Research was conducted into the structure and content of consumer education programs in secondary schools and of adult education organizations. The purposes of this research were: (1) to determine the prevalence and treatment of consumer education in the high school curriculum; (2) to analyze the objectives, program structure, and effectiveness of consumer education programs of such organizations as firms, trade and professional groups, governments, voluntary associations, educational institutions, and consumer organizations; and (3) to compile an inventory of the national consumer education effort. Results of a national survey of consumer education in secondary schools are presented, and problems of consumer education in the high schools are discussed. Recommendations are made for improving these programs. An analysis is made of adult consumer education programs outside the schools, as based on a national survey of these programs. Problem areas are identified, and recommendations are made for improving the programs. A sourcebook is provided, which contains a master index of program sources, an alphabetical listing of major U.S. consumer education programs classified by program sources, a subject-matter index of consumer education programs, and a geographical program index. (DB)
SURVEY AND EVALUATION OF CONSUMER EDUCATION PROGRAMS IN THE UNITED STATES

Volume I of II Volumes

Survey and Evaluation of Institutional and Secondary School Consumer Education Programs

Joseph N. Uhl
Purdue Research Foundation
Purdue University
Lafayette, Indiana

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CHAPTER 1. INTRODUCTION TO CONSUMER EDUCATION

Education of the American consumer is a complex process involving public and private institutions and having implications for the size and direction taken by the national economy. Consumer education also has a significant influence on the quality of life for a people strongly oriented to the market economy. The knowledge and education of consumers have a significant impact, moreover, on the competitive process, and the success of firms and products can be affected by consumer education. It is, therefore, not surprising that the amount and content of consumer education given American people is of great concern.

In our pluralistic society, many demands are placed on consumer education. Those in government may view consumer education as a necessary supplement to laws designed to foster competition and consumer protection. Educators in turn look upon consumer education as a responsibility of the educational process in assisting the individual to cope with his and the society's problems. Businessmen tend to view consumer education as a natural extension of their efforts to produce what consumers want. Consumer leaders in contrast place a major responsibility for consumer protection on the process of consumer education. The goals and demands of these groups with interests in consumer education often appear to be in conflict. Probably no educational process could satisfy all of these goals adequately.

There is widespread agreement that today's consumer of goods and services in America faces a formidable task in the marketplace. The number and variety of consumer choices is increasing rapidly. As a result, the consumer faces the traditional dilemma of choice: more choices demand more time and effort in decision-making but also expand the opportunities of the decision-maker. Whether or not the benefits of increased consumer opportunities are realized depends primarily on the skill with which choices are made. And improved consumer skills are the goal of consumer education.

In addition to increased variety in the marketplace, contemporary consumers are facing other problems which were less crucial in earlier times. More goods and services are being purchased through the public sector by local, state, and federal governments than in earlier years. These purchases not only have broader social implications than individual's private purchases but also are purchased through a voting process which differs from the market voting process. The interrelationships between private and public spending are also becoming more evident. Many purchases from the private sector necessitate accompanying public expenditures. For example, consumer demand for packaged food and durable products taxes the waste disposal facilities of our cities and threatens the aesthetic beauty of the land. Such problems are not
without solutions, but the solutions require in most cases complex private and public consumption decisions.

1.0 THE PURDUE CONSUMER EDUCATION STUDY

As a result of increasing complexity of consumer decisions, growing awareness of the importance of consumer decisions for the quality of life in America, and widespread interest in educating the consumer, a national study of consumer education was undertaken in 1969. An interdisciplinary research team at Purdue University, financed by a grant from the U.S. Office of Education, subjected the national consumer education effort to a critical evaluation for one year. The results of that study are contained in the following pages.

The objectives of the study were to evaluate the national consumer education effort and to make recommendations for program improvements to meet the educational needs of consumers in the 1970's. For these purposes, national surveys of consumer education programs of local public school districts and of organizations concerned with consumer education were conducted in 1969. These surveys were supplemented by personal interviews with consumer educators.

1.1 DEFINITIONS OF CONSUMER EDUCATION

Numerous definitions of consumer education are available as a result of the many and varied institutions concerned with consumer education and the broad scope of consumer problems. These definitions range from the general to the specific and from the theoretical to the pragmatic. A review of them will facilitate understanding of the broad scope of consumer education.

There are disciplinary and functional definitions of consumer education. For many, consumer education constitutes a separate discipline and its subject matter and techniques need to be distinguished from other disciplines. More commonly, however, the interrelations of consumer education with other disciplines are recognized, and the definitional problem becomes one of defining the functions of consumer education.

Consumer education is directed toward a particular social role which individuals play. Today's citizen finds himself in a number of interrelated roles. As a repository of vocational skills, the individual is a worker. In like manner, the individual's liberal education prepares him for participation in numerous cultural, political and social roles. Consumer education has as its goal the improvement of the human agent in the role of an allocator of resources and a purchaser-consumer of the nation's product. The relationships between vocational, liberal and consumer education are illustrated in Figure 1.
Figure 1. Contributions of Liberal, Vocational and Consumer Education to Social Roles.

- Worker-Earner Roles
- Cultural-Social-Political Roles
- Market and Economic Roles

- Vocational Education
- Liberal Education
- Consumer Education
In the figure, three kinds of education—vocational, liberal and consumer—are shown to be interrelated by the overlap of the three circles. For example, business and distributive education are primarily directed toward worker roles, but these can also contribute to a better educated consumer. Similarly, the skills, concepts and understandings of a liberal education in the arts, humanities and social sciences can also contribute to enhancement of consumer roles through the improvement of consumer choices and appreciation in the areas of aesthetics, leisure and the like.

Just as the educational processes interact in Figure 1, so also do the roles toward which education is directed. Cultural roles interact with consumer roles in the sense that cultural goals and values influence what will be produced and purchased in the market. In like manner, consumers' division of time between work and leisure directly influences the labor market and the size and quality of the national product. Education is mission-oriented toward social roles and certain skills, concepts and understandings are most useful for specific roles. Those most appropriate for the consumer role constitute the discipline of consumer education.

The interrelationship of consumer education with other educational processes and the contributions of vocational and liberal educations to consumer skills are essential to an understanding and definition of consumer education. The overlap and interdependence of the roles and educational processes shown in Figure 1 are as great as their independence. This contributes to the difficulties of studying and isolating the U.S. consumer education effort. It also raises the issue of the optimum combination of vocational, liberal and consumer education for the society.

1.1.1 The President's Committee on Consumer Interests Definition: In 1968 the President's Committee on Consumer Interests defined consumer education as:

"...the development of the individual in the skills, concepts and understandings required for everyday living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources." 1/ 

The PCCI definition combines the educator's concern with human skills, concepts and understandings with the economists' traditional emphasis on resource allocation and maximization of consumer satisfaction. The discipline of economics is appropriately placed at the core of consumer education. But in the definition, no importance is given to other disciplines such as psychology and sociology which also can contribute to consumer understandings and skills. Economics is a necessary but not sufficient discipline for the education of the consumer.

In defining consumer education it is instructive to distinguish between vocational education, or education for enhancing earning power, liberal education, or education for the enjoyment and appreciation of life, and consumer education which is primarily concerned with improving the human agent as a manager and user of resources. The PCCI definition of consumer education does not sufficiently recognize these distinctions in kinds and purposes of education. The goals of optimum use and satisfaction from resources are equally appropriate for vocational, liberal and consumer education.

The PCCI definition of consumer education is so broad as to practically encompass all human activity. It is true that vocational and liberal education can contribute to a better informed and more skillful consumer. However, for practical purposes it is desirable to find a more precise definition of consumer education and to delineate its goals separately from the goals of vocational and liberal educational processes.

1.1.2 The Office of Education Definition: The PCCI definition is a general definition of consumer education. The Office of Education has provided a more specific definition. In an attempt to standardize the educational terminology in state and local school systems, the Office of Education defined consumer education as:

"The study concerned with the development of knowledge, understandings, appreciations, and skills involved in the economic welfare of the consumer and consumer groups in everyday life, for example, competency in managing money, consumer legislation, evaluation of consumer research and product testing, and the role of the consumer in the economy."
This definition provides both a conceptual and subject-matter definition of consumer education. It is not dissimilar in concept from the PCCI definition. It is somewhat more specific in suggesting the areas treated in consumer education. And it is more comprehensive in its concern for economic welfare and consumer groups, suggesting an aggregate macro-economic orientation to consumer education as compared to the emphasis on the individual in the PCCI definition.

A combination of the PCCI and Office of Education definitions would be necessary to express the full scope of a discipline in consumer education. The discipline would draw heavily from economics and the other allied social sciences. It would involve both personal and aggregate or group concepts and skills. Finally, the core subject matter would include but not be limited to economic principles and analysis, the consumers' role in the economy, consumer decision-making, and understandings of market processes.

1.1.3 Functional Definitions of Consumer Education: The difficulties of expressing consumer education in disciplinary, topical or theoretical terms have led to a number of functional definitions. In these, emphasis is placed on defining the goals and objectives of consumer education. The task shifts from "what is" to "what for". From the viewpoint of the curriculum planner and teacher these functional definitions provide perhaps a more useful image of consumer education than the above definitions.

An early book on consumer education suggested the following objectives of consumer educators:

(1) to assist consumers in making an intelligent choice between commodities and in securing the fullest utility from them;

(2) to develop a recognition that consumers have a collective responsibility to promote their joint interests through group action;

(3) to interpret the expanding role of government in the field of consumption; and

(4) to measure the degree to which our economic system has failed to operate in the interests of the consumer. 3/

In these functions of consumer education can be seen the early emphasis on government and group action in assisting and educating the consumer. Only one of the four objectives is concerned with the individual consumer and the development of personal consumer skills. Later functional definitions of consumer education would strike a closer balance between individual's and aggregate problems of consumers as well as introduce management skills as a dimension of consumer education.

Mendenhall offered a revised listing of consumer education goals in 1967. The functions of consumer education were stated as helping the consumer become:

1. a prudent manager of his personal and family finances;
2. a wise buyer of goods and services in the marketplace;
3. a careful user of personal and public possessions; and
4. an informed and intelligent-acting consumer citizen.

This list provides a balance between individual and public consumer skills. The final two objectives, concerned with wise use of resources and intelligent citizenry, are very similar to public affairs education.

Topical Definitions of Consumer Education: It is no less easy to define the subject matter of consumer education than to define its functions. Consumer education and economic textbooks display a wide assortment of subjects, concepts and principles of value to the consumer. These range from economic theory to how to purchase specific products. In consumer education, theory shades into practical information. Understanding the monetary system might be taught in conjunction with how to save money.

At the individual level, consumer education is the development of personal economic competence. It teaches the consumer how to make decisions for using limited resources to satisfy unlimited wants. Essentially problem solving it develops the consumer's ability to make choices among alternatives. In addition, consumer education introduces the consumer to sources of information which will

assist him in the decision-making process. And while showing the consumer the relevance of economic principals to personal economic competence, it provides him the basic understanding necessary for responsible citizenship.

Consumer education draws its subjects, concepts and tools from a number of educational areas. For example the subject of credit is borrowed from economics and business education. Consumer education, however, is a unique orientation to education and the subjects of traditional disciplines. It is the teaching of subjects from the standpoint of the individual's public and private roles as a consumer. Its uniqueness is in the orientation to subject matter rather than in the subject matter itself. Thus, credit is treated not only as a technique for selling goods as in business education or an extension of present purchasing power as in economics, but in terms of how much credit is prudent, how to shop for credit, when to use credit, how to compare credit costs and understanding the impact of credit on purchase opportunities and family priorities. In this sense, consumer education is a practical extension of traditional subjects to the everyday world of the consumer.

Consumer education is both process-centered and information-centered. One of its goals is to develop better informed individuals. In this role, consumer education provides information on how to shop, what to buy, how to serve and use, and where to purchase. Traditionally consumer education has emphasized this role. More recently, however, consumer education has become more process-centered, emphasizing market, decision, and management processes. A listing of consumer education topics, therefore, must include both information-centered and process-centered subjects.

For purposes of this study, consumer education was principally defined by educational orientation and subject matter. The educational process was required to have the consumers' interest as its central focus. This prerequisite eliminated a large share of commercial and advertising communications which may or may not serve the consumer's interest but in any case are designed to serve other interests. However, the requirement of an orientation to the consumers' interest does not imply that consumer education activities are not carried on in the private sector of the economy. On the contrary, many firms and trade associations have consumer education in the consumers' interest as a goal.

It was necessary in the study to delineate subject matter boundaries of consumer education. After considerable research and discussion, the core subject matter of consumer education was selected as shown below. The subjects are divided into 20 categories. These categories of consumer education were chosen after consultation with consumer leaders and teachers as well as others concerned with consumer education. Within each of the 20 subject categories a number of more specific concepts, topics and understandings are listed. This classification of consumer education subjects was used in surveying and evaluating the consumer education programs in the schools and in adult consumer education programs.
Classification of Consumer Education Subjects

1. The Consumer in the Economy
   - Human needs and wants
   - Consumer values and goals
   - Scarcity and resource allocation
   - Choosing among alternatives
   - Role of the consumer in the economic system - rights and responsibilities
   - Consumer choice in comparative economic systems
   - Collective versus individual consumption
   - Factors affecting consumer or family choices or behavior - culture, income, mobility, education, age, stage in family cycle, family size, marital status, employment
   - The pricing system as an automatic rationing device
   - Theories of consumer behavior
   - Consumption trends
   - Conservation

2. Consumption, Production and Income
   - Free enterprise, free markets and free consumer choice
   - Consumer spending as a determinant of production
   - Circular flow of income and spending
   - National income accounting and components of income
   - The value of money - purchasing power - inflation - deflation

3. Management and Family Income
   - Why manage money
   - Budgeting and financial control
   - Value of assets, liabilities and net worth
   - Cash versus credit
   - Using time and energy as substitutes for money
   - Spending versus saving
   - Estate planning - wills, trusts
   - Financial management services

4. Saving and Investment
   - Purposes of saving and investment
   - Forms of saving and investment
   - Forced saving
   - Fixed versus variable returns
   - Investment fraud and protection
   - Saving and investment institutions

5. Credit
   - Cash versus credit consumption
   - Credit ratings
   - Shopping for credit, costs of credit
   - Credit problems - bankruptcy, racket, usury laws
   - Role of credit in the economy
   - Social cost and control of credit
   - Debt counselling

6. Planning for Consumer Risk and Uncertainty
   - Types of risks
   - Methods of meeting risk
   - Principles of insurance
   - Determining the need for insurance
   - Shopping for insurance - forms, sources

7. Community Consumption and Taxes
   - Taxes - costs, benefits, forms, distribution of benefits
   - Community (collective) versus private choice-making
   - Community (social) versus private production
   - Charity and social services
   - Knowledge and use of community resources
   - Community consumption problems - low income, senior citizens, handicapped
   - Government programs affecting consumption (food stamps, welfare, etc.)

8. Consumers in the Market
   - Costs and benefits of alternative marketing channels (coops, catalogs, discounting, etc.)
   - Selling costs and components of prices
   - Advertising and promotions (premiums, contests, trading stamps)
   - Benefits to consumer of standardization of sizes, parts and labeling
   - Product differences, guarantees
   - Competitive and monopolistic prices
Classification (cont.)

9. Consumer Aid and Protection
   - Deception and fraud
   - Government attempts to improve competition and lower prices
   - Contracts and property rights
   - Self-regulation and quality control by business
   - Product testing - private and public

10. Consumption of Food
    - Food - costs, prices, expenditures - home preparation and eating out
    - Food choices - nutrition, convenience, tastes, fads
    - Shopping for food - determining quality, comparing prices

11. Clothing and Household Soft Goods
    - Selection - planning, price, quality, fashion, durability, obsolescence, maintenance costs
    - Buying versus home production
    - Technological advances - affect on cost, variety, quality

12. Housing and Shelter
    - Alternatives - renting, buying and building - coops, public housing, etc.
    - Choosing a location
    - Costs - financing, closing, repair, taxes, insurance, utilities, landscaping
    - Legal aspects - lease, title, deed, contracts
    - Community problems - zoning, building codes
    - Selecting housing away from home - hotel, motel, dormitory, club, camp, etc.

13. Durables - Equipment, Appliances and Furniture
    - Selection and purchase
    - Renting versus owning
    - Care and use

14. Transportation
    - Private transportation - costs and benefits - selection
    - Public transportation - costs and benefits

15. Consumer Services
    - Supply, demand and costs of services
    - Quality standards and control
    - Shopping for and use of services - repair, legal, etc.

16. Leisure
    - Buying versus do it yourself
    - Planning and education for leisure
    - Alternative uses for leisure
    - Shopping for commercial entertainment and recreation
    - Equipment for leisure and recreation
    - Costs of leisure

17. Education
    - Economic and social value of education
    - Selecting among types of education
    - Financing education (planning costs and financial assistance)
    - Purchasing books, periodicals and newspapers
    - Obtaining education from radio-T.V.

18. Consumer Health
    - Demand and supply of health services: consumer expenditures
    - Shopping for and purchasing medical services, medicine and drugs
    - Adequacy of health and medical services
    - Medical fraud and quackery
    - Social costs of drugs and alcohol
    - Public health services and preventative medicine
    - Comparative health services (coop., private and public)
    - Air, water and land pollution

19. Consumer Organization
    - Consumer movement and history
    - Organizations and institutions promoting the consumer interest
    - Government assistance to consumers

20. Consumer Information
    - Evaluation
    - Sources - private and public
    - Availability and accessibility
    - Methods of obtaining information
The subject matter definition of consumer education shown above is intended to be comprehensive and includes traditional consumer subjects, such as budgeting, credit, insurance, and food consumption, as well as some less traditional subjects such as consumer investments in education. The list includes, but is not limited to, the core subjects of most U.S. consumer education programs.

