased rate of taxation and rising food prices on spendable income.

Effect of tax cut. No definite conclusion.

Contains brief history of taxation. Federal budget’s receipts and expenditures and rules for personal income tax.

Concise explanation of inflation and tight money, especially its effect on fixed income. Discusses governmental role through taxation.
Legal Rights and Responsibilities

Pamphlet, adult.
Good clear explanation of instalment buying. Emphasis on buyers rights and responsibilities.

Book, adult.
Concerned with the legal problems of the low-income consumer.

Stop! What are you Signing? #17. Consumer Information Cartoon Leaflet, BAND and OEO supported demonstration project, Bay Area Neighborhood Development, 8924 Holly Street, Oakland, Calif. 94621.
Leaflet, adult.
Short and concise information geared for your low education groups.

Book, young adult, adult.
Part of Holt Adult Education Series. Especially important for the consumer are the chapters which cover contracts, negotiable instruments, debtors and creditors, property, mortgages and landlord and tenant.

Pamphlet, adult.
Although this pamphlet is oriented for the Massachusetts citizen, others (particularly those working with low-income groups) interested in this area may find something of value.

Pamphlet, adult.
Although this pamphlet is oriented for the Massachusetts citizen, others (particularly those working with low-income groups) interested in this area may find something of value.


Pamphlet, adult.
Although this pamphlet is oriented for the Massachusetts citizen, others (particularly those working with low-income groups) interested in this area may find something of value.
Issues and Perspectives


Magazine article, adult.

Because the U.S. public assumed there were adequate safeguards in the marketplace, the recent disclosures involving meat, drugs and cars have shaken their faith and more government action is in the offing. Cohen discusses the areas of possible action.


Pamphlet, adult.

These are the hearings which were held by the Subcommittee on Consumer Interests of the Elderly of the Special Committee on Aging, of the U.S. Senate, at Tampa, Fla.


Pamphlet, adult.

Deals briefly with the modern consumer, consumer education, standards, credit, consumer representation in government, home maintenance and repair, automobiles, health services, and textiles. The first 17 pages list resolutions and recommendations.


Magazine article, adult.

An address presented by the Vice President of Consumers Union at the tenth anniversary of the Consumers' Association of the United
Kingdom, Nov. 3, 1967. The entire issue is devoted to this assembly. The key point stressed was “that the future of your association and ours lies in the more effective provision of that convenience in access to consumer information.”


Booklet, adult.
Reports on and discussions of the roles of governments and independent consumer organizations in the fields of consumer representation, safety, information and production. Emphasized were safety standards for foods, medicines, and other consumer goods; and product testing, labeling, packaging, and evaluation.


Magazine article, adult.
Eight part series which gives Mr. Weiss’s theories on consumerism today.


Leaflet, adult.
An address before the Indiana Canners Assoc. A discussion of the consumer movement and what it may mean to food processors. “‘Consumerism’ thus may be our golden opportunity—something that gives each of us the unprecedented and valuable attention of the consumer.”


Magazine article, adult.
Thorough discussion of what was done in Washington for the consumer in 1967, and what may be expected to be done in 1968.

Magazine article, adult.
An excellent discussion of pros and cons on consumerism by businessmen, and a remarkably clear statement by Weiss for the position of the consumer.

The Consumers Union Report on Smoking and the Public Interest. Ruth Brecher and others. 1968. Consumers Union, Mount Vernon, N.Y. 10550. 222 p. $3.50.

Book, adult, young adult.
A writing team reports on research studies, discusses ways to reduce the risks of smoking, the role of the tobacco industry, and concludes with a program of control.


Pamphlet, adult.
Critique covers the premises that advertising is simply one spoke in the consumerism wheel; consumerism promises to be a long-term and powerful trend; and that it will cover most phases of the total marketing function.


Address, adult.
The president of an advertising agency gave this address before the National Assoc. of Food Chains presenting arguments against the consumer movement.


Book, adult.
Economic philosophy based on his long experience in merchandising. Mr. Hoving is an exponent of advertising, salesmanship, fashion, consumer credit and the one price system.
Magazine article, reprint; adult.
What kinds of stores do the poor patronize? Why? How well do they perceive price differences among stores? These are some of the questions answered through a survey in a Philadelphia redevelopment area.

Book, adult, young adult.
Examines the structure, conduct, and performance of the trading stamp industry and analyzes the economic functions, costs, and benefits of its service. It is highly documented and lists over 200 references as sources. Includes many charts, graphs and statistical studies.


Leaflets, adult.
The University study concludes that trading stamps increase retail prices; Alexander points out what he believes are the fallacies of that study.

Magazine article, adult.
Magazine article, adult.
A discussion of whether consumers will return to their "familiar" spending habits.

Book, juvenile.
Explains the work of the international and federal bureaus of standards, and local weights and measures inspectors.

Booklet, adult.
Commission's suggestions: consumer grades should be developed and required to appear on all foods for which grades are feasible; the Food and Drug Administration should establish standards of identity for all goods recognized by the public as belonging to a definite product category and for which standards are practicable; a centralized consumer agency should be established in the executive branch of the government by statute.

Pamphlet, adult.
Compiled in this booklet are advertisements sponsored by the Magazine Publishers Association which seem to have as their basic purpose to discredit the consumer movement, and legislation for consumer protection and aid in the marketplace.

Booklet, adult.
A collection of opinions expressed during the ninth annual Freedom of Information Conference held December 4–6, 1966, at the Freedom
of Information Center, School of Journalism, University of Missouri, Columbia, Mo. Twenty papers were presented by representatives of industry, advertising and education.


Magazine article, adult.

Dr. Stare raises a question as to whether the FDA's time, talent and money might be better spent in more important areas than determining specific nutritional regulations when we do not have adequate knowledge of the nutritional status of the population.


Magazine article, adult.

Discusses the attempts at suppressing information on the truth-in-packaging bill in magazines, newspapers, television and radio, and the degree of success attained.


Book, juvenile.

Explains the work of the National Bureau of Standards, and the history behind our present-day system of weights and measures.


Booklet, adult.

Annotated bibliography on consumer materials geared for use in the United Kingdom. Has some international scope.


Book, adult.

Proceedings of a national conference sponsored by the Family Economics—Home Management Section of the AHEA and the School
of Home Economics, Louisiana State University, June 21-23, 1967. Fifteen papers on a variety of related subjects were presented.

Periodical, adult.
The entire October issue is devoted to the consumer. Covers variety of subjects from auto insurance to service and repair and to the high cost of money. Free to educators making request on letterhead.

Magazine article, adult.
Discussion of “felt poverty” is presented indicating that this problem is much broader in scope than the mere poverty-income gap.

Magazine article, adult.
Recent history, pros and cons, and a three-fold limitation of trading stamps are included.

Magazine article, adult.
E. B. Weiss comes through with another of his thought provoking and refreshing articles in defense of “consumerism.” “Consumerism is simply a part of a larger subject, the new and broader dimensions of corporate social responsibility.”

Magazine article, adult.
Account of the position papers presented at the annual conference on advertising-government relations sponsored by the American Ad-
vertising Federation. Many points—pro and con consumerism presented.

Magazine article, adult.
An interesting discussion of “everyman’s lobbyist and his consumer crusade.”

Metric Association Newsletter. Metric Association, Inc., 2004 Ash St., Waukegan, Ill. 60085. 4 p. $1.00 per year.
Leaflet, adult.
Published three times a year. General information concerning the metric system and the need for it in the U.S. A subscription includes a 12-page pamphlet Metric Units of Measurements.

Pamphlet, adult.
After identifying the poor and establishing that the poor do pay more, the Panel considers what consumer education can do. In Appendix 2 one will find the headquarters addresses of federal departments and agencies followed by the names and addresses of national organizations. Appendix 3 describes federal grants and financial assistance programs available for consumer education.

Magazine article, adult.
Discussion of actions of the 1967 Congress in extending compulsory meat inspection and in passing a halfway measure authorizing tighter, more comprehensive restrictions on flammable household fabrics.

Book, adult.
Criticism of the practices of electric utilities and the rates they charge.

Book, adult.

Presents an overall view of some of the basic perspectives on consumer behavior, by means of a comprehensive set of selections from the literature, with text.


Reels, 2—16mm, 30 min each, b&w.

The Poor Pay More has been shown on NET and is now available in 16mm film.

It is an excellent coverage of the subject, names names, and presents many of the problems confronting the poor and less educated in the marketplace.


Newspaper article, adult.

Discussion of the Johnson Administration's plans for a major legislative effort on behalf of any citizen who will borrow money, buy auto insurance, try to collect on a product guarantee or eat fried chicken.


Magazine article, adult.

The conclusion reached in this study is that prices were not affected in the area as a whole.


Magazine article, adult.

Consumer Bulletin, a magazine oriented toward the consumer, comes out with an article critical of Ralph Nader!

Magazine article, adult.
A brief but interesting biographical sketch of “a self-appointed lobbyist” for the public interest, including the public’s consumer interest.

Book, adult.
Thesis is that for the first time in Russian history the demands of the consumer are forcing changes in the economic system. Thus in 1962 began a series of economic reforms aimed at meeting consumer demands. Analyzes these demands and reforms in chapters on industry, agriculture, housing, labor, and trade.

Pamphlet, adult.
Abstract of an address presented at the Mid-western Canners Sales Conference. A rather interesting presentation of the canners’ side in the conflict over the growing aspect of “consumerism” in the marketplace.