1.1.5 A Problem-Oriented Definition of Consumer Education: Another way of defining consumer education is to view it as mission-oriented and define the problems of consumers and the tools, skills and understandings relevant to these problems. Figure 2 lists eight problems and issues of consumers. Consumer education must make a contribution to each of these problem areas. For each problem, different skills and concepts are needed and are associated with different curriculum areas. The challenge is to determine what skills, concepts and understandings are appropriate to the consumers' problems and to construct a comprehensive consumer education program by borrowing them from the appropriate curriculum areas.

1.1.6 Summary: Each of these disciplinary, functional, and topical definitions of consumer education have unique and necessary qualities. No one definition appears to presently capture the full scope of consumer education. This reflects the multiple goals imposed on consumer education by various segments of society as well as the complexity of consumer problems today. Consumer education must be interdisciplinary, mission-oriented, informative and process-centered and comprehensive in subject matter.

1.2 THE HISTORICAL EXPERIENCE WITH CONSUMER EDUCATION IN THE UNITED STATES

The history of consumer education in the United States is a curious blend of changing attitudes toward classical education, social reform, the evolution of economic education and the consumer movement. The first stirrings were felt in the late 19th century during the period of consumer cooperatives and social reform. Home economists and educators such as Youman 5/, Patten 6/, and Ellen Richards 7/ stressed the need for consumer education, pointing out that economic prosperity depends on intelligent demand as well as efficient production. In the early 20th century these ideas found their way into teachers colleges and the educational curriculum.


7/ Richards, E. S., Domestic Economy as a Factor in Public Education, New York, J. Wiley & Sons, 1889.
Figure 2. Potential Contributions of the Educational Curriculum to Consumer Problems.
1.2.1 Early Education and Consumers: Home economics is the traditional disciplinary home of consumer education. The American Home Economics Association was founded in 1908, and its Consumer Interests Committee early advocated the introduction of consumer education into the schools. At the 1911 American Home Economics Association convention a session was devoted to consumer education in high schools, and papers were presented on the teaching of high school girls to be intelligent consumers, developing consumer responsibility, and the prevention of waste. By 1915 reportedly 25 percent of U.S. high schools were teaching choice-making, budgeting and market selection, and Benjamin Andrews concluded:

"Progress for the average family group will turn now on wise household use of resources more than on an increase in wealth. . . intelligent consumption of wealth especially merits attention. This means education of the woman who spends." 9/

The Smith-Hughes (Vocational Education) Act of 1917 strengthened the bond between secondary school consumer education and the home economics curriculum when "business management of the home" was specifically made a part of the vocational home economics curriculum. 10/

Other educators as well saw the need for improving consumer skills in the early 20th century. The economist, Wesley Mitchell, wrote an influential essay in 1912 entitled "The Backward Art of Spending Money". 11/ His thesis was that despite the significant economic gains resulting from the industrial revolution the management of household finances and consumption was a very primitive art. At about the same time the educator, Frederick Bonser, proposed that elementary and secondary schools develop an industrial arts education stressing human living and consumer skills. 12/ In 1918 the Commission on the Reorganization of Secondary Education included "worthy home membership" as an objective of secondary education and provided the impetus for teaching consumer topics in the nation's high schools. 13/ These proposals were evidence of the growing life-

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adjustment orientation to education in the country with which con-
sumer education came to be closely allied.

The consumer movement coalesced with these educational innova-
tions in the 1920's. The most fruitful products were Andrew's
Economics of the Household (1923), Kyrk's Theory of Consumption (1923),
Harap's Education of the Consumer (1924) and his later, more influen-
tial Economic Life and the Curriculum (1928). 14/ Harap's early work
proposed a curriculum for effective living which made consumer
education an integral part of social studies, industrial arts,
mathematics, science, health and home economics. His latter work
contained the rationale and techniques for placing consumer education
into the school curriculum. In the same year Clark, in Economic Effects
of Education, studied the relationships between economics and educa-
tion and the role of the public school in economic education. 15/
These books set the stage for the further fusing of consumer educa-
tion into the educational process in the 1930's.

1.2.2 Consumer Education in the 1930's: The consumer movement in the
United States reached an apex in the 1930-40 period, and this was a
period of intense concern with the education of the consumer. This
education reflected in part the dominant themes of the 1930 consumer
movement--anti-business, consumer protection, the income problem and
a general questioning of the U.S. economic system. Further, it was
a period when other disciplines in addition to home economics be-
came interested in consumer education, a great deal of research in
consumer education was completed, and the pattern of consumer edu-
cation responsibilities on the part of the Federal government was set.

Teachers in science, mathematics and business education began
to introduce courses in consumer education into the high school
curriculum. Business educators, particularly, revolted against the
clerical orientation in business education and moved further toward
consumer education. 16/ The first high school text in consumer edu-
cation, written by business educators, appeared in 1933. 17/ This

14/ Andrews, B. N., Economics of the Household, New York, Macmillan,
1923. Kyrk, H., A Theory of Consumption, Boston, Houghton Mif-
The Macmillan Co., 1924; Harap, H. A., Economic Life and the
Curriculum, 1928.

15/ Clark, H. F., The Economic Effects of Education, Bloomington,
Indiana, Indiana University, 1928.

16/ Hoos, K. B., "A Plea for Consumer Education", Journal of Busi-
ness Education, 10:23T, September, 1934.

17/ ZuTavern, A. B., A. E. Bullock, Business Principles Everyone
Should Know, Chicago, H. M. Rowe Co., 1933.
was followed in 1935 by a textbook that is still in use today. 18/ In 1934 and 1935 Conferences on Business Education and the Consumer were held at the University of Chicago. And in 1935 the National Consumer-Retailer Council, comprised of the American Home Economics Association, the American Association of University Women, the General Federation of Womens' Clubs, and numerous retailers, was formed to explore business-consumer problems and to stimulate consumer education.

Columbia University Teachers College was a pioneer in consumer education. Courses in home economics began receiving a consumer orientation in 1915. In the late 1920's B. R. Andrews offered a course in "Educational Economics" at the college. These early efforts made Columbia a leader in training consumer education teachers in the 1930's. In addition much of the research in curriculum planning and implementation was done there. 19/ Whereas there were only six dissertations written on consumer education between 1925 and 1929, there were 31 written between 1930 and 1935 and 103 completed between 1936 and 1940.

Spurred by the interest in consumer education and developments in the economics of consumption, more textbooks in consumer economics began to appear in the 1930's. Nystrom's Economic Principles of Consumption was published in 1931, followed by Pitkin's book in 1932 and Hazel Kyrk's Economic Problems of the Family in 1933. 20/ These authors forged bridges between the economic theory of consumption and practical consumer problems.

The American Home Economics Association inaugurated a monthly Consumer Education Service in 1936. This service, continued until 1946, served secondary school teachers as a source of economic and consumer education information. It also became a clearinghouse for educators' ideas on making consumer education more effective.

In order to measure the progress of growth in consumer education, periodic surveys were undertaken in the 1930's and 1940's. Koos surveyed the status of consumer education in the nation's


secondary schools in 1934. 21/ Henry Harap studied 28 courses in consumption in 1935. 22/ Rivett conducted a major study of U.S. consumer education in 1937 23/ and in 1938 Harap expanded his initial study to include 71 courses in consumption. 24/ From these studies, progress in introducing consumer education into the curriculum is apparent.

In 1941 Van Horn reviewed the 1900-1940 period of consumer education. 25/ At about the same time, Kent reported the results of his study of consumer education in secondary schools, 26/ Gavin published his study of consumer education in the elementary grades, 27/ and Marshall completed a survey of consumer education in colleges and junior colleges. 28/ Hadsell and Wilson and DeBrum also conducted surveys of consumer education in the high schools in 1941. 29/

At the close of the 1930's several events affected consumer education. In 1938 the Institute of Consumer Education was established at Stephens College in Missouri. Financed by the Sloan Foundation, the Institute conducted three national conferences on consumer education in 1939, 1940 and 1941. In addition to publishing the proceedings of these conferences, the Institute issued a consumer education newsletter and stimulated research in consumer

education. In 1939 a Consumer Education Association was founded at Columbia, Missouri.

In 1938 the National Education Association published *The Purposes of Education in American Democracy*. This treatise included a discussion of consumer literacy in a democracy and recommended expanding education for consumers in the secondary schools. Shortly thereafter, both Mann and Harap published important bibliographies on consumer education. And in 1939 hearings on the problems of consumers by the Temporary National Economic Committee pointed out the difficulties consumers face in the marketplace and their need for information and education. In 1940 the National Education Association followed up its earlier work with *Education and Economic Well-Being in American Democracy*, an influential book proposing specific consumer education courses and course content for the schools. Finally, the pre-war thrust in consumer education was capped by Herbert Tonne's *Consumer Education in the Schools*.

**1.2.3 Consumer Education in the 1940's:** After 1941, consumer education came to focus on the contributions of consumers to the war effort. The Consumer Division of the Office of Price Administration produced war-related consumer education materials. And the National Association of Secondary School Principals devoted an issue of its journal to wartime consumer education.

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32/ "Problems of the Consumer", Hearings before the Temporary National Economic Committee, May 10, 11, 12, 1939.

33/ *Education and Economic Well-Being in American Democracy*, Educational Policies Commission, National Education Association, 1940.


Problems in Wartime, included a chapter dealing with consumer education's role in the war. 37/ And Mendenhall and Harap wrote Consumer Education in 1943, a book designed to encourage the introduction of consumer topics throughout the secondary school curriculum. 38/

In cooperation with the National Better Business Bureaus, the National Association of Secondary School Principals sponsored a consumer education study during the 1942-48 period. This study resulted in a number of consumer education materials. 39/ More important, it dealt with the questions of the need and content of consumer education in the affluent post-war economy. The 1920's and 1930's were characterized by consumer education with an anti-business and protective philosophy, but the emphasis of this consumer education study was on developing a mature consumer, cognizant of market deception but able to purchase wisely and function positively in a marketplace of abundance. Emphasis was shifted from buymanship to decision-making and the development of personal consumption values.

In the 1942-48 consumer education study reports were prepared on the role and contributions of consumer education in home economics, business education, social studies, mathematics and science curriculums. By 1949 these study units were being used by 500,000 high school students in 2,000 schools. 40/ As part of the study 3,000 high schools were surveyed, and the returns from 725 schools indicated that 26 percent offered a separate, identifiable course in consumer education generally in the 11th and 12th grades. 41/ Consumer education units were also frequently integrated into social studies, home economics, business, mathematics and science courses.


40/ Consumer News Digest, Committee on Consumer Relations in Advertising, New York, Oct. 1949, p. 3.

1.2.4 Consumer Education in the 1950's: The momentum developed from the 1930 consumer movement, the interest in consumer education during World War II and the NASSP Consumer Education Study were largely lost in the 1950's. The abundance created by the post-war economy combined with a shift in educational philosophy from the life-adjustment curriculum of the 1930's and 1940's to a greater emphasis on science and technology in the 1950's undermined national interest in consumer problems and education.

The Council on Consumer Information, later named the American Council on Consumer Interests, was established in 1953. From the beginning this organization was comprised largely of professional consumer educators and others interested in the welfare of the consumer. Throughout the 1950's and 1960's the Council published numerous materials relating to consumer education. Following rapid growth, the Council began publishing the Journal of Consumer Affairs in 1967, and in 1969 the Council members approved the publication of the Consumer Education Forum, a newsletter directed specifically to consumer educators.

Other organizations also continued their interest in consumer education during the 1950's. The National Committee for Education in Family Finance inaugurated a program of summer workshops for consumer education teachers. The Better Business Bureaus, National Consumer Finance Association, the Federal Extension Service, Household Finance Corporation, the Public Affairs Committee, and the consumer organizations continued their consumer education efforts. Many of the materials developed in these programs found their way into the high schools.

1.2.5 Consumer Education in the 1960's: The consumer movement was revitalized in the 1960's. On the political, educational and social levels, greater concern for consumer welfare and appreciation for consumer education was evident. It is somewhat difficult to precisely isolate the stimulants to this renewed interest in the consumer. Certainly there was an awakening to the plight of the individual in a technological society and great concern with the quality of life in the United States. In addition it became evident that, with exceptional pockets of poverty, a large share of the population enjoyed an income far in excess of that required for the necessities or even the comforts of life. In spite of this wealth, however, the nation's physical plant, particularly its cities, was rapidly deteriorating. This raised the problem of the proportion of products consumers wanted to purchase through the private and public sectors. A host of other national changes, including widespread rural to urban migration and drastic changes in family life styles, also contributed to renewed interest in consumer education during the 1960's.

42/Among these, Consumers Look at Farm Price Policies, Consumers Look at Fair Trade, What You Should Know About the Law of Estates, Consumers Look at Burial Practices, Watch Your Weights and Measures, and Consumers Can Protect Their Own Health.
The new concern for the consumer in some ways parallels the 1930 consumer movement and in other ways appears quite different. Again, as in the 1930's the Federal government has served as the focal point for consumer concern. And again the 1960 consumer movement is a blend of consumer protection and emphasis on consumer education. In contrast to the 1930's, however, today's consumer movement is fueled by concern with abundance rather than poverty. In addition the present interest in consumer education is not buttressed by a life-adjustment philosophy of education as was the case in the 1930's. As a result of these contrasts it appears that interest in consumer education in the 1960's and 1970's faces a sterner test than previous efforts at educating the consumer.

1.2.6 Consumer Education and the Federal Government: Consumer education was firmly implanted in the Federal government's concern with the consumer in the 1930's. Consumers were given a role, along with business and labor, in administering the National Industrial Recovery Act through the Consumers Advisory Board. In like manner a Consumers' Council was established in the Agricultural Adjustment Administration. This Council attempted to establish county consumer agents patterned after the agricultural county agents, and eventually some 150 of these local consumer councils were established in the 1930's. Consumer education was one of the functions of these councils. The AAA Consumer Council also generated some excellent resources in consumer education and made the first attempt to catalog government services for consumers. 43/ In 1933 the U.S. Commissioner of Education appointed a National Committee on Economic Education with responsibility for defining the government's roles in economic and consumer education. Subsequently, the U.S. Office of Education issued the first systematic guidelines of consumer education courses. 44/ In addition the Office of Education stimulated research in improving consumer education in the 1930-45 period. 45/

Contemporary concerns for consumer education in the Federal government trace to November 15, 1962 when President Kennedy de-


livered his "Special Message on Protecting the Consumer Interest". That message enumerated the "right to be informed" as a fundamental right of consumers. It also established the Consumers Advisory Council in the Federal government with responsibility, among other things, for stimulating consumer education. In 1964 President Johnson remodeled the consumers' voice in Federal government by appointing a Special Assistant to the President for Consumer Affairs who served as chairman of the newly-established President's Committee for Consumer Interests.

In February, 1964 President Johnson delivered his "Message on Consumer Interests" recommending ten major consumer legislation items and directing the PCCI to further stimulate consumer education in the nation's schools. This presidential message also authorized a series of regional consumer conferences to further investigate potential contributions of the government to consumer welfare. The report of these regional conferences called upon the Federal government to improve its consumer information programs, to provide leadership in improving consumer education in the nation's schools, and to promote consumer information and education programs by existing organizations.

These recommendations came to fruition in the latter half of the 1960's. Federal agencies having direct responsibility for consumer welfare began publishing periodic lists of consumer information materials. \(^{46}\) And in 1967 the President's Committee on Consumer Interests issued a Guide to Federal Consumer Services. \(^{47}\) This was followed in 1969 with the Consumer Education Bibliography. \(^{48}\) Additionally, consumer education components were introduced into such programs as Model Cities and the Office of Economic Opportunity. Federal assistance for improving consumer education was made available in the 1965 Elementary and Secondary Education Act, the Higher Education Act of 1965 and the Vocational Education Amendments of 1968.

1.2.7 Consumer Education and State Governments: State agencies increased their consumer education activities in the 1960's. In July 1966, a National Leadership Conference on Consumer Education and Financial Planning was held at the University of Maryland. Sponsored by the National Committee for Education in Family Finance with the President's Committee on Consumer Interests and the U.S. Office of

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46/ Consumers Guide to USDA Services, U.S. Department of Agriculture; FDA Consumer Information Materials, Food and Drug Administration; Consumer Information Price List, Superintendent of Documents.


48/ Consumer Education Bibliography, President's Committee on Consumer Interests, April 1969.
Education cooperating, this conference improved the receptivity of state departments of education to consumer education and also provided some guidelines for curriculum development and implementation. Shortly thereafter, the states of New York and Illinois developed curriculum guides for secondary school consumer education. 49/ State consumer education programs received a stimulus in the form of the 1968 Amendments to the Vocational Education Act of 1963. 50/ This act makes Federal funds available to states for the purpose of upgrading consumer and homemaking education. One-third of these Federal funds must be used in economically depressed areas to assist consumers, help improve home environments and enhance the quality of family life.

1.2.8 Consumer and Economic Education in the 1960's: Consumer education and economic education have always been closely related. In large part the 1930 emphasis on consumer education was a product of consumers' interests in the controversial economic policies of the New Deal, the growth of consumer economics and the need to teach functional economics applicable to everyday consumer problems. In the post-war years the emphasis on consumer economics and personal economics was attacked by the economics profession. Economists felt that too little attention was given to economic markets, theory and structure in high school economics courses as a result of the time given to consumer economics. These criticisms reached a peak in 1960 when the Textbook Committee of the American Economics Association recommended a shift in the allocation of space in high school economics texts, reducing the treatment of consumer economics and upgrading the treatment of economic analysis and theory.

In 1961 the National Task Force on Economic Education published Economic Education in the Schools. 51/ This report attempted to outline the minimum economic understandings necessary for high school students to become responsible citizens. At the same time the Joint Council on Economic Education formed a Materials Evaluation Committee to implement the recommendations of the NCED. In both reports, economic analysis was emphasized and little attention was given to consumer economics and personal economics.