Magazine article, adult.
Paints a vivid picture of why we need a much better and expanded program for the inspection of fish.

Magazine article, adult.
This depth analysis of one trading stamp company—the giant of the industry—reveals much concerning trading stamp company operations in general, and the operations of S & H in particular.
Book, adult.
Excellent. With great skill the author has presented difficult and technical data and has told a very interesting story of the evolution of weights and measures.

Pamphlet, adult
At the time of its publication, the most significant study regarding the impact of trading stamps on the price of food. The data have aged, but the report still contains much valuable material.

Book, adult.
The Director of the Weights and Measures Research Center, Denison University, Granville, Ohio reports some of the findings of a nine month survey. State officials were asked 175 questions. Some of their answers are presented and analyzed. If you wish to know how strong your state measurement laws are and how well they are enforced, this book will tell you.

Magazine article, adult.
A most interesting discussion of weights and measures problems and how to protect yourself.

Pamphlet, adult.

Handy consumer tool. Contains a table illustrating conversion from decimal pounds to ounces.


Pamphlet, adult.

Outlines briefly the history of weights and measures in the United States. It is an excellent source of information.


Magazine article, adult.

Dr. Lorie is Professor of Business Administration, University of Chicago. He supposedly is taking a fresh look at the notions that advertising is wasteful, raises costs and prices, and increases concentration in food market power.


Magazine article, adult.

Points out the wealth of product information developed by the government, and the pros and cons on whether this information should be made available to the general public.
Frauds, Quackery, and Deception


Newspaper article, adult.
The article cites numerous cases of unethical and fraudulent business practices involving the poor. Discusses possible social and legal actions aimed at remedying these conditions.


Book, adult.
Survey of the ways the public is gulled by fraudulent salesmanship. Automobiles, funerals, encyclopedias, household appliances, charity are the principal areas of investigation.


Book, adult.
An entertaining and informative consumer's guide to hoaxes and hucksters. Twenty-six short chapters elaborate on the multitude of ways to lose one's money. One chapter emphasizes where to turn for help. Ten pages in the appendix are devoted to agencies and publications to look to for help. Not a study in great depth and detail, but an interesting account of the multitude of nefarious schemes.

**The Buyer Beware:** a production of the Mike Wallace television program *P.M. East*, Oct. 2, 1961. Vic Skaggs, Production Manager, WBC Productions, Inc., 205 E. 67th St., New York, N.Y. 10021. Audio tapes at 3 1/4 speed for $33.00, or two reels at 7 1/2 speed for $40.00.
Television program, adult.
Participants were Senator Philip Hart; Mildred Brady of Consumers Union; Paul Rand Dixon, Chairman of the Federal Trade Commission; and Norman Gottlieb of the National Better Business Bureau.

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Magazine article, adult.
Case listed to enforce the policy of consumer reports that the contents and use of the name of consumer reports are not to be used in any type of advertising.


Magazine article, reprint; adult.
Discusses tactics being used by some salesmen to sell fire-safety warning systems.


Booklet, adult.
Tells one how to avoid being taken by today's flood of false advertising, hidden cost premium deals, quack cures and remedies, phoney discount arrangements and other frauds.


Pamphlet, adult.
Question and answer style explains clearly the operation of the health quack. Divided into subject areas from arthritis to rejuvenation. Includes organizations and agencies that helped prepare the booklet.


Magazine article, adult.
The five frauds are: Phoney bank-examiner swindle; Home-improvement gyps; Dishonest telephone solicitations; Questionable charities; and Pre-financed funeral plans.

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Magazine article, adult.
A sales trade publication points out to its readers where deception in sales is high.

Book, adult.
An expose journalistic type approach of how vitamin hucksters are conning the American public into buying products it does not need.

Film, 28 min, color. Adult.
Exposes the cunning traps and trappings of the fraud, the quack, and the charlatan. Distinguishes between legitimate and fraudulent products, spots quackery, and explains how to combat quackery.

Pamphlet, adult.
An address presented by the FDA consultant on consumer relations at a conference sponsored by the State Medical Society of Wisconsin, Nov. 18, 1967.

Book, adult.
Heavily documented study of FTC cases. The author analyzes legal aspects of descriptions of product assets, price information, testimonials and sales information. 72 pages of appendices include the various FTC guides and regulations against deception.

Pamphlet, adult.
Clear information about the various kinds of mail fraud and the steps that the Post Office Department takes to protect the consumer.

Book, adult.
A revealing report on the money traps, deceptive advertising, credit plans and packaging that unsuspecting buyers encounter in the American marketplace. Included are lists of Better Business Bureaus and local, state and national consumer organizations.

Book, adult.
Examines quackery and self-dosage against a broader background of social history, science, marketing, and government. Well documented with a lengthy source list.