By establishing a National Commission on Economics and the Consumer in 1965, the Joint Council on Economic Education attempted to re-build the bridge between consumer economics and general


economics. The goals of this commission were (1) to identify the minimum understanding of economic principles high school graduates should possess to equip them for consumer decision-making; (2) to demonstrate that the traditional dichotomy between economics for personal well-being and economics for the well-being of society is unjustified; and (3) to suggest potentials for developing competence in economic analysis by relating to the experiences of the student and his family. The Commission issued its report, Economics and the Consumer in 1966. 52/

Educators began to take cognizance of the renewed interest in consumer education in the late 1960's. The National Association of Secondary School Principals, long active in consumer education, devoted an entire issue of their bulletin to the subject in 1967. 53/ And consumer education began to be a frequent topic in educator's journals again. 54/


1.3 ANALYSIS OF THE DEMAND FOR CONSUMER EDUCATION

Consumer education can be treated, as can all education, as an investment in human skills and knowledge. Viewed in this way, the supply and demand of educational services to the consumer are products of the costs and returns to consumer education. As an investment, moreover, the demand and supply of consumer education changes when these costs and returns are altered. An understanding of these costs and returns and an evaluation of recent trends affecting returns to investments in consumers suggests an increased importance for these investments today. Further, the public and private costs and benefits of consumer education indicate the society's responsibility for financing and providing this education.

1.3.1 Consumer Education as an Investment: Nations enhance their capabilities by investing in human beings, and these investments contribute to such goals as economic growth, individual development and expression, justice and the like. The principal investment in human beings is education or those activities planned and undertaken with the intent of changing the knowledge, skills and attitudes of people.

Educational investments are motivated by a number of considerations. Much education is essential to the efficient operation of American society, such as the study of history, government and social relations. Vocational education on the other hand is directed primarily to our economic and social goals of growth, equality of opportunity, and achievement. Education in the arts and humanities serves the creative, expressive and aesthetic needs of people. Finally, education in the sciences is motivated by the need for understanding and generating new knowledge. In educational finance, teacher training, curriculum development and counseling, the nation's attitudes toward relative investments in these different educational processes and products are apparent. These attitudes reflect social values and goals as well as estimates of the costs and returns to investments in alternative educational thrusts.

Consumer education can also be considered an investment in the human agent. As such, the historical treatment of investments in consumer education relative to other educational investments in America is indicative of the low value the nation has placed on consumer skills and the low estimates of returns to investments in these skills. The reasons for this are of interest and warrant examination.
(a) Kinds of Consumer Investments: Investments in the education of consumers are of four kinds: 55/

(1) Investments in consumer values and capacity for satisfaction;

(2) Investments in the managerial abilities of consumers;

(3) Investments in consumers' knowledge of markets and products;

(4) Investments in consumers' understandings of markets and abilities to change market performance.

Educational investments in consumer values and capacities for satisfaction concern value clarification, maturation and development. Consumer tastes and preferences for leisure activities, time preferences for money, and attitudes toward self-investment involve social and cultural values. These are not dictated nor manipulated in consumer education, but what is taught by consumer educators does influence consumer values. In addition, the consumer educator has the responsibility for impressing on students the importance of their values in the market process, clarifying values where these are ambiguous or ill-defined, and pointing out values in conflict.

Since consumers obviously differ in their capacities for enjoyment of goods and services, these capacities also become the subject of consumer education. Comparable products do not provide equal satisfaction for people if their knowledge of the uses of the products differ. In like manner, illiterate consumers cannot enjoy literature, and those lacking aesthetic values cannot appreciate the arts. The natural capabilities of consumers for economic satisfaction are greatly over-estimated, and as a result of small investments in this area there is a consumption gap between actual and potential consumer satisfaction in this society.

Secondly, consumer education involves investments in consumers' abilities to organize and manage their economic affairs. Management skills are essential for consumer planning and spending. These skills and investments are analogous to the managerial skills taught in business and vocational education. Two consumers with similar financial resources may differ substantially in their budgeting and spending owing either to differences in values and goals or their managerial capabilities.

A third investment in consumers involves improving their knowledge of the market and product alternatives. These investments in "buymanship" are necessary if consumers are to match their preferences with market alternatives. Along with investments in the managerial skills of consumers, investments in consumer buymanship have dominated consumer education efforts in this country.

Fourthly, consumer education can be directed to improving consumer understandings of economics and markets and enhancing their capabilities for changing market performance. This consumer education includes economic education, informing consumers about practices and behavior which add unnecessary costs to products, informing consumers of the needs for market changes in order to improve market performance, and education directed to instituting procedures for changing market performance.

(b) Costs and Benefits of Consumer Education: The costs of consumer education consist of the direct cost of educational facilities and personnel devoted to consumer education and the foregone opportunity of education in some other area, such as vocational or liberal education. In both the schools and in adult consumer education programs it is difficult to accurately apportion the costs of consumer education activities and those costs associated with other educational activities. In the schools, consumer education is frequently taught in conjunction with other subjects, including math, business education, health, social studies and the like. The costs of this education must be charged jointly to consumer, liberal and vocational education functions. This problem of allocating costs is most evident for consumer education investments concerned with values, satisfaction capabilities, and education in improving the market. The liberal education directed to these investments is of value to both consumers, citizens and workers. In contrast, consumer education in buymanship and financial management is more clearly a cost chargeable to consumer education.

The interdisciplinary nature of consumer education compounds the problem of determining costs of this education. Should instruction in algebra using examples of calculating true simple annual interest rates be charged to mathematical or consumer edu-
cation? The answer is both, but the proportion of educational costs between the two kinds of education will vary for different teachers. The significance of these joint products and costs of education is that more consumer education is forthcoming than if the costs and returns of educating consumers were independent of other kinds of education. On the other hand, the alliance of consumer education with other areas of the curriculum presents problems of teacher training and coordination. These problems are discussed in detail in Chapter 2.

The level of national investment in consumer education is affected by the relative magnitudes of private and social returns to this education. Consumer education in management skills and market knowledge largely result in benefits for the individual consumer. Where these benefits accrue directly to the educated consumer, in the form of lower prices paid, higher quality goods or greater satisfaction from consumption, consumers will demand and probably pay for consumer education. That there is no established market for consumer education and that self-financing consumer education programs, for example, financial counseling services, adult education classes in consumer education and consumer service companies, are used by only a small portion of the consuming public suggest that the returns to investments in consumer education either are quite small, are unrecognized, or else the benefits of these investments are in the nature of a public good. In all of these cases, the apparent demand for consumer education, as represented by what each individual is willing to pay for consumer education, would underst ate the value of consumer education.

The return to investments in consumer education represents a public good. That is to say, the education confers general benefits on the total economy and society, and neither these benefits nor the costs of consumer education can be wholly attributed to individual consumers. This is especially true of consumer investments which enhance capabilities for enjoying goods and services, assist in the clarification and development of consumer values, and improve market performance. For these investments all consumers benefit. Further, in the case of consumer education directed to improving market performance, the returns to educating consumers are so indirect and general that both educated and uneducated consumers benefit from consumer education. In these two situations where an investment benefits all people and confers advantages on those not making the investment, the private demand for the services of the investment will not coincide with the value of the investment to society. The resulting under-investment is typically remedied by a public subsidy lowering the cost of the investment, increasing the supply of the educational service, and enforcing mandatory investments.
Consumer education qualifies as a public good with substantial external effects. As a result, individual demand for consumer education as reflected in membership in consumer organizations and services, enrollment in high school or adult education classes or other individual manifestations of the apparent value of consumer education, do not reflect the social value of the education to consumers and the market process. Recognition of this is implicit in recent Federal legislation assisting consumer education and actions of state legislators and departments of education encouraging and requiring the introduction of consumer education into the high school curriculum. In these ways investments in consumer education are being stimulated and a greater educational effort has been forthcoming than would be the case if consumer education were determined solely by private demand in the market place.

People may fail to make adequate investments in their consumer skills for another reason. Consumer education competes with vocational and liberal education for the individual's educational time, money and efforts. The returns to investments in people as workers and earners have been strongly emphasized in our capitalistic economy. This has resulted in a cultural bias favoring vocational education and less emphasis on consumer education. In this production-oriented society, returns to the human agent as a worker are known and well-publicized. There has been no comparable effort to calculate the value of consumer education over one's lifetime. Consequently, because the return to consumer education is small but cumulative, often psychic rather than monetary, and more in the nature of a public good than is vocational education, the allocation of social and individual resources between consumer and vocational education is biased. By this illusion of the relative merits and value of the two kinds of education, consumers have underinvested in their consumer skills.

The demand for consumer education and the magnitude of investments in this education are also dependent on market performance and competition. In competitive markets, rivalry may take the form of providing consumers with information and educational services. Thus, there would be less need for a subsidy to consumer education in the public sector. In addition, competitive markets lower the returns to consumer education when prices are near competitive levels, excess profits are erased, deception and fraud are kept in competitive check and there is less value to shopping around for similar items. When competition has these results, there may be less need for consumer education in buymanship and improving market performance. This depends on whether the competitive market is fostered and maintained by consumer education or reliance is placed on other guardians of competition such as the anti-trust laws.
In the extreme case of the economists' model of perfect competition, there is no return to investments in consumer education. Consumers know their values and preferences precisely, they are perfect organizers and managers of their economic affairs, the perfection of the market precludes any need for education in buymanship, and the competitive system is automatic and eternal. The returns to and demand for consumer education increase as we move from this utopian model to the contemporary market.

In the uneducated market, competition is restricted by the uninformed consumer. For example, while a variety of consumer tastes in an educated market result in a broad spectrum of product choice to meet these tastes, in the uneducated consumer market inability to communicate these tastes and discriminate between alternative product qualities results in a similarity of products. Persuasive advertising also assumes a larger role in the uneducated consumer market. Lacking well-defined tastes and values and unable to articulate criteria for product acceptance, the uneducated consumer is more easily persuaded by advertising than is the educated consumer. Educated consumers will emphasize and demand a larger ratio of informative to persuasive advertising.

A final reason why consumers may make less than optimal investments in consumer education is that everyone is a consumer, and consumer problems are often thought to be merely a matter of common sense. It would appear that consumption is so close to everyone's experiences that few people feel the need to formally study consumer subjects. Many people consider themselves their own expert in consumption and do not seek consumer education either in the schools or in adult education programs. Consumer problems and processes have not yet been fully legitimized as an appropriate and necessary area of education.

In summary, consumer education can be viewed as an investment in human beings, and this view explains in part the causes for historical and contemporary under-investment in consumer education in America. Because of its unique characteristics as a public good with diffused and indirect consequences, the apparent demand for consumer education should not be taken as an index of its value to consumers or the economy. Consumer education is justified but will not meet a market test in the sense that individual investments in such education to the point that costs equal returns will not result in the optimum investment in consumer education by the society.

Especially in a complex, urban, interdependent society, where the returns to consumer education are difficult to define and allocate, a public subsidy to consumer education is justified. Most
consumer decisions in such a society have widespread effects. Consumers purchasing products in non-destructible containers must either be made to pay for waste disposal or other consumers are made worse off through the desecration of the countryside. In like manner consumers making unjustified insurance claims or demanding services which add unnecessarily to retail prices also impose costs on other consumers. And non-discriminating, uneducated consumers can lessen market competition for all consumers. The greater the magnitude of these indirect impacts of consumers, the greater the social cost and public nature of consumption.

As an investment, the circumstances affecting the demand for consumer education can also be identified. Major factors affecting the level of human investments include the period over which the investment shows a return, the initial cost of the investment and its useful life. The next section is concerned with trends affecting these factors influencing investments in consumer education. Whereas this section has attempted to show an under-investment in consumer education owing to the difficulty of calculating returns to this education, the next section will suggest how market and consumer trends are having the effect of increasing the potential returns to consumer education.
1.3.2 Consumer Trends Affecting the Demand for Consumer Education: Recent changes in both the quantitative and qualitative demand for consumer education have been the result of changes in consumer behavior and changes in the market process. The renewed interest in consumer education in America in the 1960's stems jointly from changes in the manner by which consumers live, work, and shop and economic and market trends which have affected the consumers' relationships to the market. In many cases these market changes have increased the returns to consumer education. This would appear to be the case for the present emphasis on non-price competition and brand proliferation. In other cases market changes have contributed to consumer education or reduced the need for consumer education. In both events, the demand for consumer education was altered by concomitant trends in consumer behavior and the market.

Where people live, work and shop, their life styles, their buying power and family characteristics all affect the demand for consumer education. In turn, with population growth, changes in the age distribution of the population, urbanization and changes in the composition of the family, the demand for consumer education is altered. Following is a summary of the major consumer trends in our society which have influenced the relationship of consumers to markets and the demand for consumer education. This examination of significant changes in the consumer and the market environment relates these changes to current consumer problems and draws the implications for consumer education.

(a) Numbers of Consumers: Population growth increases the demand for consumer education in the same way that the number of school children influences the demand for all educational services. Additional consumers require additional teachers and facilities for consumer education, both in the formal educational system and in adult education programs.

U.S. population, including armed forces abroad, was estimated at 203.2 million people on July 1, 1969. 56/ This represented a 12.6 percent gain in population from 1960 and a one percent annual population growth rate for 1968-69. By conservative estimate U.S. population will grow to 235 million in 1980, 253

million in 1985 and will reach 271 million people by 1990.57/

Taken alone this population growth will tax the entire educational structure. More importantly, the population growth will have multiplier effects in the demand for consumer education in that the growth will alter the age-distribution of the population, will foster increased concentration of the population into our metropolitan areas, and in other ways will affect where consumers live, work and shop, thus influencing the need and demand for consumer education.

(b) Numbers of Households: Individual consumers pool their resources and purchases into households and families. Typically, the family unit is the dominant consumer unit in our society. Many consumer decisions are made jointly by family members and much actual consumption is shared in the family. Consequently, the number of families is a preferable index of the number of consumers to population size. In 1969 there were 61.8 million U.S. households, an increase of 9 million since 1960. About 50.5 million of these fundamental purchasing units were families and 11.3 million consisted of individual household heads having only non-relatives living with them.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Purchasing Units (million)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total Number of Households</td>
</tr>
<tr>
<td>1940</td>
<td>34.9</td>
</tr>
<tr>
<td>1950</td>
<td>43.6</td>
</tr>
<tr>
<td>1960</td>
<td>52.3</td>
</tr>
<tr>
<td>1968</td>
<td>60.4</td>
</tr>
<tr>
<td>1969</td>
<td>61.8</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

(c) Age of the Population: The average age of U.S. citizens has been slowly drifting downward. In 1968, 50 percent of our population was older than 27.7 years of age and 50 percent was younger, compared to a median age of 30.2 in 1950. This youthfulness of the population appears more rapid for non-whites than for whites.

<table>
<thead>
<tr>
<th>Year</th>
<th>Median Age of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All</td>
</tr>
<tr>
<td>1940</td>
<td>29.0</td>
</tr>
<tr>
<td>1950</td>
<td>30.2</td>
</tr>
<tr>
<td>1960</td>
<td>29.4</td>
</tr>
<tr>
<td>1968</td>
<td>27.7</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

As the average age of the population declines, the purchasing decisions are shifted to younger people. The wisdom and experience of age becomes less of an input into the nation's consumption decisions. Granted that people mature somewhat earlier today than in former years, it remains that more purchasing decisions are made with less experience in decision-making and management than earlier.

Through a lengthening of our educational process, the period at which an individual begins to apply his vocational skills has been postponed. But there has been no accompanying postponement of consumer decisions. As the population grows younger, marries earlier, and becomes more affluent, the age at which most minor and many major consumer decisions are made has also been reduced. There has been a less than sufficient offsetting increase in consumer education of the young.

Post-war population growth in combination with advances in medical science have resulted in a bimodal age-distribution of our population. In 1968, 35 percent of the population was below the age of 18 and 10 percent was over 65. In 1950 the under-18

<table>
<thead>
<tr>
<th>Age</th>
<th>Percent of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1950</td>
</tr>
<tr>
<td>under 5</td>
<td>11%</td>
</tr>
<tr>
<td>5 - 17</td>
<td>20%</td>
</tr>
<tr>
<td>18 - 24</td>
<td>11%</td>
</tr>
<tr>
<td>25 - 44</td>
<td>30%</td>
</tr>
<tr>
<td>45 - 64</td>
<td>20%</td>
</tr>
<tr>
<td>65+</td>
<td>8%</td>
</tr>
<tr>
<td>all ages</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census
population represented 31 percent of our people and 8 percent of the people were over 65 years of age. These changes in the age-distribution of the population warrant a close review of the nation's consumer education needs and the age levels reached by consumer education programs.

The expanding population and its impact on the age of Americans is reflected in the number of people reaching certain ages each year which mark a major transition in consumption patterns.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of people reaching age (000)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6</td>
</tr>
<tr>
<td>1950 - 1955</td>
<td>3,197</td>
</tr>
<tr>
<td>1955 - 1960</td>
<td>3,670</td>
</tr>
<tr>
<td>1960 - 1968</td>
<td>4,112</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

In recent years some 4.1 million people have been moving from the pre-school to the school age market each year. At the same time 3.2 million reached the age of 18 and began adult consumption patterns, while 1.4 million people moved into the senior citizen phase of consumption. At these ages there are more or less sharp changes in consumption for which individuals require specialized knowledge of new products. A major challenge of consumer educators is to prepare consumers for these changes in consumption over the life cycle.

(d) Location and Mobility of Consumers: Of the 50 million families in 1968, some 32 million lived in the nation's metropolitan areas and 18 million lived outside these areas. This meant that 65 percent of U.S. population lived in the metropolitan areas in 1968, and 35 percent were outside these areas. In recent years the migration of people to our cities has resulted in one-half the metropolitan population living in the central cities and one-half in the suburban sections of the metropolitan areas.

Like the changes in the age-distribution of the population, these changes in where we live and shop have altered the target audiences and appropriate content of consumer education programs. For the most part the educational techniques and content of the nation's consumer education programs were chosen for an urban, middle-class, well-to-do population. Consumer education programs do not in general differentiate between central city, suburban, rural farm and non-farm audiences.