Magazine article, adult.
The article points to the methods used by many merchants in their dealings with the poor. The author's conclusion is that there is a clear need for legal safeguards to supplement poverty programs.

Cartoon Film, 15 min., 16mm, color. Adult.
By the Office of Economic Opportunity which describes in an entertaining manner the problems of consumers in low-income areas. Especially concerned with door-to-door selling.

Something for Nothing. WFIL TV Philadelphia. Film, 20 min, b&w, adult and young adult. Basic information about frauds and swindles.
Book, adult.
A very readable and interesting account of the five year struggle to pass a truth-in-packaging bill in Congress. Illustrations of deception in packaging. Included are the packaging bill and the law as it was passed.

Magazine article, adult.
This is a comprehensive and well documented survey of activities of states' consumer fraud bureaus, legislation, and problems involved in dealing with those who defraud and deceive consumers. This article is one of the most thorough treatments of the subject.

Book, adult.
Describes questionable advertising procedures, confidence games, shady interest and credit terms, tricks of the drug trade, merchandising schemes, extortion and robbery, credit card swindlery, how to beat the telephone insurance frauds, and many similar things.

Book, adult.
Con Men's get-rich-quick schemes reported in entertaining book about swindlers and swindled. Fantastic and incredible swindles of many varieties.
Consumer Education—Methods and Materials

A. Textbooks

Book, adult.
Textbook for high school general-, consumer-, and business-math courses. Chapters on interest, thrift, savings, insurance, social security, weights and measures in addition to the materials one would expect to find in a business arithmetic text.

Book, adult.
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, taxes and investments, etc.

Book, adult.
College text. Basic theoretical concepts of economics that are related to the activities of consumers in obtaining goods in the market. Problems and procedures of consumer buying in the major classes of consumption.

Book, adult, young adult.
One-half of this high school text is devoted to principles of economics and the other half to consumer economics.
Book, adult.
Text designed for college use covering in 21 chapters all areas of significance in the field of consumer economics.

Book, adult.
Excellent background volume for the teacher who has had some training in general economics and would like to grasp basic consumer-oriented economics vis-a-vis purchase decisions, insurance, medical care, house protection and the consumer as citizen.

Book, adult.
This edition brings up-to-date a high school textbook for consumer education classes. Supporting materials include a Student Activity Guide and a Teacher's Guide and Key.

Book, adult.
College text. Stresses consumer economics while treating important aspects of consumer education. A combination of both abstract theory and practicality.

Book, adult.
This college text is written to train college students for more effective money management. All chapters have been rewritten and revised to reflect major changes and current consumption patterns.

Book, adult.
Completely revised and heavily documented. Standard text; scope indicated by the major headings: "Is the Consumer Really King?"
"Forces Influencing Consumer Demand,” “The Consumer Goes to Retail Stores,” “Making Consumer Control Effective: A Rationale for Consumers,” and “Consumers Need Help.”


Book, adult.
This book is intended as a text for college students in consumer economics and family finance. This book focuses on the important role of women in planning and managing family consumptions.


Book, adult.
Textbook gives students understanding of business practices valuable to consumers of goods and services, how to use money, banks, credit, insurance. Activity guide available. Student Activity Guide, 1, 1966, 126 p.


Book, adult.
Adult basic education book written for persons with a third or fourth grade reading level and a modest income. It is the story of a family's move from the almost feudal living in a company town to the city, and all the problems confronted in buying on credit, choosing a place to live, saving and spending money.


Book, adult.


Book, adult.
A high school text in family finance. Includes 20 pages of resource materials including books and audio visual aids.
B. Audiovisual Materials

1. Juvenile

**Educators Guide to Free Films.** Educators Progress Service, Randolph, Wis. 53956. 636 p. $9.00.
Annotated listing of films and filmstrips including consumer education.

**Educators Guide to Free Filmstrips.** Educators Progress Service, Randolph, Wis. 53956. $7.00.
Annotated listing of films and filmstrips including consumer education.

**Big City—U.S.A.** n.d. Eye Gate House, Inc., Jamaica, N.Y. Individual filmstrip $5.25, complete set of 9 color filmstrips with teacher's manual $42.50.
Filmstrip. Juvenile.
A social documentary representative of any large U.S. city with its problems of housing, employment, education facilities, police and fire protection, population, and the struggle for life and happiness.

**The Factory: how a product is made.** n.d. Film Associates of California, 11559 Santa Monica Blvd., W. Los Angeles, California 90025. b&w $75, color $150; rental price, b&w $3.75, color $6.25.
Film, 16mm, sound 14 min. Juvenile.
Manufacture of a toy from initial idea through experimental development, engineering, production, assembly, sale in retail store. Illustrates many steps involved in manufacture of typical factory product.

**Cities.** n.d. Gateway Productions Inc., 1859 Powell St., San Francisco, California 94111. b&w $55, color $110; rental price $5.50.
Film. Juvenile.
City history from trading post to specialized community. Independence of people, theory of taxation.

Film, 16mm, sound, 11 min. Juvenile.
Features of modern city. Different types of buildings: private homes, apartments, offices, schools, stores and factories; diversity of
neighborhoods; transportation facilities; suburbs; elected government supplying police and fire protection.

A City and Its People. n.d. Film Associates of California, 11559 Santa Monica Blvd., W. Los Angeles, California 90025. b&w $60, color $120.
Film, 12 min. Juvenile.
A city is buildings and streets. It is also the people who live and work there. Shows people in a city providing services for each other.

Filmstrip color. Juvenile.
A comprehensive picture of urban society depicting several typical city dwellers, their families, jobs, living habits, housing and recreation. Camera studies of ways the people use what the city offers and their contributions to city life. Charts explain city government and urban organization.

Filmstrip. Juvenile.
Supplies children with visual information on the main elements of city life. Stimulates further activities, such as class discussion, further reading, reports, creative play and field trips. Series of 12 includes Factory Workers, Stores in the City, etc.

Filmstrip. Juvenile.
Gives children the needed backgrounds to understand the social studies concepts. Series of 7 includes Houses in Our Town, Mr. Storekeeper, etc.

Filmstrip, 40 frames, silent, color. Juvenile.
Services and duties of community helpers.

Filmstrip, color. Juvenile.

A series of Visual Texts on color film illustrating and explaining simple economic principles for grades one through six. Part of Your Living American Economy series. Includes Home and School, Basic needs in a Community, etc.


Film, 16mm, sound, 20 min, b&w. Juvenile.

The Way We Live, group 1. Tells how father, mother, children participate in tasks of providing food, clothing, shelter. Released for educational training.


Filmstrip, average length 38 frames, color. Juvenile.

Four color filmstrips comparing and contrasting four examples of living environments—small farm, large ranch, small town and large city.

**Fathers Go Away to Work.** n.d. Bailey Films, 6509 De Longpre Ave., Hollywood, Calif. 90028. $120.

Film, 11 min. Juvenile.

Three fathers, a salesman, a commercial artist, and a construction worker, illustrate how many other families are dependent on their jobs and services.

**Fathers Work Series.** n.d. Churchill Films, 662 N. Robertson Blvd., Los Angeles, California 90069. $6.50 each, $39 series.

Filmstrip, 30–40 fr, silent, color. Juvenile.

Six Fathers, Carpenter, Moving Man, Shoe Store Clerk, Factory Worker, Supermarket Clerk and Service Station Attendant, working at different occupations in the community show a variety of responsibilities, skills, attitudes and personal relationships on the job. Preview available.

**Feeding Our Nation.** n.d. Wayne State University, Detroit, Michigan 48233. $3.50.

Filmstrip, 35 frames, silent, b&w. Juvenile.

Industry required for harvesting, processing, marketing of food.
   Filmstrip, average 60 projection frames each. Juvenile.
   Traces the development of an economic system on Enterprise Island, an imaginary community which gradually introduces money, taxation, banking, borrowing, and lending into its society. Adapted from Hans Christian Sonne’s Enterprise Island.

   Filmstrip, color. Juvenile, young adult.
   Helps each student to choose a field of work which will help him support himself, his family, and his government. Series of 6 includes Money and Banking, Understanding Insurance, etc.

Helpers in Our Community. n.d. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w $2.50.
   Film, 10 min. Juvenile.
   Shows different kinds of community helpers: doctor, storekeeper, bus driver, street repairman and others.

Helpers Who Come to Our House. n.d. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w $60, color $120.
   Film, 16mm, sound, 13 min. Juvenile.
   Boy’s family moves into new home. He learns that many people come to his house to provide many services: newspaperboy, milkman, garbage man, others.

Interdependence in Industry. n.d. Wayne State University, Detroit, Michigan 48233. $3.50.
   Filmstrip, 33 frames, silent, b&w. Juvenile.
   Extent of interdependence necessary for functioning of economy. Causes and effects of industrial specialization.

   Filmstrip, color. Juvenile.
   Photographic study of a neighborhood in terms of the interdependence of the individuals and families in achieving a safe, convenient,
pleasant way of life. Touches on various financial, social and economic aspects and dramatizes daily give-and-take in school, home and playtime situations. Includes Different Neighborhoods, In and Out of the Neighborhood, etc.

Filmstrip, color. Juvenile.
Simple stories show photographically the services performed by community helpers and our dependence on them. Includes The Baker, The Fireman, The Grocer, etc.

Filmstrip, color. Juvenile.
Simple stories show photographically the services performed by community helpers and our dependence on them. Includes City Helpers, The Dentist, The Librarian, etc.