In 1960, the farm population represented about 9 percent of consumers. By 1968, the farm population had fallen to 5 percent, and this trend combined with farm-to-urban center migration has added significantly to the need for consumer education in this country.
### Table: Number of Families: million and Percent of U.S. Population

<table>
<thead>
<tr>
<th></th>
<th>Number of Families: million (1968)</th>
<th>Percent of U.S. Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total population</td>
<td>49.8</td>
<td>100%</td>
</tr>
<tr>
<td>Metropolitan</td>
<td>32.2</td>
<td>63%</td>
</tr>
<tr>
<td>Central Cities</td>
<td>14.6</td>
<td>29%</td>
</tr>
<tr>
<td>Suburban Rings</td>
<td>17.6</td>
<td>35%</td>
</tr>
<tr>
<td>Non-Metropolitan</td>
<td>17.6</td>
<td>37%</td>
</tr>
<tr>
<td>Farm</td>
<td>----</td>
<td>9%</td>
</tr>
<tr>
<td>Non-Farm</td>
<td>----</td>
<td>26%</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

On the farm many of the needs of the family are satisfied through the direct productive efforts of the family members—food, lumber, housing, heating, clothing, water, transportation, even entertainment and other goods and services. Furthermore, members of the farm family develop buying and selling know-how and ability to make appropriate allocations of resources through their direct contact with both production and consumption activities.

<table>
<thead>
<tr>
<th>Year</th>
<th>Percent of all Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Non-farm</td>
</tr>
<tr>
<td>1950</td>
<td>86%</td>
</tr>
<tr>
<td>1960</td>
<td>92%</td>
</tr>
<tr>
<td>1968</td>
<td>95%</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

Modern families are primarily consuming units with no more, and often much less, preparation for their duties than their forbears and rural counterparts. Yet they are faced with the almost overwhelming task of allocating their resources among goods and services much more prolific in variety and more complex in design, operation, and utilization than those available to their forbears. So we find a significant contrast: urban consumers face not only a more complex market but are less adequately prepared in consumer skills and market expertise than rural consumers. Moreover, few of the rural skills are appropriate to urban consumers. This migration from farm to central city has not been matched with an appropriate increase in consumer education designed to assist these migrants in coping with their new economic environment and gaining maximum satisfaction from their limited resources.
About 20 percent of the U.S. population changes its living location each year and per capita travel increases daily, now about 7,000 miles per year. This situation has evolved from greater employment mobility; more automobiles; more and better highways; availability of air transportation; rapid means of communication; and higher incomes making resources available for mobility.

<table>
<thead>
<tr>
<th>Year</th>
<th>Percent of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Movers</td>
</tr>
<tr>
<td></td>
<td>Non-Movers</td>
</tr>
<tr>
<td>1949 - 50</td>
<td>81%</td>
</tr>
<tr>
<td>1959 - 60</td>
<td>77%</td>
</tr>
<tr>
<td>1967 - 68</td>
<td>81%</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

This mobility of the population has implications for consumer education programs. Such mobility places a premium on that consumer education which assist consumers in evaluating new communities and understanding and adjusting to local market opportunities and problems.

(e) Consumer Income and Expenditures: The growth of the American economy has been increasing the amount of income which individuals will have to spend during their lifetime. In the 10-year 1956-66 period, the income a high school graduate could expect to earn in his lifetime increased from $273,000 to $320,000.

<table>
<thead>
<tr>
<th>Education</th>
<th>Lifetime Income, beginning at age 25 ($1966)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1956</td>
</tr>
<tr>
<td>4 years of high school</td>
<td>272,600</td>
</tr>
<tr>
<td>4 years of college</td>
<td>428,400</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

In the post-war period real incomes of families have been increasing at a much faster rate than at any period in the nation's history. In 1968, 50 percent of all families had an income exceeding $8,632 and one-half of the families had a lower income. This median family income was nearly three times the level of real income of families in 1947. The importance of these increases in income for consumer education depends upon how consumers earn and spend the additional money and any resulting changes in the distribution of income among consumers.
The post-war gains in consumer income have not significantly changed the distribution of income in this country. The poorest families accounted for 5 percent of family income earned in 1947 and 5.4 percent in 1966. The richest families earned 41 percent of family income in 1966 compared to 43 percent in 1947.

Thus as measured by command of the nation's income and disregarding differences in the value of consumer skills for high and low income families, the apparent need for consumer education is greatest among higher income families. And lacking a trend in the redistribution of income, the stability in the command of resources by rich and poor families does not warrant significant change in the allocation of the national consumer education effort between families.

Changes in consumer expenditures for selected goods and services can also affect the demand for consumer education. In the 1934-36 period food and beverages represented better than 40 percent of consumers' disposable income. By 1960-61 food and beverages accounted for 27 percent of income, and food alone represented less than 18 percent of consumers' disposable income.

In 1950, consumer spending for the basic needs of food, clothing and housing accounted for 70 percent of the consumers' dollar. By 1960-61 these essential items called for only 66 percent of the budget. Changes in the composition of the consumers' budget on the surface imply a need for changing the relative emphasis on certain categories of goods in consumer education programs.

<table>
<thead>
<tr>
<th>Year</th>
<th>Median Family Income ($1968)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1947</td>
<td>3,031</td>
</tr>
<tr>
<td>1950</td>
<td>3,319</td>
</tr>
<tr>
<td>1960</td>
<td>5,620</td>
</tr>
<tr>
<td>1968</td>
<td>8,632</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

<table>
<thead>
<tr>
<th>Year</th>
<th>Percent of Income Earned By</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Poorest 20% of families</td>
</tr>
<tr>
<td>1947</td>
<td>5.0</td>
</tr>
<tr>
<td>1960</td>
<td>4.9</td>
</tr>
<tr>
<td>1966</td>
<td>5.4</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census
<table>
<thead>
<tr>
<th>Item</th>
<th>Percent of Consumer Expenditures ($1960)</th>
<th>1934-36</th>
<th>1950</th>
<th>1960-61</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food, beverages</td>
<td></td>
<td>41%</td>
<td>32%</td>
<td>27%</td>
</tr>
<tr>
<td>Housing and household operation</td>
<td></td>
<td>28%</td>
<td>26%</td>
<td>28%</td>
</tr>
<tr>
<td>Clothing</td>
<td></td>
<td>12%</td>
<td>12%</td>
<td>11%</td>
</tr>
<tr>
<td>Medical care</td>
<td></td>
<td>3%</td>
<td>5%</td>
<td>6%</td>
</tr>
<tr>
<td>Recreation</td>
<td></td>
<td>3%</td>
<td>5%</td>
<td>4%</td>
</tr>
<tr>
<td>Reading, education</td>
<td></td>
<td>1%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td>8%</td>
<td>13%</td>
<td>15%</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td>4%</td>
<td>6%</td>
<td>7%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of Labor Statistics

Specifically there would appear justification for some increased emphasis on education in medical care, education and transportation goods and services. In contrast, though important, consumer education in foods appears to warrant no more than 25 percent of the national consumer education effort. These estimates of the relative emphasis on goods in consumer education programs are crude because certain products are more important than others from the standpoint of safety, health and market problems.

(f) Family Composition and Roles: As the basic unit of consumption, changes in the structure and composition of the family influence consumption patterns and decisions and have implications for consumer education. Such structural changes in the family as the age of household formation, relationships within the family and family roles bear analysis for their impact on the consumer.

<table>
<thead>
<tr>
<th>Year</th>
<th>Median Age of First Marriage</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1940</td>
<td>24.3</td>
<td>21.5</td>
<td></td>
</tr>
<tr>
<td>1950</td>
<td>22.8</td>
<td>20.3</td>
<td></td>
</tr>
<tr>
<td>1960</td>
<td>22.8</td>
<td>20.3</td>
<td></td>
</tr>
<tr>
<td>1968</td>
<td>23.1</td>
<td>20.8</td>
<td></td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census
The median age of marriage for women has fallen somewhat in recent years from 21.5 in 1940 to 20.8 in 1968. This age and trend is significant because consumption patterns vary significantly for married and unmarried people. As the number of persons remaining in educational institutions up to and beyond ages 23 or 24 years increases so does the need for special consumer education for young married families with one or both partners in school facing the accompanying problems of maintaining a household while financing their education. Often this is attempted on a low budget. Furthermore, they frequently require additional support from their parents. This creates the need for planning and management of households to provide for expenditure on children and young adults beyond the adolescent age. This was not as common a few decades ago.

In recent years there has been a slight increase in the percent of American families with female heads. In 1967 about 15 percent of families had female heads as contrasted to 12 percent in 1957. This trend is especially evident among lower income families.

<table>
<thead>
<tr>
<th>Family Income ($1967)</th>
<th>Female Head Families As a Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1959</td>
</tr>
<tr>
<td>all families</td>
<td>12%</td>
</tr>
<tr>
<td>less than $2,000</td>
<td>38%</td>
</tr>
<tr>
<td>2,000 - 4,000</td>
<td>33%</td>
</tr>
<tr>
<td>4,000 - 6,000</td>
<td>11%</td>
</tr>
<tr>
<td>6,000 - 10,000</td>
<td>7%</td>
</tr>
<tr>
<td>10,000 or more</td>
<td>5%</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

Rising rates of divorce, separation, and widowhood coupled with the numbers of persons who remain unmarried, has caused this increase in the percentage of one-person households and families with only one parent present. These families have special managerial and decision-making problems. Often the one-person household has most of the major expenditures of traditional families—comparable housing, transportation, insurance and other costs—but less income. Management and decision-making education for persons comprising such households may be overlooked in consumer education programs.
In about 35 percent of American families in 1967 the wife was in the labor force. Not only do these families with working wives devote less time and effort to shopping and consumption decisions, but their purchase patterns also differ from those of families in which the wife spends more time at developing consumer skills and in making consumer decisions.

<table>
<thead>
<tr>
<th>Year</th>
<th>Percent of families with wife in labor force</th>
</tr>
</thead>
<tbody>
<tr>
<td>1952</td>
<td>23%</td>
</tr>
<tr>
<td>1960</td>
<td>29%</td>
</tr>
<tr>
<td>1967</td>
<td>35%</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census

With the rural-urban migration and increased mobility of the American people, there has also been a loosening of ties within the extended family and a disruption of family relationships. Earlier, families lived relatively close to one another in an extended family situation. In this form of culture and family composition, there was an on-going informal process of continuing consumer education. The parents and/or grandparents shared their experience with the younger less experienced family and also performed the role of guardian for many areas of consumer affairs. Now with the geographic dispersal of families this function needs to be performed by other agencies through other consumer affairs programs.

(g) Other Consumer Trends Affecting the Demand for Consumer Education: Other secular trends are increasing the returns to consumer education and influencing the direction of that education. As a result of a shorter work week, more vacation time and mechanization of many household chores, individuals have considerably more leisure time than formerly. The management and allocation of this leisure time has important implications for consumer education. An assortment of leisure products without precedent is available to consumers. The leisure time can also be spent in educational pursuits, including consumer education. Moreover, the use of leisure time for recreation has many ramifications for resource development and public spending. A major challenge for consumer educators in the 1970's will be the education of the consumer in the wise use of leisure time.

Consumer education will also play an important role in improving the quality of life in the next decade. Consumer decisions between spending and saving, public versus private spending, and other choices represent opportunities for social improvement and enhancement of the quality of life.
1.3.3 Market and Economic Trends Affecting the Demand for Consumer Education: There has been a two-way interaction between consumer trends and marketing trends in America, and the result has been a change in the need for consumer education. With such consumer trends as affluence, mobility, youthfulness of the population, working wives, and the like there have been coincident changes in the marketplace. Outstanding among these market changes have been: (1) a communication revolution; (2) an expansion of consumers' market alternatives and product choices; (3) increased sophistication of marketing research and techniques of merchandising; and (4) changes in the structure and competitive nature of American industry.

Market trends such as these present both a promise of opportunity and a dilemma for consumers. The communication revolution in the marketplace has resulted in instant, frequent exposure of commercial messages to unprecedented numbers of consumers. Advertising greatly enlarges the scope for consumer choice and contributes to consumer knowledge. On the other hand, this communication places greater demands on the consumer. Without a highly-educated consumer skilled in message selection and discrimination and a well-developed value system, the potentialities for deceptive advertising and influencing consumer choice are magnified.

The large number of market and product alternatives available to the consumer in our highly-developed economy also presents a dilemma. Choosing among these alternatives and evaluating stores and products requires a well-educated consumer with skills in evaluation, discrimination, articulation of wants, and management of resources. In uneducated consumer markets both the volume of communication and the breadth of alternatives may overwhelm the consumer. Alternatively, educated consumers will have the facility for coping with these features of the market and taking advantage of the opportunities of information and choice.

Changes in the structure of the economy and the competitive nature of the marketplace further strains on the education of the consumer. Our heterogenous economy is comprised of a few industries where the economic model of atomistic competition prevails. In many more sectors of our economy there are a few large firms selling slightly different products and competing primarily on the basis of product quality and consumer services. Problems of the consumer and the role of consumer education are quite different in the latter, prevalent consumer markets of today.

Whether or not the fruits of modern large-scale and low cost industry ultimately accrue to consumers depends on their skills in maintaining competitive markets and efficient performance in commerce. This may involve investing in consumer skills or seek-
ing legislation to foster competition. In either case consumer education has a role to play.

The changing marketing system affects the consumption process, as illustrated in Figure 2, in many stages. The profusion of goods and services generated by our high level of economic activity complicate the management of family income and understanding of product use. Similarly, the communication revolution is said to affect consumer values and adds to consumer problems of evaluating information and information sources. The complexity of the modern markets in turn aggravates the problems of consumer-firm communication and consumer understanding of the economic system.

In the above and other ways, changes in our marketing system call for increased emphasis on consumer education. Consumer skills and educational levels determine whether the consumer is truly king in the complex markets of today or whether the consumer is impotent and victimized by the market.

(a) Three Important Market Influences on Consumption: Three major consumer concerns of our modern markets are the role of advertising, the use of consumer credit and public consumption decisions. The impact and consequences of advertising in particular have important implications for consumer education. In 1950 national and local advertising expenditures were $5.7 billion. By 1968 these ex-

<table>
<thead>
<tr>
<th>Year</th>
<th>National and Local Advertising Expenditures (million dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1950</td>
<td>5,710</td>
</tr>
<tr>
<td>1960</td>
<td>11,932</td>
</tr>
<tr>
<td>1968</td>
<td>17,930</td>
</tr>
</tbody>
</table>

Source: Compiled by McCann-Erikson; in Marketing/Communications, had increased to $18 billion. About two-thirds of this was for national advertising and one-third was for local advertising efforts.

One of the functions of advertising is to inform and educate the consumer. Another objective of advertising, however, is to influence and persuade the consumer. There are arguments whether the educational and persuasive functions of advertising are contradictory or compatible. But at any rate the national expenditure of money for advertising is sizable. And it cannot be disputed that at least portions of advertising are informative and educational. To the extent of this, a part of the national consumer education effort is subsidized by advertisers. On the other hand, to the extent that advertising misleads or provides only part of the
information needed by consumers, it may require additional educational efforts to counter or supplement the information provided consumers by advertising. Hence, the net impact of advertising on the demand for consumer education depends upon the quality of the advertising.

Credit is a second major concern of consumers in the modern economy. Consumer credit doubled in the 1950 decade and doubled again from 1960 to 1969. Consumers' knowledge of the correct uses of credit and how to shop for credit are important functions of the national consumer education effort.

<table>
<thead>
<tr>
<th>Item</th>
<th>Consumer Credit Outstanding (million dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1950</td>
</tr>
<tr>
<td>Total Credit</td>
<td>21,470</td>
</tr>
<tr>
<td>Installment Credit</td>
<td>14,703</td>
</tr>
<tr>
<td>Auto</td>
<td>6,074</td>
</tr>
<tr>
<td>Personal</td>
<td>7,814</td>
</tr>
<tr>
<td>Other Credit</td>
<td>6,768</td>
</tr>
<tr>
<td>Charge Accounts</td>
<td>3,367</td>
</tr>
<tr>
<td>Service Credit</td>
<td>1,580</td>
</tr>
</tbody>
</table>

Source: U.S. Federal Reserve System

A third feature of contemporary consumer markets is the alternative of private and public spending. Increasingly, consumers are purchasing goods and services through the public sector which were formally purchased in the private sector. In 1968, for example, public spending for social insurance, health, education,
housing and charity accounted for 14 percent of the nation's economic product as contrasted to only 9 percent in 1950.

Increased consumer purchasing through the public sector has implications for consumer education. How efficient is this consumption as compared to purchasing directly from the private sector? Which goods should be purchased publicly and which privately? Are dollar votes in the market analogous to political votes which influence public consumption? However these questions are answered, public consumption through the government places additional responsibilities on the national consumer education effort.

(b) Trends in Consumer Products: Trends in consumer expenditures for selected products were discussed above. These trends reflect consumers' ability and willingness to purchase alternative products as well as changes in the kinds and quality of goods offered to consumers in the market. In 1967 durable products accounted for about 15 percent of personal consumption expenditures, and non-durables and services accounted equally for the remaining 85 percent of consumer spending. By contrast in 1950 services represented only one-third of consumer expenditures. This rearrangement of the

<table>
<thead>
<tr>
<th>Products</th>
<th>Percent of Personal Consumption Expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1950</td>
</tr>
<tr>
<td>Durables</td>
<td>16%</td>
</tr>
<tr>
<td>Non-Durables</td>
<td>51%</td>
</tr>
<tr>
<td>Services</td>
<td>33%</td>
</tr>
<tr>
<td>Food, Beverages, Tobacco</td>
<td>30%</td>
</tr>
<tr>
<td>Clothing, Accessories</td>
<td>12%</td>
</tr>
<tr>
<td>Personal Care</td>
<td>1%</td>
</tr>
<tr>
<td>Housing</td>
<td>11%</td>
</tr>
<tr>
<td>Household Operation</td>
<td>15%</td>
</tr>
<tr>
<td>Medical Care</td>
<td>5%</td>
</tr>
<tr>
<td>Transportation</td>
<td>13%</td>
</tr>
<tr>
<td>Recreation</td>
<td>6%</td>
</tr>
<tr>
<td>Education</td>
<td>1%</td>
</tr>
<tr>
<td>Religion, Welfare</td>
<td>1%</td>
</tr>
</tbody>
</table>

Source: U.S. Department of Commerce
The consumer budget was stimulated by national affluence, changes in relative prices of products and the transformation to a service economy. Presumably, the demand for consumer education also was altered in this process. The purchase and use of services requires consumer education which is qualitatively different from that education needed for the purchase and use of durables and non-durables.

Trends in the demand for selected consumer services are shown below along with the trend in total retail trade for comparison. Consumer expenditures for services have increased more rapidly than retail trade. Particularly notable are the growth rates for repair services, amusements and recreation, and auto services.

<table>
<thead>
<tr>
<th>Item</th>
<th>Consumer Spending For Services (million dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1954</td>
</tr>
<tr>
<td>Hotels, motels, camps</td>
<td>3,027</td>
</tr>
<tr>
<td>Personal services</td>
<td>5,773</td>
</tr>
<tr>
<td>Auto services</td>
<td>2,223</td>
</tr>
<tr>
<td>Miscellaneous repair service</td>
<td>1,796</td>
</tr>
<tr>
<td>Recreation</td>
<td>2,020</td>
</tr>
<tr>
<td>Total retail trade</td>
<td>169,968</td>
</tr>
</tbody>
</table>

Source: U.S. Department of Commerce

These trends suggest a significant shift in the composition of consumers' products. The service component has increased relative to the physical product. The extent to which the nation's consumer education program has taken or failed to take cognizance of this change is studied in Chapters 2 and 3.

(c) Consumer Cooperatives: The consumer cooperative is a hybrid public and private corporation. Consumer cooperatives have never achieved the popularity in this country they enjoy in other areas of the world. Nevertheless, their influence on competition in the private sector can be significant to the extent they represent viable market alternatives. Credit unions are the most popular forms of consumer cooperatives, followed by non-profit health plans and electric cooperatives. There are also food and student cooperatives.
Cooperative Consumer Cooperatives (000 members)

<table>
<thead>
<tr>
<th>Cooperative</th>
<th>1965</th>
<th>1967</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit union</td>
<td>16,756</td>
<td>19,063</td>
</tr>
<tr>
<td>Electric power</td>
<td>4,964</td>
<td>5,226</td>
</tr>
<tr>
<td>Rural telephone</td>
<td>485</td>
<td>529</td>
</tr>
<tr>
<td>Non-profit health plans</td>
<td>9,250</td>
<td>8,600</td>
</tr>
<tr>
<td>Housing</td>
<td>107</td>
<td>118</td>
</tr>
</tbody>
</table>

Source: U.S. Department of Health, Education and Welfare; Department of Agriculture; Department of Housing and Urban Development

(d) The Housing Market: Housing accounted for 14 percent of personal consumption expenditures in 1967. Next to food, housing is the most important item in the consumers' budget. Including both housing and household operation, shelter is the single most important item in the budget today.

Consumers face numerous housing alternatives, and these warrant substantial attention in the national consumer education effort. Housing options include single and multi-unit dwellings, new and used houses, and mobile homes.

In recent years there have been some 1.5 million housing units built each year. The average price of these in 1968 was $15,000. The average price of single-unit dwellings was $18,500 and these prices have been rising faster than the price of multiple-dwelling units.

Mobile homes are an alternative to traditional housing. In 1968 manufacturers' shipments of mobile homes were 318 thousand up from 104 thousand in 1960. Growth of the leisure market is
Year | Manufacturer Shipments
--- | ---
| Mobile Homes | Travel Trailers |
| 1960 | 103,700 | 40,300 |
| 1965 | 216,470 | 107,580 |
| 1968 | 317,950 | 158,300 |

Source: U.S. Department of Commerce

indicated by a four-fold increase in manufacturers' shipments of travel trailers over the 1960-68 period.

(e) The Health Market: The share of the consumers' dollar going to medical care increased from 5 to 7 percent between 1950 and 1967. In 1968 personal health care expenditures amounted to $46 billion, a two-fold increase over the 1960-1968 period. Equally as important as the cost of medical care, the share of health costs paid by public and private sources has changed so that today one-third of health expenditures are public in contrast to 20 percent in 1950.

<table>
<thead>
<tr>
<th>Item</th>
<th>Health Expenditures (million dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1950</td>
</tr>
<tr>
<td>Personal health care</td>
<td>10,578</td>
</tr>
<tr>
<td>Public cost</td>
<td>20%</td>
</tr>
<tr>
<td>Private cost</td>
<td>80</td>
</tr>
<tr>
<td>Total national health expenditures</td>
<td>12,130</td>
</tr>
<tr>
<td>Percent of GNP</td>
<td>4.6%</td>
</tr>
</tbody>
</table>

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

Like the housing market, these changes in the health market should have been reflected in the national consumer education effort. Specifically, as the proportion of the consumer budget spent for housing and health increased in recent years, there presumably was warranted a corresponding reduction in consumer education directed to products reduced in importance, food and clothing. The relative emphasis given to these products in consumer education programs is examined in later chapters.

(f) Consumer Acceptance of New Products: The national consumer education effort is also influenced by the rate of product innovation and diffusion of new products into the household. Many of today's common appliances are relatively new product concepts. For example, the clothes washer and television set, now standard in prac-
ally 100 percent of American homes, did not reach this level of household saturation until the 1960's. Other products like air conditioners, dishwashers and electric can openers illustrate the short interval of time from product introduction to consumer acceptance on the part of substantial numbers of consumers. This rate of product innovation and diffusion has implications for the rate of obsolescence of product-specific consumer education and the need for re-educating consumers over their lifetime.

<table>
<thead>
<tr>
<th>Percent of Homes with Selected Appliances</th>
<th>1953</th>
<th>1960</th>
<th>1969</th>
</tr>
</thead>
<tbody>
<tr>
<td>Air conditioner</td>
<td>1%</td>
<td>13%</td>
<td>43%</td>
</tr>
<tr>
<td>Dishwasher</td>
<td>3</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td>Food waste disposal</td>
<td>3</td>
<td>10</td>
<td>21</td>
</tr>
<tr>
<td>Home freezer</td>
<td>12</td>
<td>22</td>
<td>29</td>
</tr>
<tr>
<td>Clothes washer</td>
<td>76</td>
<td>83</td>
<td>95</td>
</tr>
<tr>
<td>Clothes dryer</td>
<td>4</td>
<td>18</td>
<td>39</td>
</tr>
<tr>
<td>Color TV</td>
<td>NA</td>
<td>NA</td>
<td>36</td>
</tr>
<tr>
<td>Black and white TV</td>
<td>47</td>
<td>90</td>
<td>99</td>
</tr>
<tr>
<td>Mixer</td>
<td>30</td>
<td>53</td>
<td>81</td>
</tr>
<tr>
<td>Can opener</td>
<td>NA</td>
<td>NA</td>
<td>39</td>
</tr>
<tr>
<td>Coffee maker</td>
<td>51</td>
<td>53</td>
<td>83</td>
</tr>
</tbody>
</table>

Source: Billboard Publications, Inc.; Merchandising Week.

1.3.4 Summary: Changes in the Demand for Consumer Education: There is some value to viewing consumer education as an investment in the human being. Like other forms of education, the optimal output of consumer education is influenced by the costs and returns to that education. With this interpretation, it is instructive to analyze the sources and nature of specific public and private returns to consumer education. Presumably there are substantial external economic benefits to consumer education which justify public subsidy so that a greater output is forthcoming than if this education were purchased by individual consumers. In particular, the implications of investments in consumer education for the competitive process, national consumer satisfaction and public consumption decisions warrant placing consumer education into the educational curriculum with vocational and liberal education.
There are numerable consumer and market trends which would appear to be increasing the returns to investments in consumer education. These trends not only justify the historical level of consumer education inside and outside the schools, but they also suggest a need for accelerating the national consumer education program. Changes in where people live, work and shop and in the kind of market they shop in are proceeding apace. These consumer and market trends shift the demand for consumer education. That this has not been entirely recognized in our national consumer education program is shown in the following chapters.
1.4 FUNDAMENTAL QUESTIONS IN CONSUMER EDUCATION

Four questions directed this study of consumer education programs in the United States:

(1) Who will be taught?
(2) What will be taught?
(3) How will consumer education be taught?
(4) What will be the institutional setting for the national consumer education effort?

These questions were asked in both the private and public sector of the national consumer education program. An attempt was made to define the alternatives within each of these questions, to evaluate their consequences and to suggest feasible directions for the future national consumer education effort.

1.4.1 Who Will be Taught Consumer Education?: That all citizens are consumers who could benefit from improved consumer information and skills does not satisfactorily define the audience for consumer education. There are a number of audience targets for consumer education and it is well to recognize the differences between these market segments.

Of paramount importance is the treatment of consumer education over the life span of the individual. Not only does the individual continue to make consumption decisions over his life-time, but the kinds of decisions made differ over the life cycle. Moreover, in a technological and affluent economy new products, marketing techniques and consumer problems are continuously evolving. As a result, consumer skills learned at an early age may become obsolete. A major challenge to consumer education will be to evaluate the educational needs of consumers over the life cycle, appraise the durability of consumer education concepts, skills and understandings and construct an appropriate life-span program of consumer education. For this task it was deemed necessary to inventory the national consumer education effort and evaluate these programs with respect to age of audiences.

Of equal importance today is the income level of audiences to be reached by consumer education programs. While consumer problems are most urgent for the poor, higher income families face important though different consumer problems and also need consumer education. The relative attention given to education of consumers of different income levels has received insufficient study and was also a topic of this research.
Other demographic variables serve to delineate the potential audience targets for consumer education. These include geographic area, urbanization, mobility and social class. It is unlikely that consumer education programs and materials aimed at a particular segment of these markets will be wholly satisfactory for other market segments. For example, urban consumers are probably not receptive to the same kinds of consumer education programs and materials as rural consumers. Consumer educators need to closely examine the heterogeneous educational needs of consumers and tailor programs and materials to meet these specialized needs.

It should not be a foregone conclusion that all age, income and social classes of consumers must receive equal exposure to consumer education. The returns to investments in low income consumers relative to high income consumers may well justify a disproportionate allocation of the national consumer education effort between these audiences. Moreover, the spill-over effects of educated consumers must be considered in deciding which consumers to educate and to what degree. A highly educated, active core of consumers could conceivably foster competition to the extent of producing reasonable market performance for all.

An alternative to equal distribution of consumer education over the life cycle is heavy emphasis on consumer education during the formal education of students. Presumably, consumer education at the elementary and secondary school levels would have some impact on parental and family consumer decisions. More importantly, if the major part of consumer education is to take place during the formal educational process, the orientation of that education is seriously affected. The content of high school consumer education courses should differ if the course is to prepare the student for those consumer decisions to be made during and immediately following high school in contrast to a course designed to serve the consumer throughout his lifetime. In the first case, emphasis can be placed on practical and current consumer problems, such as purchasing an automobile or household formation. In the case of a lifetime consumer education course, emphasis might be better placed on such principles and concepts as management, decision-making and planning.

1.4.2 What Will be Taught In Consumer Education Programs?: The questions of what will be taught to consumers are not inseparable from the preceding question, "Who will be taught?" The differing subjects and materials required for educating various income and age target consumer audiences will influence the subject matter content of the national consumer education program. The major issues of concern here are the interrelationships of consumer education with other kinds of education, defining a core subject matter of consumer education and the question of how consumer education is to treat consumer values.
Earlier, the interrelationships of vocational, liberal and consumer roles and education were discussed. The extent of these relationships influences what will be taught in consumer education courses and programs. If the subject matter of these three educational processes is quite similar, even though their goals differ, there is no need to delineate a separate core of subject matter for consumer education. In that case the task is primarily one of re-orienting other subjects to the needs of consumers. On the other hand if the subject matter overlap between liberal, vocational and consumer education is small, consumer educators face the challenge of defining a distinct core of educational concepts, skills and understandings for consumers.

Related to this issue is the validity of the traditional distinction between economic and consumer education. For those who see no valid distinction between these, the subject matter of consumer education is circumscribed by the discipline of economics. For others who feel that economics is a necessary but not sufficient discipline for educating the consumer, the task is to select from all appropriate disciplines the core concepts and subjects of consumer education.

Consumer education may be thought of as an applied discipline relating to everyday consumer problems and without theoretical content. This would appear to be the orientation taken in the definition of consumer education by the President's Committee on Consumer Interests. Alternatively, some see in economics, sociology and psychology potential theoretical constructs appropriate to the content of consumer education courses and programs. The theoretical and practical composition of consumer education for various age and income audiences is an important issue for consumer educators.

Consumer educators face a dilemma in their treatment of consumer values and valuations. While agreement is possible on the premise that consumer education should not purposely interfere with consumer values relating to tastes and preferences and economic philosophy, it must be recognized that the market influences consumer tastes and preferences and that consumer values are frequently in conflict. Moreover, consumers' beliefs and values are blended into attitudes and opinions about products, market practices and economic performance. And education which changes these beliefs and opinions may often alter consumer valuations. Those concerned with educating the consumer probably at the least must assume some responsibility for clarifying consumer values and assisting in resolving valuation conflicts. The techniques by which consumer education will deal with these problems of valuations and the extent to which values are discussed in consumer education courses and programs is a major issue.
1.4.3 How Will Consumer Education be Taught?: Once deciding on the audience to be educated and the subject matter of the educational process, there remains the problem of educational technique. In the schools, issues in teaching techniques concern the manner by which consumer education is to be introduced into the curriculum, the relationship of consumer education to other curriculum areas, and the choice of teaching media and materials. In adult consumer education programs parallel issues concern the structure and objectives of institutional consumer education programs and appropriate materials, messages and media for educating target consumer audiences.

At present consumer education is offered to high school students either in a separate course or unit or, alternatively, consumer concepts and understandings are dispersed throughout the entire curriculum. The choice of these techniques for integrating consumer education into the high school curriculum affects pupil exposure and teacher coordination in consumer education. These issues are discussed further in Chapter 2.

Equally important problems in structuring the school system's approach to consumer education concern the availability and appropriateness of materials for teaching consumer education. Many of these materials derive from the consumer education efforts of businesses, trade associations, professional groups and consumer organizations. Consumer educators face a formidable task in keeping abreast of new teaching materials in this area and evaluating their appropriateness for classroom use.

There are parallel issues in structuring adult consumer education programs. Consumer affairs can be integrated with other adult education topics or whole courses and programs can be devoted to consumer education. In both cases quality teaching materials are needed for educating consumers. These materials are available from a number of sources including businesses, trade and commercial associations, consumer organizations and other sources of consumer education programs. Coming from these diverse sources the many independent adult consumer education programs raise a problem of coordination of efforts and materials. As in the schools, a major issue concerns who will coordinate the national, adult consumer education effort.

1.4.4 The Institutional Setting for the National Consumer Education Effort: The United States consumer education effort is a product of the private and public sectors and involves both the formal and informal educational processes. As a result of its fragmented sources, problems of responsibility, coordination and efficiency arise. Consumer educators need to be fully aware of these problems in planning a national, comprehensive consumer education program.
Coordination of consumer education programs is a problem within the school systems, between the schools and adult consumer education programs, and among government consumer education programs. The responsibilities and capabilities of these sources in contributing to the national consumer education effort is presently unclear. In many cases there are duplications of efforts and redundant programs. Possibly, a new institution is required for coordinating the independent efforts of these diverse consumer education sources.

A related question concerns the financing of the national consumer education program. At present these costs are shared by local school systems, state and local governments, and such sources of consumer education programs as businesses, trade associations, professional groups, voluntary organizations and consumer groups. Apparently little planning has been done to determine the most efficient and fair financing of the national consumer education effort. This study and planning is necessary to insure an optimal-sized consumer education program and to fairly apportion its costs among beneficiaries.

1.5 ORGANIZATION OF THE REPORT

In addressing the above questions research into the structure and content of consumer education programs in secondary schools and of adult education organizations was undertaken. The purposes of this research were (1) to determine the prevalence and treatment of consumer education in the high school curriculum; (2) to analyze the objectives, program structure and effectiveness of consumer education programs of such organizations as firms, trade and professional groups, governments, voluntary associations, educational institutions and consumer organizations; and (3) to compile an inventory of the national consumer education effort.

Chapter 2 presents the results of a national survey of consumer education in secondary schools. Along with estimates of the prevalence of consumer education in United States high schools, an analysis of the curriculum treatment of consumer education topics and an evaluation of factors influencing the extent of consumer education in high schools, the chapter provides a descriptive evaluation of consumer education in high schools. Based on these findings and personal interviews with consumer educators, problems of consumer education in the high schools are discussed, and recommendations for improving these programs are made.

Chapter 3 contains an analysis of adult consumer education programs outside the schools based on a national survey of these consumer education programs. In the chapter the objectives, pro-
gram structure, audience targets and educational materials of consumer education programs are discussed and evaluated. Again, problem areas are identified and recommendations are made for improving these programs in the future.

A supplement to this technical report is entitled The Sourcebook of Consumer Education Programs. This volume contains detailed descriptions of some 500 consumer education programs which were studied in the course of the research. These program descriptions serve not only as a data source for the findings and recommendations in Chapter 3 of this technical report, but are also felt to be of value to consumer educators and perhaps consumers as well.
CHAPTER 2. CONSUMER EDUCATION IN UNITED STATES SECONDARY SCHOOLS

While consumer education in the public schools takes place at elementary, secondary and higher education levels, the most intensive treatment of consumer education is at the secondary school level. There are experimental economic and consumer education programs in the elementary grades, but these are insignificant in relation to the consumer education programs in the high schools. Similarly, consumer education in institutions of higher education is limited primarily to home economics courses and does not offer the exposure to students which is possible in the secondary schools.