Our Neighborhood Workers. n.d. Eye Gate House, Inc., Jamaica, N.Y. Prices vary from $5.00 for individual Teach-A-Tape to $67.50 for complete set of Teach-A-Tapes and teacher's manual.
Filmstrip. Juvenile.
A filmstrip series designed to introduce a variety of workers and professions to students eager to learn more about them (The Baker, The Dairyman). Taken from children's experiences, the subject matter is sufficiently familiar to be understood by all viewers.

People Who Work at Night. n.d. Film Associates of California, 11559 Santa Monica Blvd., W. Los Angeles, California 90025. Rental price $3.00.
Film, b&w, 14 min. Juvenile.
Describes the activities of people who work at night. Shows a taxi driver, a gas station attendant, a druggist, a bus driver, a hotel clerk and newspaperman, dairy, baker and factory workers. Explains that people who work at night make living in the city better and easier for all.
The Story of Our Money System. n.d. Harold P. Fawcett, Ph. D.
Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w $60, color $120.
Film, 1 reel, 11 min. Juvenile, young adult.
How our unified money system developed is carefully traced from the ancient practice of bartering to the convenient forms of exchange used today. The early use of animals and other mediums of exchange are illustrated, showing the development of metal coins, the English pound, the Pine Tree Shilling of New England, and the adoption of the dollar unit in America.

The Story of the Wholesale Market. n.d. Churchill Films, 662 N. Robertson Blvd., Los Angeles, California 90069. b&w $60, color $120.
Film, 11 min. Juvenile.
Follows activities of work day at the wholesale produce market. Introduces elementary concepts of economics and public health.

Story of Weights and Measures. n.d. Foster E. Grossnickle, Ph. D.
Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w $60, color $120.
Film, 1 reel, 11 min. Juvenile, young adult.
The evolution of standard scales of measurement traced by stressing the need for them and portraying the haphazard devices used before their development.

Film, 16mm, sound, 20 min, b&w. Juvenile.
The Way We Live, group II. Buying and selling today. Ways in which goods, people are transported. Concepts from barter to commercial retail and wholesale trade. Why surplus shortages differ from region to region, society to society. Bearing of transportation on trade. Released for educational training.

What Do Fathers Do? n.d. Churchill Films, 662 N. Robertson Blvd., Los Angeles, California 90069. $120.
Film, 11 min. Juvenile.
Toby learns about kinds of work fathers do. Watching his father on construction job, he meets the architect and workmen. Toby begins to see how father's earnings buy the things his whole family wants and needs.
Film, 1 reel, 11 min. Juvenile, young adult, adult.
The journey of a five-dollar bill through many transactions shows how money functions as a standard of value, standard for future payment, storehouse of value, and convenient medium of exchange for goods and services. We trace our monetary systems from the days of primitive barter, and see how checks serve as a substitute for money.

2. Young Adult, Adult

Audio-visual teaching kit, adult.
100 35mm color slides, leader's guide, set of Better Shopping Record Sheets, Cost-Weight Table, and a sample bulletin. Four-page leaflet of the kit is free. Eight 30-min video tapes and 8 16mm sound films have also been produced by the same authors with basically the same content.

Filmstrip, teacher's script and guide. 35mm, color. Adult, young adult.
Evaporated milk is used as the example for pointing out the information obtainable from present labeling.

Visual, adult.
For overhead projection in classes. Transparencies may be made from these opaque visuals.

Money Management Filmstrip Library. Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Ill. 60601. $7.00 set of five; $1.75 each.
Filmstrip, 35mm, color. Adult.
Dramatize five areas of personal finance and supplement the booklet library. Includes teacher's guide.
Film, 11 min, b&w or color. Grades 8–12.
Designed to orient high school students into economic problems of daily living. It defines terms of basic consumer economics and emphasizes personal financial planning as part of successful money management. Teacher's Guide is available.

**The Role of Consumers.** Joint Council on Economic Education, 2 West 46th St., New York, N.Y. 10036. $7.00.
Filmstrip, 180 frame 35mm. Young adult, adult.
Covers the importance and status of the consumer, and the role of an intelligent consumer citizen. An accompanying booklet gives teaching suggestions, discussion questions, student activities, and a bibliography. Extra copies 70¢, special rates for schools.

Transparency, adult.
Suitable for use with any standard overhead projector, these transparencies cover the facets of a checking account and filing a personal income tax return.

Filmstrips, 38 frame, color. Grades 10–12.
Three filmstrips, defines term consumer. Looks at the role of production on consumption. Discusses the difficulties of becoming an intelligent consumer. A reading script accompanies it.

Filmstrip, 44 fr, silent, color. Young adult, adult.
Explains the underlying reasons for the diminishing purchasing power of the dollar. Points out ways in which the U.S. can strengthen its economy. Pictoral discussion guide included.
The World of Economics Series. n.d. New York, McGraw-Hill. $8.60 each filmstrip, $45.00 set of 6 filmstrips.
Filmstrip, color. Young adult.
Modern approach to fundamental economic concepts. Illustrates the major role of the free market. Includes Markets in a Free Economy, Money and Banking, etc.

Filmstrip, 50 frame, silent, color. Grades 10–12 and adults.
Shows how to finance a new home. Accompanied by a Discussion Guide.

C. General Materials

Beté, Channing L., Co., Inc., Greenfield, Massachusetts. Scriptograph Teaching Aids (student booklets, fact booklets, and transparencies, including materials in the following subject areas: social studies, law, economics, family finance, and others). Catalogue available.

Pamphlet, adult.
Annotated lists of material available to instructors.

Pamphlet, young adult, adult.
For use in the classroom. Teaches the meaning of probability.

Pamphlet, adult.
Books that the teacher and student may use successfully in a consumer education class or club activity. Basic teaching unit for courses in consumer education on the high school level.

Book, adult.
Sophisticated analysis and description of pricing policies and practices among food supermarkets. For the teacher and serious student.


Magazine article, adult.
Madison Avenue techniques have wrought profound changes in American value orientations, and it is up to educators to supply a counter-force.


Game kit, adult, young adult.
One of a group of simulation games funded by the Carnegie Foundation. Consumer is designed to teach the basic economics of budgeting income and of installment buying. For 11 to 34 players, the game takes 1½ to 2½ hours. For further information write Mrs. Audrey Suhr at the address listed above.


Pamphlet, adult.
Annotated bibliography of materials. Geared to be an introduction to the materials in the field.


Magazine article, adult.
Entire issue devoted to this special area. Included are 31 selected references.
Consumer Education in Lincoln High School. James E. Mendenhall and David Schoenfeld, eds. 1965. Consumers Union, Mt. Vernon, N.Y. 10550. 72 p. $1.00; 50¢ for subscribers to Consumer Reports.

Pamphlet, adult and young adult.

This is a case study of Lincoln High School's consumer education programs. The basic objective was to incorporate phases of consumer education into subject-matter areas where it was meaningful and appropriate.


Magazine article, adult.

This issue of the Bulletin is devoted to consumer education. Includes Reference Shelf which is an annotated listing of consumer education materials.


Syllabus, adult.

Basic units for the major areas of consumer education have been developed, including a select bibliography, and resource materials on films, filmstrips, slides and tapes. This should prove of real value to anyone in the field at the secondary level, and particularly to the beginning teacher.

Consumer Education Series. 1967. Xerox Education Division, 352 Park Ave. S., New York, New York, 10010. 56 p. 6 pamphlets $1.00 each, $5.25 for the series. An 8-page brochure which discusses the series is available free.

Pamphlet, adult.

Five programmed instruction booklets on the buying of appliances, clothing, furniture; on not being cheated, on refunds and exchanges, and a Group Leader's Guide. Tailored for school dropouts, VISTA programs, head start mothers, and other low income persons with limited education.
Folder, adult, young adult.
Using the question and answer method, the meaning of consumer education is clearly and definitely explained.

Leaflets, young adult.
A series of leaflets on Consumer Education giving worthwhile facts and information on each subject.

Pamphlet, adult.
A bibliography of consumer-type publications that provide helpful information on family finances, appliances, clothing and other related subjects that are available for sale by the Government Printing Office.

Folder, adult.
Complete listing of 64 paperbacks to June 1966.

Book, adult.
A study in choice, competition and consumer sovereignty. Contains a history of the Consumer’s Association of the United Kingdom.

Pamphlet, young adult, adult.
Accent/Family Finance.
Book, adult.
A basic beginning economics principles text which devotes the first 81 pages to The Consumer: his accounts, his savings decision, his consumption decision, and his investment decision.

Pamphlet, adult.
Essential principles of economics relevant to consumer buymanship are outlined.

Book, adult.
An economic analysis of poverty in the U.S. It does not deal specifically with the low-income consumer, but does provide a useful framework for analysis and a good bibliography.

Pamphlet, adult.
Designed for those who teach or study property and liability insurance in high schools and colleges.

Pamphlet, adult.
A consolidated list of informational and educational materials currently available in a wide variety of topical areas. A number of the materials listed deal with the relationship between the advertisers and the consumer, and may be ordered from the appropriate associations in the listings.
Over 3,500 educational aids are listed, with five pages on consumer educational materials.

Bibliography lists many printed materials, motion pictures, and filmstrips.

A money management teaching supplement game which could be used with the teacher's kit—"How to Furnish a First Home."

Developed to meet the requirement in the Illinois School Code which requires the teaching of consumer education. Included are 29 pages listing resource materials.

The minting and printing of coins and paper money illustrated with large photographs.

Brief overview followed by chapters devoted to individual topics. New concepts and terms defined. Color filmstrip available to supplement text.