Both Harap's pioneering work on consumer education and Tonne's later book emphasize consumer education in the secondary schools. Moreover, recent attempts to stimulate consumer education in the schools on the part of the Federal government have been principally concerned with the education of the high school student. Consequently, this chapter presents an analysis of consumer education in the secondary school. Without in any way reflecting adversely on the contribution which elementary and higher education can make to the education of the consumer, this chapter is concerned solely with consumer education in the secondary school.

2.0 OBJECTIVES OF STUDY

The objectives of this chapter are to examine the extent and curriculum placement of consumer education in the secondary school curriculum, to study the factors affecting consumer education courses and offerings in high schools, and to evaluate the comprehensiveness and pupil exposure to consumer education in high schools. Toward these objectives a national, sample survey of U.S. secondary schools was conducted in the Spring and Fall of 1969. The methodology of this survey is described in detail in Appendix A.

The first objective—an examination of the extent and location of consumer education in the curriculum—necessitated a curriculum search for consumer education in numerous areas of secondary school instruction. Previous study has indicated consumer education is most frequently taught in home economics, business education, social


59/PL 90-576, "Vocational Education Amendments of 1968".
studies and distributive education courses. Additional research indicated consumer education might also be taught in math, industrial arts, health, driver education, English and science.

In each of these curriculum areas, consumer education can be offered in the form of a special course or, alternatively, integrated with other instructional subjects. For example, an English course or unit might include the study and evaluation of advertising messages for the consumer. Or, an industrial arts course could include instruction in buy versus do-it-yourself or how to purchase tools. The earlier study of secondary school courses indicated that the few courses devoted entirely to consumer education were principally part of the home economics, business education or social studies curricula. Typically, in the other curriculum areas studied, consumer education was integrated with other instructional topics.

Consumer education in schools is both an instructional subject and a teaching orientation. To illustrate, credit is a legitimate topic of instruction in consumer education courses. The same topic can be an illustration of mathematical principles in a math class. Or, the problems of securing and managing credit can be discussed in a unit or course in family income management. These alternative techniques of treating consumer education greatly complicate the analysis of the extent and curricular placement of consumer education.

The second objective of the study was to determine the factors affecting secondary school offerings in consumer education. For this, information was collected indicating the variations in treatment and extent of consumer education within schools in various parts of the country, different-sized districts, varying sizes of schools and different city sizes. Then, an attempt was made to identify whether or not the size of district, school or city influenced consumer education in the high schools. The hypotheses concerning these relationships are developed later in the chapter.

The third objective was to evaluate the comprehensiveness of consumer education offerings in secondary schools and to estimate pupil exposure to consumer education. This involved not only an


61/Thid.
analysis of the complementarity of the consumer education offerings in the various curriculum areas but also a study of the grades in which these courses are offered and the pupil enrollment in these courses.

2.0.1 Limitations of the Study: Because of differing interpretations of consumer education, its dispersion throughout the curriculum, and the difficulties of surveying course content, there are a number of limitations to the study results reported below. First, a topical definition of consumer education was used in defining the term and locating its placement in the curriculum. This procedure is not entirely satisfactory in distinguishing between nominal and functional consumer education. Consumer credit may or may not be taught in such a way as to assist consumers in the marketplace. As a result of using a topical definition of consumer education, the extent of this education in high school business courses is probably overstated.

A second limitation concerns the amount of course time devoted to consumer topics in courses identified by teachers as being concerned with consumer education. The primary unit of analysis in the tables is the high school course. As a result, courses containing only three hours of consumer education are equated with courses devoted entirely to that subject. This undoubtedly had the effect of magnifying the extent of consumer education reported in secondary schools.

2.1 EXTENT AND CURRICULUM PLACEMENT OF CONSUMER EDUCATION

Consumer education topics and teaching orientations are most frequently offered in the home economics curriculum. According to the sample survey, 97 percent of the cooperating senior and junior-senior high schools reported one or more home economics courses treating consumer education in some way during the 1968-69 school year (Table 1). In view of the sampling distribution of this statistic, it may be said that all schools contain courses treating consumer education in some manner in the home economics curriculum.62/ From the sample survey, it is estimated that 86 percent of U.S. junior high schools include one or more courses in home economics treating consumer subjects.

As anticipated, there are three other curriculum areas in addition to home economics in which consumer education is prevalent. More than three-fourths of the cooperating senior high schools reported some courses treating consumer education in distributive

62/The 68 and 95 percent confidence intervals for these and the following sample estimates are given in Appendix A, Table 9.
education (81 percent of the schools), business education (74 percent) and social studies (74 percent). Because consumer education was reported most frequently in these four areas, they will be referred to as the dominant consumer education areas. Less often, upper-division pupils are exposed to consumer topics in driver education (69 percent of the senior high schools) and industrial arts-vocational agriculture courses (66 percent). About 50 percent of the cooperating senior high schools reported one or more courses treating consumer education in the mathematics, health and science curriculums. Only 22 percent of the schools reportedly offered any English courses in which consumer topics are treated.

Table 1. Prevalence of consumer education in U.S. secondary school curriculum areas, 1968-69.

| Curriculum Areas             | Percent of high schools offering any courses creating consumer topics  
|------------------------------|------------------------------------------------------------------------
|                              | Junior high schools | Senior and Jr-Sr high schools |
| Home Economics               | 86% (104)          | 97% (161) |
| Distributive Education       | 35 (20)            | 81 (75)  |
| Business Education           | 48 (50)            | 74 (143) |
| Social Studies               | 51 (104)           | 74 (138) |
| Driver Education             | 18 (22)            | 69 (129) |
| Ind. Arts, Voc. Agr.         | 40 (73)            | 66 (114) |
| Mathematics                  | 44 (131)           | 54 (138) |
| Health, Hygiene              | 52 (64)            | 51 (84)  |
| Science                      | 44 (32)            | 48 (31)  |
| English                      | 26 (92)            | 22 (134) |

Number of Schools (189) (280)

1/ Includes special courses in consumer education and courses in which consumer education is integrated with other subjects. Parentheses indicate the number of schools.

Table 1 provides the first approximation of the extent and curriculum placement of consumer education in secondary schools. Consumer topics appear to be widely scattered throughout the curriculum and are found with surprising frequency in some areas of the curriculum not normally associated with consumer education, for example, health and science. Further, in eight of the ten areas listed in Table 1, more than 50 percent of the schools offered some courses treating consumer topics. This wide dis-
persion of these subjects throughout the curriculum reflects the possibilities for integrating consumer education with other subjects and the inclination of teachers to do so. Finally, Table 1 makes clear that while consumer education is taught in virtually all home economics courses, that area does not hold a monopoly on the teaching of consumer education subjects. These subjects are taught extensively in the business and distributive education courses as well as in social studies courses.

Consumer education appears to be more prevalent in the senior high school than in junior high courses (Figure 3). For example, 81 percent of the cooperating senior high schools reported some consumer education in their distributive education curriculum, while only 35 percent of the junior highs with courses of instruction in distributive education reported offerings of consumer education. However, it should be noted that in health, English, driver education and science—areas in which consumer topics must be integrated with traditional subjects—consumer education appears with about equal frequency in the junior and senior high schools. The discrepancy between consumer education in junior and senior high schools is most pronounced in the distributive education curriculum where relatively few consumer topics are taught in the junior high schools.

2.1.1 Regional Variations in Consumer Education: The treatment of consumer education does not appear to differ substantially in schools located in the four regions studied for the areas of home economics, distributive education, math and English (Figure 4 and Table 2). But the Northeast schools apparently offer consumer education more often in business education and social studies courses than do schools in other regions. Moreover, the prevalence of consumer education offerings in social studies and driver education is markedly higher for schools in the Northeast and Western states than elsewhere. Perhaps as a balance, schools in the North Central and Southern states appear to incorporate consumer education into the industrial arts-vocational agriculture curriculum more often than schools located in the Northeast and West. Also notable is the more frequent offering of consumer education in science courses in the Northeast and North Central states. The regional variability in the curriculum placement of consumer education appears to be greater for junior high schools than for the senior high schools.

2.1.2 Consumer Education in Selected States: The regional figures in Table 2 obscure the variations in treatment of consumer education throughout the states. While the number of schools in each state in the sample was not large enough for an analysis of consumer
Figure 3. Percent of Secondary Schools Offering Consumer Education, by Selected Curriculum Areas, United States, 1968-69.

- Home Economics
- Distributive Education
- Business Education
- Social Studies
- Mathematics
- Industrial Arts-Vocational Agriculture
- Health
- Driver Education
- Science
- English

Percent of Secondary Schools
Table 2. Prevalence of consumer education in U.S. secondary schools, by curriculum areas and regions, 1968-69.

<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Percent of high schools offering any courses treating consumer topics 1/</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Junior high schools</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Northeast</td>
<td>North Central</td>
<td>South</td>
<td>West</td>
<td>Northeast</td>
<td>North Central</td>
<td>South</td>
<td>West</td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>65%</td>
<td>94%</td>
<td>92%</td>
<td>87%</td>
<td>96%</td>
<td>96%</td>
<td>98%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Distributive Education</td>
<td>0%</td>
<td>67%</td>
<td>67%</td>
<td>17%</td>
<td>86%</td>
<td>72%</td>
<td>90%</td>
<td>83%</td>
<td></td>
</tr>
<tr>
<td>Business Education</td>
<td>54%</td>
<td>42%</td>
<td>50%</td>
<td>46%</td>
<td>88%</td>
<td>74%</td>
<td>63%</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>Social Studies</td>
<td>67%</td>
<td>53%</td>
<td>44%</td>
<td>42%</td>
<td>88%</td>
<td>71%</td>
<td>61%</td>
<td>81%</td>
<td></td>
</tr>
<tr>
<td>Driver Education</td>
<td>0%</td>
<td>0%</td>
<td>60%</td>
<td>14%</td>
<td>75%</td>
<td>67%</td>
<td>55%</td>
<td>91%</td>
<td></td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>47%</td>
<td>44%</td>
<td>54%</td>
<td>12%</td>
<td>57%</td>
<td>72%</td>
<td>70%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Mathematics</td>
<td>39%</td>
<td>38%</td>
<td>55%</td>
<td>47%</td>
<td>50%</td>
<td>55%</td>
<td>55%</td>
<td>47%</td>
<td></td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>36%</td>
<td>55%</td>
<td>57%</td>
<td>57%</td>
<td>45%</td>
<td>43%</td>
<td>69%</td>
<td>64%</td>
<td></td>
</tr>
<tr>
<td>Science</td>
<td>43%</td>
<td>47%</td>
<td>33%</td>
<td>50%</td>
<td>75%</td>
<td>67%</td>
<td>11%</td>
<td>33%</td>
<td></td>
</tr>
<tr>
<td>English</td>
<td>18%</td>
<td>22%</td>
<td>24%</td>
<td>30%</td>
<td>18%</td>
<td>19%</td>
<td>26%</td>
<td>25%</td>
<td></td>
</tr>
</tbody>
</table>

1/Consumer education includes special courses in the subject and courses where consumer education is integrated with other subjects.

Western states: Utah, Mont., Idaho, Wyo., Oregon, Cal., Nev., Wash., Colorado, Ariz., New Mexico

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Table 2. Prevalence of consumer education in U.S. secondary schools, by curriculum areas and regions, 1968-69.
Figure 4. Percent of Secondary Schools Offering Consumer Education, by Selected Curriculum Areas and Regions, United States, 1968-69.

Senior and Jr.-Sr. High Schools

Home Economics

Distributive Education

Business Education

Social Studies

Percent of secondary schools
education for all states, it is apparent from the survey there are wide variations in the prevalence and curriculum placement of consumer education in the states. These variations reflect the alternative manners of introducing consumer education into the high school curriculum, differing demands for consumer education in the states and the stimulus given consumer education at the state level.

The states of Illinois and New York have been especially active in stimulating consumer education in the secondary schools. In 1967 Illinois passed legislation requiring that pupils in grades 8 through 12 shall be taught and be required to study courses which include instruction in consumer education.63/ Guidelines for implementing this law were published by the Illinois Superintendent of Public Instruction in 1968.64/ A similar guideline, in the form of a curriculum guide for consumer education, was published by the New York State Office of Education in 1969.65/ In both states three alternative techniques for introducing consumer education into the curriculum were recommended: (1) several courses in the curriculum could be designated as appropriate teaching centers for consumer education; (2) a special course in consumer education could be developed; or (3) consumer education could be integrated throughout the existing course structure.

The prevalence and curriculum placement of consumer education in 29 Illinois and New York secondary schools is shown in Table 3. It is apparent the special treatment afforded consumer education in these states has resulted in different curriculum patterns than in other states. For example, consumer education was more frequently offered in social studies courses (90 percent) in Illinois and New York than in other states (64 percent). In contrast, consumer education was reported less frequently in home economics, business education and distributive education in the two states than elsewhere. Presumably this finding reflects the tendency to offer a special social studies course in consumer education in Illinois and New York.


<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Percent of cooperating schools reporting any consumer education 1/</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All States</td>
</tr>
<tr>
<td>Home Economics</td>
<td>93%</td>
</tr>
<tr>
<td>Business Education</td>
<td>90%</td>
</tr>
<tr>
<td>Social Studies</td>
<td>64%</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>72%</td>
</tr>
<tr>
<td>Mathematics</td>
<td>49%</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>56%</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>51%</td>
</tr>
<tr>
<td>Driver Education</td>
<td>59%</td>
</tr>
<tr>
<td>English</td>
<td>23%</td>
</tr>
<tr>
<td>Science</td>
<td>46%</td>
</tr>
<tr>
<td>Number of Schools</td>
<td>469</td>
</tr>
</tbody>
</table>

1/Includes junior and senior high schools.

2.1.3 Special Consumer Education Course Offerings: As noted, consumer education may be offered in courses devoted entirely to consumer subjects and frequently entitled "consumer education" or "buyer education" or integrated with other subjects. The 1960-61 secondary school curriculum study found that 3.8 percent of secondary schools offered special consumer education courses in social studies in that school year, 5.3 percent of schools offered these courses in business education and 1.0 percent offered a consumer education course in home economics. Most of these special consumer education courses were reported in the large schools and in the senior high schools.

For the 1968-69 survey, 2.6 percent of the cooperating schools reported special courses in consumer education in the social studies curriculum (Table 4). Approximately 8 percent of the schools offered the course in business education and 3.3 percent of the schools provided a special consumer education course in home economics. These findings suggest slight growth in special consumer education courses in home economics and business education over the 1960-61 to 1968-69 school years.66/ The reduction in percent of consumer

education courses in social studies is likely due to sampling variation and differences in survey procedures.

Table 4. Secondary school offerings of special courses in consumer education, by curriculum areas, 1968-69.

<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Secondary schools with special consumer education courses 1/</th>
<th>Special courses as a percent of all courses treating consumer education</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent 1960-61 1968-69</td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>1.0% 3.3% (9)</td>
<td>1.2</td>
</tr>
<tr>
<td>Business Education</td>
<td>5.3 8.2 (16)</td>
<td>7.0</td>
</tr>
<tr>
<td>Social Studies</td>
<td>3.8 2.6 (6)</td>
<td>2.8</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>NA 2.1 (2)</td>
<td>2.0</td>
</tr>
<tr>
<td>Math</td>
<td>NA 1.1 (3)</td>
<td>1.7</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>NA 2.7 (4)</td>
<td>3.4</td>
</tr>
</tbody>
</table>

1/ Includes junior, senior and Jr-Sr high schools. Special consumer education courses are defined as courses entitled "consumer education" or courses devoted entirely to consumer topics.


Summary: Based on the sample survey findings it would appear almost impossible for most high school students to be totally unexposed to some measure of consumer education during their school years. In more than 75 percent of the high schools surveyed one or more courses treating consumer subjects were offered in home economics, distributive and business education and social studies. In some of these schools a special course in consumer education is offered. But more typically consumer subjects are integrated into courses treating other subjects. The resulting dispersion of consumer education throughout the high school curriculum increases the likelihood of pupil exposure to consumer subjects.

There is evidence of substantial state variation in the extent and curriculum placement of consumer education in the high schools. This reflects the alternative methods of treating consumer education and the variations in support of consumer education at the state and local levels. The national secondary school consumer education
effort is diversified and heterogenous. Lacking the standardization of more traditional areas of the curriculum and often viewed as a subsidiary educational effort, consumer education has received differential treatment in the nation's high schools.

2.2 INFLUENCE OF DISTRICT, CITY AND SCHOOL SIZE ON CONSUMER EDUCATION OFFERINGS

The second objective of the sample survey was to determine the significant factors affecting secondary school offerings in consumer education. Among the potential factors influencing the local supply and demand for consumer education are family income, educational background and social class of students’ parents; district size; urbanization; and school size and location. These influences on consumer education undoubtedly interact, and it was not possible to separate their independent influences. Nevertheless, the results of the sample survey provide an indication of their importance for consumer education in the schools.

2.2.1 School District Size: Local public school district size was hypothesized to influence consumer education in two ways. First, since the larger school districts are principally found in the major cities, district pupil enrollment can be taken as a first approximation to the urban status of the district. However, the relationship of urbanization to consumer education is two-fold. On the one hand, considerable consumer education might be warranted in the urban areas since the magnitude and complexity of consumer problems seem to increase with urbanization. But the press of other priorities may prevent this need from being translated into an effective demand for consumer education in the urban areas. On the other hand, an inverse relationship might develop between district size and extent of consumer education if the smaller, suburban districts, prompted by better educated and more affluent parents, provide more consumer education for students than the larger districts.

School district size also may influence consumer education through the increased possibilities for teacher and curriculum specialization in the large districts. Smaller districts perhaps do not attain the degree of teacher specialization necessary for fostering consumer education in the curriculum.