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Teaching kit includes cut-outs of three couples of different educational background. Explains goals and values that each must accomplish in purchasing of goods.

Long series of titles describing various occupations in easy-to-read format for beginning readers.

Accent/Consumer Education. Explains the use and need for insurance. Geared for the student.


Accent/Consumer Education. For classroom activities in consumer education courses. Tips for buying included.

A brief discussion of a very interesting series of consumer assemblies held in New York State junior high schools.

Leaflet, adult.
Annotated bibliography of materials most useful for teachers of consumer education and counselors for the family.

Book, juvenile.
Textbook format with chapters dealing with manufacture and movement of food, clothing and housing.

Pamphlet, adult, Young adult.
Covers buying used cars, supermarket spending, “easy payment” plans, and wedding plans. For the person with a limited education.

Book, young adult, adult.
A study aid for high school classes in homemaking, home management, personal development, social problems in home and family living.

Book, adult.
The preface states, “This book is a comprehensive treatment of financial planning for all individuals.” In particular it is aimed at college students. Emphasis is given to savings, investments and insurance. The final chapter of 22 pages is on “Sources of Information.”
Chart, adult.
An excellent and comprehensive chart of the metric system for use in teaching weights and measures.

Pamphlet, young adult, adult.
Simple instructions for good money management.

Money Management Library. Money Management Institute. Household Finance Corporation, Prudential Plaza, Chicago, Ill. 60601. $3.00 set or 25¢ each. 35 p. each.
Booklets, adult, young adult.
12 booklets covering every aspect of money management. Also available your guide to teaching money management, 25¢ each.

Book, juvenile.
The story of money from the barter system to use of metal coins and paper money.

Pamphlet, adult.
Series of speeches geared to spark more consumer education in N.Y. schools.

An Open Door to Family Finance Education. Annotated list of free and inexpensive literature including films, filmstrips, magazines, pamphlets, teaching kits and catalogs. 1968. Education in Family Finance Workshop, University of Maryland, College Park, Md. 20742. 24 p.
Pamphlet, adult.
All literature annotated and evaluated by the publisher.


Pamphlet, adult.
Describes the training program for community leaders to prepare them to work with their own neighbors and friends in the poverty-stricken areas. Students are instructed in consumer education, family financial budgeting and counseling, and credit union operations.

Pamphlet, adult.
This is the first item of a new series in consumer education. Primarily for those involved in aiding the elderly consumer.

Pamphlet, adult.

Teachers Kit, adult.
A teacher's kit for social security. Includes basic pamphlets, masters for transparencies, a suggested outline, and several wall charts which help explain the organization of the Social Security system and the benefits available.

Folder, adult.
A special bibliography on: Family Budget, Money Management, Counselling and Services, and a list of Resources for those in the helping profession.
Sources of Federal Assistance for Consumer Education. 1966. The Executive Office of the President, President's Committee on Consumer Interests, Washington, D.C., 20506. 9 p. Free.
   Pamphlet, adult.
   Divided into two parts—Elementary and Secondary Schools, and Colleges and Universities.

   Book, juvenile.
   The exciting story of gold from its first discovery by primitive man to the present stockpile at Fort Knox.

   The story of paper money from its beginnings in China at the time of Kublai Khan to our present-day dollar.

   Pamphlet, young adult.
   Guide for choosing career as tax law specialist. Background and purpose of Internal Revenue Service.

   Pamphlet, adult.
   For use in the upper high school grades and in colleges.

   Teacher's Kit, adult, young adult.
   Contains both teacher and student materials concerning basic principles in family and money management.
Book, juvenile.
The history of various mediums of exchange from the days of the barter system to the present day.

Pamphlet, young adult, adult.
Accent/Consumer Education. Explains credit, installment buying. For the student.

Pamphlet, young adult.
Information on banks and banking. Easy reading.

Leaflet, young adult.
Reviews career of underwriter. Stresses idea that the underwriter can be of service to his fellow man.

Book, adult.
Shows how consumer education may be applied in the teaching of math, physics, biology and chemistry.

Pamphlet, young adult.
Money management for boys and girls 15 to 18 years old.
Book, adult.
A list of publications, films, and other related resource materials.

Pamphlet, adult.
For the beginning adult who needs to learn both money management and literacy skills.

Pamphlet, adult.
Seven concepts relating to values and goals. Lists of learning experiences suggested for each concept; i.e. discussion questions, individual activities, and group projects. Suggested readings for background.

Book, adult.
A practical, non-technical handbook which helps the reader determine a program for complete coverage in health, accident, and personal liability insurance.

Pamphlet, young adult, adult.
Main topics are: Why do we use money, barter system, early forms of money, coins, modern forms of money; services banks offer, what is the money market, why we have the Federal Reserve System.