The survey findings concerning the relationship between consumer education and district size are inconclusive. For senior high schools there is an increase in consumer education offerings with district size in some areas, notably social studies, distributive education, math, health, and English (Table 5). In contrast, teachers in larger districts do not appear to be more ardent advocates of consumer education than in smaller districts in the cases of home
economics, business education, industrial arts, driver education and science. Similarly for junior high schools, the hypothesis that consumer education increases with district size is neither confirmed nor rejected.

Table 5. Prevalence of consumer education in secondary schools, by curriculum areas and district enrollment, 1968-69.

<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Percent of high schools offering any courses treating consumer topics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>School District Size (pupils)</td>
</tr>
<tr>
<td></td>
<td>300 - 2,500</td>
</tr>
<tr>
<td>Senior and Combined</td>
<td></td>
</tr>
<tr>
<td>Jr-Sr High Schools</td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>97%</td>
</tr>
<tr>
<td>Business Education</td>
<td>69</td>
</tr>
<tr>
<td>Social Studies</td>
<td>63</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>65</td>
</tr>
<tr>
<td>Math</td>
<td>45</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>67</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>48</td>
</tr>
<tr>
<td>Driver Education</td>
<td>68</td>
</tr>
<tr>
<td>English</td>
<td>19</td>
</tr>
<tr>
<td>Science</td>
<td>60</td>
</tr>
<tr>
<td>Junior High Schools</td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>81</td>
</tr>
<tr>
<td>Business Education</td>
<td>25</td>
</tr>
<tr>
<td>Social Studies</td>
<td>45</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>20</td>
</tr>
<tr>
<td>Math</td>
<td>46</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>25</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>53</td>
</tr>
<tr>
<td>Driver Education</td>
<td>33</td>
</tr>
<tr>
<td>English</td>
<td>26</td>
</tr>
<tr>
<td>Science</td>
<td>36</td>
</tr>
</tbody>
</table>
2.2.2 City Size: City size is a more direct test of the influence of urbanization on consumer education offerings than district size. Perhaps as a result of school consolidation and larger rural schools, the survey results do not support the hypothesis that schools located in rural areas differ significantly in the extent of consumer education offered to pupils from their urban counterparts. (Table 6) However, rural schools do appear to incorporate consumer education into the curriculum differently from urban schools. Schools located in rural areas reported consumer education in home economics, business education and driver education in about the same frequencies as urban schools. But the teachers in urban schools more often reported pupils were exposed to consumer subjects in social studies, distributive education and science than was the case for rural students. On the other hand, rural pupils were more likely to be exposed to these subjects in math, health and English courses.

The data in Table 6 do not suggest that the treatment of consumer education in secondary schools differs materially for cities of 10,000 people or more. For the most part, the percentages of schools offering consumer education in the various curriculum areas studied for cities of 10,000 to 25,000 and 25,000 to 100,000 and 100,000 people or more are not statistically different. Thus, it appears the schools in smaller cities and suburbs have been as effective in integrating consumer education into the curriculum as the large, metropolitan schools. Again, students in medium-sized cities of 25,000 to 100,000 people are more likely to be exposed to consumer education in the business and science curriculums than students in schools located in larger cities.

2.2.3 School Size: School size was hypothesized to influence consumer education through its impact on teacher and curriculum specialization. Larger schools might be expected to offer a wider choice of curriculum and course diversification than smaller schools. However, the survey results do not support the hypothesis of a direct relationship between school size and the extent of curriculum placement of consumer education offerings (Table 7). The two exceptions to this were social studies, where the percent of junior and senior high schools offering one or more courses treating consumer education did increase with school enrollment, and the science area in which consumer education appears to be inversely related to school size. It appears that smaller schools choose to integrate consumer education into the science courses whereas larger schools choose to put consumer subjects into social studies courses. Whether or not this substitution results in equal pupil exposure to consumer education cannot be known from the survey results.
In summary, district, city and school size do not appear to be the primary determinants of the extent of consumer education or its curricular placement in the high school. Consumer education offerings are as extensive in the rural schools as in the urban schools, and city size and school enrollment do not seem to influence consumer education. In part, these findings reflect counter tendencies; for example, the need for consumer education in the central cities is matched by the demand for education in consumer subjects on the part of affluent, suburban parents.


<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Percent of high schools offering any courses treating consumer topics 1/</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Size of City</td>
</tr>
<tr>
<td></td>
<td>100,000 or more people</td>
</tr>
<tr>
<td>Home Economics</td>
<td>86%</td>
</tr>
<tr>
<td>Business Education</td>
<td>48</td>
</tr>
<tr>
<td>Social Studies</td>
<td>63</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>79</td>
</tr>
<tr>
<td>Math</td>
<td>43</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>48</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>50</td>
</tr>
<tr>
<td>Driver Education</td>
<td>53</td>
</tr>
<tr>
<td>English</td>
<td>24</td>
</tr>
<tr>
<td>Science</td>
<td>33</td>
</tr>
</tbody>
</table>

1/ Includes combined Jr-Sr high schools, junior high schools and senior high schools.

In high schools of varying district size, enrollment and city size, there is widespread integration of consumer education into the curriculum. This dispersion and integration of consumer education insures a minimum exposure of high school students to consumer affairs topics.

<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Percent of teachers reporting consumer education offerings as a percent of responding teachers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>School Enrollment (pupils) 0 - 420 421 - 799 800 - 1200</td>
</tr>
<tr>
<td>---------------------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td><strong>Senior and Combined Jr-Sr High Schools</strong></td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>87%</td>
</tr>
<tr>
<td>Business Education</td>
<td>29</td>
</tr>
<tr>
<td>Social Studies</td>
<td>44</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>0</td>
</tr>
<tr>
<td>Math</td>
<td>52</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>18</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>56</td>
</tr>
<tr>
<td>Driver Education</td>
<td>50</td>
</tr>
<tr>
<td>English</td>
<td>30</td>
</tr>
<tr>
<td>Science</td>
<td>40</td>
</tr>
<tr>
<td><strong>Junior High Schools</strong></td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>100</td>
</tr>
<tr>
<td>Business Education</td>
<td>72</td>
</tr>
<tr>
<td>Social Studies</td>
<td>55</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>44</td>
</tr>
<tr>
<td>Math</td>
<td>52</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>74</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>57</td>
</tr>
<tr>
<td>Driver Education</td>
<td>71</td>
</tr>
<tr>
<td>English</td>
<td>18</td>
</tr>
<tr>
<td>Science</td>
<td>63</td>
</tr>
</tbody>
</table>
2.3 PUPIL EXPOSURE TO CONSUMER EDUCATION

The preceding results have evaluated a number of factors influencing pupil exposure to consumer education. These include the extent of offerings in consumer education, the curriculum placement of these offerings, whether or not the offerings are special courses or integrated with other subjects, and such factors as district, city and school size. Additional factors influencing and reflecting pupil exposure to consumer education are the number of courses treating consumer education, the grade-distribution of these courses, and class enrollment.

2.3.1 Number of Courses: Not only is consumer education integrated throughout the curriculum, but often consumer subjects are treated in more than one course in a curriculum area. For example, in home economics 64 percent of the cooperating senior and junior-senior high schools reported three or more courses treating consumer education subjects (Table 8). Similarly, almost a third of these high schools reported three or more such courses in industrial arts-vocational agriculture, science and English. Curriculum areas in which only one course treated consumer subjects were driver education, health, math and social studies. The implications of this dispersal and possible repetition of consumer education for pupil exposure depend on the pupil enrollment of the courses and whether or not the courses are electives. Other things being equal, pupil exposure can be said to be greater, the more courses in which consumer education is taught. In the junior high schools, consumer education is typically treated in only one course in each curriculum area.

School size appears directly related to the number of courses treating consumer education (Table 9). In schools with 800 or more pupils, almost 60 percent of the home economics departments offered three or more courses concerned with consumer education. The corresponding figure for smaller schools was 43 percent. For all other curriculum areas, a majority of the schools offered only one course dealing with consumer subjects.

2.3.2 Grade Level of Courses: Pupil exposure to consumer education is also influenced by the grade-distribution of courses treating consumer education. Exposure and learning could be expected to differ if courses were equally distributed throughout the high school career of the student as compared to a concentration of these courses into only a few grades. The grades in which consumer education courses are taught are influenced by two opposing concerns. On the one hand, education as a cumulative process argues for course distribution throughout the students' career. On the other hand, it is often felt by curriculum planners that consumer education should be concentrated in the last year of school since the pupil faces many major consumer decisions immediately following graduation.
Table 8. Number of courses in which consumer education is taught, by curriculum areas, 1968-69.

<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Number of courses treating consumer topics</th>
<th>Percent of senior and Jr-Sr high schools offering courses treating consumer topics</th>
<th>All Schools</th>
<th>Percent</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>one course</td>
<td>two courses</td>
<td>three or more courses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>23%</td>
<td>13%</td>
<td>64%</td>
<td>100%</td>
<td>156</td>
</tr>
<tr>
<td>Business Education</td>
<td>62</td>
<td>19</td>
<td>19</td>
<td>100</td>
<td>106</td>
</tr>
<tr>
<td>Social Studies</td>
<td>68</td>
<td>14</td>
<td>18</td>
<td>100</td>
<td>93</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>63</td>
<td>22</td>
<td>15</td>
<td>100</td>
<td>60</td>
</tr>
<tr>
<td>Math</td>
<td>75</td>
<td>19</td>
<td>6</td>
<td>100</td>
<td>73</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>47</td>
<td>15</td>
<td>38</td>
<td>100</td>
<td>74</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>81</td>
<td>12</td>
<td>7</td>
<td>100</td>
<td>43</td>
</tr>
<tr>
<td>Driver Education</td>
<td>98</td>
<td>0</td>
<td>2</td>
<td>100</td>
<td>64</td>
</tr>
<tr>
<td>English</td>
<td>63</td>
<td>11</td>
<td>26</td>
<td>100</td>
<td>27</td>
</tr>
<tr>
<td>Science</td>
<td>33</td>
<td>33</td>
<td>33</td>
<td>100</td>
<td>15</td>
</tr>
</tbody>
</table>

73
Table 9. Number of courses in which consumer education is taught, by curriculum areas and school size, 1968-69.

<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Percent of high schools offering courses in consumer education 1/</th>
<th>All Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of high schools offering courses in consumer education 1/</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Number of courses treating consumer topics</td>
<td></td>
</tr>
<tr>
<td></td>
<td>one course</td>
<td>two courses</td>
</tr>
<tr>
<td>0 - 799 pupils</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>33%</td>
<td>24%</td>
</tr>
<tr>
<td>Business Education</td>
<td>69%</td>
<td>24%</td>
</tr>
<tr>
<td>Social Studies</td>
<td>82%</td>
<td>18%</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td>Math</td>
<td>66%</td>
<td>22%</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>51%</td>
<td>23%</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>79%</td>
<td>14%</td>
</tr>
<tr>
<td>Driver Education</td>
<td>96%</td>
<td>0%</td>
</tr>
<tr>
<td>English</td>
<td>50%</td>
<td>19%</td>
</tr>
<tr>
<td>Science</td>
<td>53%</td>
<td>27%</td>
</tr>
<tr>
<td>800 or more pupils</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>29%</td>
<td>12%</td>
</tr>
<tr>
<td>Business Education</td>
<td>65%</td>
<td>11%</td>
</tr>
<tr>
<td>Social Studies</td>
<td>70%</td>
<td>14%</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>63%</td>
<td>21%</td>
</tr>
<tr>
<td>Math</td>
<td>78%</td>
<td>14%</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>49%</td>
<td>13%</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>82%</td>
<td>11%</td>
</tr>
<tr>
<td>Driver Education</td>
<td>100%</td>
<td>0%</td>
</tr>
<tr>
<td>English</td>
<td>64%</td>
<td>9%</td>
</tr>
<tr>
<td>Science</td>
<td>55%</td>
<td>36%</td>
</tr>
</tbody>
</table>

1/ Includes junior, senior and junior-senior high schools.
Course concentration appears to have prevailed in the curriculum planning of consumer education. In each of the dominant curriculum areas studied, for 50 percent or more of the courses treating consumer education the 12th grade was designated the highest grade for the course (Table 10). There was a similar, though smaller, concentration of these courses at the freshman level. In the areas in which consumer subjects are generally integrated with other subjects, including math, health, English, and science, there was a more even distribution of the courses by grades with more than 25 percent of the courses designed for 7th and 8th grade students.

Table 10. Grade level of courses in which consumer education is offered, by selected curriculum areas, 1968-69.

<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Highest grade reported for course</th>
<th>All courses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>7 8 9 10 11 12</td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>4 8 20 9 7 51</td>
<td>100% (722)</td>
</tr>
<tr>
<td>Business Education</td>
<td>0 0 20 16 7 57</td>
<td>100 (250)</td>
</tr>
<tr>
<td>Social Studies</td>
<td>8 13 19 4 7 49</td>
<td>100 (216)</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>0 2 3 5 7 83</td>
<td>100 (93)</td>
</tr>
<tr>
<td>Math</td>
<td>13 14 37 9 3 23</td>
<td>100 (178)</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>1 8 17 8 6 59</td>
<td>100 (245)</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>16 16 15 17 8 27</td>
<td>100 (99)</td>
</tr>
<tr>
<td>Driver Education</td>
<td>0 0 5 35 9 51</td>
<td>100 (65)</td>
</tr>
<tr>
<td>English</td>
<td>9 17 21 11 9 32</td>
<td>100 (96)</td>
</tr>
<tr>
<td>Science</td>
<td>14 9 33 10 7 27</td>
<td>100 (58)</td>
</tr>
<tr>
<td>All areas 1/</td>
<td>5 8 20 10 7 49</td>
<td>100 (2082)</td>
</tr>
</tbody>
</table>

1/Includes guidance and counseling, foreign languages, special education, art, music, work experience, speech, drama, physical education and psychology.

2.3.3 Course Enrollment: Pupil enrollment in consumer education courses is only a rough indicator of pupil exposure to consumer education because in most of the courses studied consumer education was found to be integrated with other subjects. In home economics, distributive education and industrial arts, better than one-third of the courses reported treating consumer education had 1-25 annual enrollment in 1968-69 (Table 11). In total, about 40 percent of the courses had a pupil enrollment of 26-100, one-fourth had fewer than
25 pupils, 20 percent had 100-300 pupils and 11 percent had more than 300 pupils. Some 30 percent of the health courses and almost 50 percent of the English courses reported an annual enrollment exceeding 300 pupils. Thus, pupil exposure to consumer education in the minor curricula areas may equal exposure in the major areas of social studies, home economics, business and distributive education when both prevalence of courses and pupil enrollment are considered.

Table 11. Enrollment of courses with consumer education content or orientation, by selected curriculum areas, 1968-69.

<table>
<thead>
<tr>
<th>Curriculum Areas</th>
<th>Course enrollment 1/</th>
<th>All Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 - 25</td>
<td>26 - 100</td>
</tr>
<tr>
<td>Home Economics</td>
<td>31</td>
<td>48</td>
</tr>
<tr>
<td>Business Education</td>
<td>27</td>
<td>53</td>
</tr>
<tr>
<td>Social Studies</td>
<td>6</td>
<td>41</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>40</td>
<td>46</td>
</tr>
<tr>
<td>Math</td>
<td>15</td>
<td>41</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>37</td>
<td>37</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>7</td>
<td>32</td>
</tr>
<tr>
<td>Driver Education</td>
<td>4</td>
<td>33</td>
</tr>
<tr>
<td>English</td>
<td>4</td>
<td>25</td>
</tr>
<tr>
<td>Science</td>
<td>10</td>
<td>51</td>
</tr>
<tr>
<td>All areas 2/</td>
<td>25</td>
<td>43</td>
</tr>
<tr>
<td>District adult education courses</td>
<td>36</td>
<td>36</td>
</tr>
</tbody>
</table>

1/All sections for the school year.
2/Includes guidance and counseling, special education, art-music, and work experience.

Approximately three-fourths of the courses treating consumer education in home economics, business education, distributive education and industrial arts-vocational agriculture had a 1968 enrollment accounting for 20-30 percent of the total school enrollment (Table 12). Course enrollment as a percent of school enrollment...
Table 12. Course enrollment as a percent of school enrollment, secondary school courses treating consumer education subjects, 1968-69.

<table>
<thead>
<tr>
<th>Curriculum Area</th>
<th>All courses</th>
<th>Course enrollment as a percent of school enrollment 1/</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>0 - 9 percent</td>
</tr>
<tr>
<td>Home Economics</td>
<td>749</td>
<td>100%</td>
</tr>
<tr>
<td>Business Education</td>
<td>257</td>
<td>100</td>
</tr>
<tr>
<td>Social Studies</td>
<td>224</td>
<td>100</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>102</td>
<td>100</td>
</tr>
<tr>
<td>Math</td>
<td>185</td>
<td>100</td>
</tr>
<tr>
<td>Ind. Arts, Voc. Agr.</td>
<td>247</td>
<td>100</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Driver Education</td>
<td>69</td>
<td>100</td>
</tr>
<tr>
<td>English</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Science</td>
<td>58</td>
<td>100</td>
</tr>
</tbody>
</table>

1/ Includes junior and senior high courses.
exceeded 50 percent for more than 10 percent of the courses treating consumer education in math, health-hygiene and English.

Pupils' exposure to consumer education is also affected by their enrollment in the various curriculum areas. Table 13 indicates the extent of consumer education in the curriculum areas weighted by pupil enrollment in the areas. The product of these two figures is termed the index of likelihood of pupil exposure. Because enrollment of secondary school pupils is universal in social studies courses, pupils are most likely to be exposed to consumer education in that area. The next most likely areas where pupils might be exposed to consumer education are business education and mathematics. These two areas have similar indexes of exposure, although business education exposure is largely due to a high proportion of schools offering consumer education while exposure in mathematics is due more to its large enrollment.

These measures of pupil exposure to courses treating consumer topics are limited. Students may take an infinite variety of paths through the high school curriculum. In most of these, the student will receive some exposure to consumer education courses. With the integration of consumer subjects throughout the curriculum, however, this exposure will vary greatly. A study in Illinois six months after consumer education was made mandatory found that: (1) the consumer education given students in the college preparatory program was not sufficient to meet the requirements of the law; and (2) students enrolled in home economics and business programs were most likely to receive sufficient consumer education to meet the legal requirement. 67/

2.4 SUBJECT MATTER CONTENT OF CONSUMER EDUCATION COURSES

For the sample survey consumer education was defined by 20 topical subjects. 68/ These subjects are listed in Table 14. It was expected that these subjects would occur in different secondary grades and in different curriculum areas. At issue is whether the student is exposed to the full spectrum of consumer education in his high school career and whether the treatment of similar subjects in different courses and areas is complementary or repetitive. In answering these questions, it must be noted that the same consumer


68/These subjects are defined in greater detail in Appendix A, Exhibit 3.
Table 13. Likelihood of pupil exposure to consumer education based on pupil exposure to subjects and extent of consumer education offerings, 1968-69.

<table>
<thead>
<tr>
<th>Subject Field</th>
<th>Percent of Enrollment 1/</th>
<th>Extent of Consumer Education 2/</th>
<th>Index of Likelihood of Pupil Exposure to Consumer Education 3/</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Economics</td>
<td>24.9%</td>
<td>92.5%</td>
<td>23.0%</td>
</tr>
<tr>
<td>Business Education</td>
<td>39.8</td>
<td>90.3</td>
<td>35.9</td>
</tr>
<tr>
<td>Social Studies</td>
<td>100.1</td>
<td>63.5</td>
<td>63.6</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>0.3</td>
<td>71.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Mathematics</td>
<td>73.3</td>
<td>49.1</td>
<td>36.0</td>
</tr>
<tr>
<td>Ind. Arts, Voc, Agr.</td>
<td>33.3</td>
<td>55.6</td>
<td>18.5</td>
</tr>
<tr>
<td>Health, Hygiene</td>
<td>NA</td>
<td>51.4</td>
<td>NA</td>
</tr>
<tr>
<td>Driver Education</td>
<td>NA</td>
<td>59.1</td>
<td>NA</td>
</tr>
<tr>
<td>English</td>
<td>110.6</td>
<td>23.4</td>
<td>25.9</td>
</tr>
<tr>
<td>Science</td>
<td>66.0</td>
<td>46.0</td>
<td>30.4</td>
</tr>
</tbody>
</table>

1/Percent of total pupil population enrolled in the subject field in 1960-61. May exceed 100 percent when pupils were enrolled in more than one course per field in 1960-61. Source: Subject Offerings and Enrollments in Public Secondary Schools, U.S. Office of Education, OE-24015-61, 1965, p. 5.

2/The percent of schools reporting any consumer education in the subject fields in 1968-69. Includes junior, senior and junior-senior high schools. Source: The Purdue Consumer Education Study.

3/The product of the proportion of students enrolled in the subject field and the proportion of schools offering any consumer education in the subject field.
subject may be treated differently and without repetition in more than one area of the curriculum. For example, insurance planning and purchasing could be taught in home economics under "management of family income", in social studies under "savings and investment", and in driver education under "purchasing and using transportation services". This problem of multi-curricular treatment notwithstanding, the survey data provide a first approximation to the questions of complementarity of curriculum areas, consumer subjects receiving the most attention, and any subject matter gaps in the total consumer education effort of the secondary school.

Based on the survey data, the consumer topics most frequently treated were "consumer in the economy" (64 percent of all courses treating consumer education), "family income management" (57 percent of the courses), and "consumers in the market" (54 percent of courses). These subjects were followed in importance by "credit" (50 percent), "savings and investment" and "food purchasing" (46 percent). Topics receiving treatment in less than one-third of the courses included "transportation", "consumer services", "consumer health", and "consumer organizations".

By and large Table 14 indicates a comprehensive treatment of the 20 consumer education topics analyzed. Even those areas treated the least frequently--consumer organization and consumer information--were included in one-fourth of the courses. And no one subject was treated in more than two-thirds of the courses. The priorities presently placed on each of the 20 consumer subjects as reflected in their ranking of importance in Table 14 may be questioned. But to a surprising extent, the sample schools exhibited a comprehensive consumer education program.

Based on the survey results and subject priorities in Table 14, teachers of consumer education appear to place somewhat greater value on private consumption (consumer in the economy and family income management) than on public consumption (taxes and community consumption). In a like manner, more attention appears to be given to alerting consumers to problems in the market (consumers in the market) than to studying methods of consumer redress and protection (consumer aid and protection). It would appear difficult to justify treating food, clothing and durable purchases in 40 percent or more of consumer education classes, while the purchase of transportation and other consumer services, and to a lesser extent purchasing housing, receive less favorable treatment. On the other hand it is appropriate that consumers' use of leisure time receives such extensive treatment in the high schools. In the case of investing in the quality of human beings, it is appropriate that teachers place the indicated priority on purchasing educational services, but the purchase of health services would appear to warrant no less attention.

<table>
<thead>
<tr>
<th>Consumer Education Subjects 1/</th>
<th>Percent of courses treating subject 1/</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Courses in all grades</td>
</tr>
<tr>
<td>Consumer Economics</td>
<td></td>
</tr>
<tr>
<td>Consumer in the economy</td>
<td>64%</td>
</tr>
<tr>
<td>Consumption, production, income</td>
<td>42%</td>
</tr>
<tr>
<td>Taxes, community consumption</td>
<td>38%</td>
</tr>
<tr>
<td>Household and Income Management</td>
<td></td>
</tr>
<tr>
<td>Management of family income</td>
<td>57%</td>
</tr>
<tr>
<td>Savings and investment</td>
<td>46%</td>
</tr>
<tr>
<td>Credit</td>
<td>50%</td>
</tr>
<tr>
<td>Risk, uncertainty, insurance</td>
<td>38%</td>
</tr>
<tr>
<td>Market Opportunities and Problems</td>
<td></td>
</tr>
<tr>
<td>Consumers in the market</td>
<td>54%</td>
</tr>
<tr>
<td>Consumer aid and protection</td>
<td>42%</td>
</tr>
<tr>
<td>Consumption of Commodities and Services</td>
<td></td>
</tr>
<tr>
<td>Food purchase, consumption</td>
<td>46%</td>
</tr>
<tr>
<td>Clothing, soft goods</td>
<td>42%</td>
</tr>
<tr>
<td>Durables</td>
<td>41%</td>
</tr>
<tr>
<td>Housing, shelter</td>
<td>37%</td>
</tr>
<tr>
<td>Transportation</td>
<td>30%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>32%</td>
</tr>
<tr>
<td>Leisure</td>
<td>41%</td>
</tr>
<tr>
<td>Investment in Human Capital</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>39%</td>
</tr>
<tr>
<td>Health</td>
<td>31%</td>
</tr>
<tr>
<td>Organized Consumer Activity</td>
<td></td>
</tr>
<tr>
<td>Consumer organizations</td>
<td>25%</td>
</tr>
<tr>
<td>Consumer information</td>
<td>34%</td>
</tr>
</tbody>
</table>

1/For further detail of subjects, see Appendix A, Exhibit 3.
2/Highest grade reported for course.
These priorities on the several consumer affairs topics likely result from teachers' attempts to relate consumer education to present consumer problems of students. The subjects most emphasized are those closely related to students' experiences. Much of the students' budget is accounted for by food, clothing, and leisure time purchases. And while young adults face major decisions concerning investments in education, consumer services and health services are not crucial matters for students.

This alliance of content in consumer affairs courses with present student problems, while contributing to student interest and motivation, can result in different priorities than would be the case if the student was being educated for life-long consumer decisions. Apparently, consumer services, health and, surprisingly, transportation receive proportionally less treatment in this system of priorities than the other consumer topics.

The 20 subjects can be divided into conceptual and product-specific subjects. In general, conceptual topics occurred with greater frequency than product subjects. For example, the four subjects treated in more than one-half of the courses are conceptual in nature--"consumer in the economy", "family income management", "credit" and "consumers in the market". In contrast, the product-specific subjects, with the exception of foods, were treated in 30 to 40 percent of the courses.

It is apparent that for each of the 20 consumer subjects listed in Table 14, the subjects are treated to a greater extent for upper-division courses than for grade 7-9 courses. The greater frequency of consumer education offerings in senior high schools is particularly evident for "risk, uncertainty and insurance"; "consumer services"; "consumer information"; and "consumer aid and protection". Only in the case of consumer education in food purchasing is there a greater percentage of courses treating consumer education in junior high schools than in senior high schools.

2.4.1 General Course Content: The subject matter content of courses treating consumer education in the various curriculum areas studied is given in Table 15. The complementarity of the curriculum areas is evident. No one curriculum area treats the full spectrum of consumer topics with equal frequency. Courses in home economics specialize in the treatment of "consumers in the market", and "food, clothing and soft good consumption". Alternatively, courses in business education treat all the conceptual topics extensively and are less intensive in the product-specific subjects. Social studies and distributive education courses treat the "consumer economics" and "marketing problems" subjects intensively.

The curriculum areas with obvious product implications provide some indication of the extent to which consumer education is treated as a teaching orientation. Thus, only 74 percent of the
Table 15. Subject matter content of secondary school courses treating consumer topics, by curriculum areas, 1968-69.

<table>
<thead>
<tr>
<th>Consumer Education Topics</th>
<th>Percent of courses treating consumer topics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Home Economics</td>
</tr>
<tr>
<td>Consumer Economics</td>
<td></td>
</tr>
<tr>
<td>Consumer in the Economy</td>
<td>71%</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>31</td>
</tr>
<tr>
<td>Taxes, Community Consumption</td>
<td>20</td>
</tr>
<tr>
<td>Household and Income Management</td>
<td>68</td>
</tr>
<tr>
<td>Family Income Management</td>
<td>34</td>
</tr>
<tr>
<td>Savings, Investment</td>
<td>44</td>
</tr>
<tr>
<td>Credit</td>
<td>26</td>
</tr>
<tr>
<td>Risk, Uncertainty, Insurance</td>
<td>65</td>
</tr>
<tr>
<td>Market Opportunities, Problems</td>
<td>43</td>
</tr>
<tr>
<td>Consumer in the Market</td>
<td>72</td>
</tr>
<tr>
<td>Consumer Aid and Protection</td>
<td>73</td>
</tr>
<tr>
<td>Consumption of Goods, Services</td>
<td>51</td>
</tr>
<tr>
<td>Food</td>
<td>37</td>
</tr>
<tr>
<td>Clothing, soft goods</td>
<td>15</td>
</tr>
<tr>
<td>Durables</td>
<td>29</td>
</tr>
<tr>
<td>Housing</td>
<td>50</td>
</tr>
<tr>
<td>Transportation</td>
<td>29</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>27</td>
</tr>
<tr>
<td>Leisure</td>
<td>24</td>
</tr>
<tr>
<td>Investment in Human Capital</td>
<td>41</td>
</tr>
<tr>
<td>Education</td>
<td>29</td>
</tr>
<tr>
<td>Health</td>
<td>27</td>
</tr>
<tr>
<td>Organized Consumer Activity</td>
<td>24</td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>41</td>
</tr>
</tbody>
</table>
health courses reportedly had a consumer orientation; only 52 percent of the industrial arts-vocational agriculture courses specifically dealt with the purchase of durable goods, such as tools, and only 34 percent touched on the area of consumer services which would appear to be an appropriate subject in this area. In driver education, some 88 percent of the courses included instruction on the purchase of transportation services. And 60 percent of the English courses included some instruction on consumers' use of leisure time.

Overall, business education courses would receive the highest score for comprehensive coverage of the 20 consumer topics. Social studies is as strong as business education in the treatment of the "consumer economics" areas, but is weaker in the "household management" and product-specific areas. Home economics treats the product-specific areas as comprehensively as business education, but home economics instruction in human investments and organized consumer activity is less. Distributive education courses treat "consumer economics", "consumers in the market", "consumer protection" and "organized consumer activities" as intensively as do business education courses but the two areas do not compare in the household and income management areas.

It is apparent from Table 15 that "consumers in the economy" is the subject most widely taught throughout the curriculum. Each of the major curriculum areas reported teaching this subject in more than 70 percent of courses. In three of the six minor areas, the subject is taught in more than 50 percent of the courses studied. The comprehensive treatment of this subject is due to its concern with the fundamental role of the consumer in our market economy, the economic problem of scarcity and resource allocation, consumer decision-making, and trends in consumption.

The second most popular consumer subject treated in a variety of curriculum areas was "consumers in the market". In this category were included the popular subjects of advertising, labels, guarantees and alternative marketing channels. These subjects were found to be extensively treated in home economics, business education, social studies, and distributive education.

Advertising illustrates the potential multi-curriculum treatment of consumer education. Advertising materials can serve as problems, exercises and projects in mathematics, industrial arts, and English as well as in home economics, business and social studies. For example, an advertisement of interest rates may be tested for validity in a mathematics class. The student may also examine advertisements in an English class for content, implied meaning and ambiguity. Home economics students may study advertising to evaluate it as a source of information and to detect puffing. In business and distributive education classes, the
effectiveness of advertising in stimulating sales and informing the consumer is examined. And in social studies classes there is concern with the psychological, sociological and economic effects of advertising.

In summary, Table 15 reflects the complementarity of consumer education in the various curriculum areas. It offers testimony to the widespread prevalence of consumer education in the secondary schools as well as the substantial integration of consumer subjects throughout the entire curriculum. Students could hardly avoid exposure to substantial consumer education in their high school career. Nevertheless, the widespread integration of these subjects into the curriculum does not guarantee that each student will be exposed to the full spectrum of consumer education concepts and topics. Without careful planning, students could receive concentrated instruction in certain of the consumer areas and be deficient in others.

2.4.2 Intensive Consumer Education Courses: For the purposes of classifying courses by intensive instruction in consumer education, a course unit in consumer education was arbitrarily defined as five or more course periods. The proportion of courses treating consumer education to this extent is shown by curriculum areas in Table 16. The results are only slightly different from Table 15. Hence, home economics offers intensive instruction in family income management, food, clothing, soft goods and durables, while units concerned with consumer economics are most frequently found in business education, social studies and distributive education courses. And units in savings, investment, credit and insurance are most common in business and distributive education courses.

2.4.3 Home Economics: Home economics is the traditional home of consumer education in the high school curriculum. In recent years home economists have intensified their concern with consumer education. A major study of secondary school home economics courses in 1959 provides an indication of the extent of consumer education in home economics. That study showed that the 9-12 grade home economics courses were primarily concerned with the subjects of clothing and foods. Less than five percent of the periods of both vocational and non-vocational senior high home economics courses were spent

69 /No adjustment was made in these data for different lengths of class periods among the sample schools.


Table 16. Secondary school courses devoting five or more periods to selected consumer education subjects, by curriculum areas, 1968-69.

<table>
<thead>
<tr>
<th>Consumer Education Topics</th>
<th>Courses devoting 5 or more periods to topic as a % of courses treating topic</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Junior High Schools</td>
</tr>
<tr>
<td></td>
<td>Home Eco</td>
</tr>
<tr>
<td>Consumer Economics</td>
<td></td>
</tr>
<tr>
<td>Consumer in the Economy</td>
<td>30%</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>11</td>
</tr>
<tr>
<td>Taxes, Community Consumption</td>
<td>0</td>
</tr>
<tr>
<td>Household and Income Management</td>
<td></td>
</tr>
<tr>
<td>Family Income Management</td>
<td>30</td>
</tr>
<tr>
<td>Savings, Investment</td>
<td>4</td>
</tr>
<tr>
<td>Credit</td>
<td>15</td>
</tr>
<tr>
<td>Risk, Insurance</td>
<td>6</td>
</tr>
<tr>
<td>Market Opportunities, Problems</td>
<td></td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>19</td>
</tr>
<tr>
<td>Consumer Aid, Protection</td>
<td>9</td>
</tr>
<tr>
<td>Consumption of Goods, Services</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>47</td>
</tr>
<tr>
<td>Clothing, Soft Goods</td>
<td>40</td>
</tr>
<tr>
<td>Durables</td>
<td>21</td>
</tr>
<tr>
<td>Housing</td>
<td>23</td>
</tr>
<tr>
<td>Transportation</td>
<td>0</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>0</td>
</tr>
<tr>
<td>Leisure</td>
<td>7</td>
</tr>
<tr>
<td>Investment in Human Capital</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>7</td>
</tr>
<tr>
<td>Health</td>
<td>15</td>
</tr>
<tr>
<td>Organized Consumer Activity</td>
<td></td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>3</td>
</tr>
<tr>
<td>Consumer Information</td>
<td>0</td>
</tr>
</tbody>
</table>

86
on the subject of consumer education, and about 5-6 percent of the periods were devoted to management.

Although the definition of consumer education used in the 1959 study was clearly more restrictive than that used in this study, both studies illustrate the product and management emphasis in home economics treatment of consumer education. According to Table 17, more than two-thirds of the home economics courses studied in 1969 devoted three or more periods to "family income management", "consumers in the market", "food", and "clothing and soft goods".

2.4.4 Business Education: Because of the interrelationship of producers and consumers, study of the economics of business and industry in business education courses affords a natural setting for consumer education in the high school. Knowledge of the business world--its structure, practices and problems--is of value to both producers and consumers. Further, consumers' allocation of their time to work and leisure affects the labor market and national product, and the overall role of the consumer in the economy can easily be taught in conjunction with an input-output analysis of the flow of goods and money from producers to consumers.

Business education teachers have been re-thinking their role and potential contributions to consumer education. Presently, a number of courses in business education incorporate consumer subjects and many more have the potential for doing so. These courses include business law, consumer economics, insurance, real estate, investments, personal finance, advertising, and marketing and retailing principles. A frequent pattern is a course offering in general business in grades 9 and 10, emphasizing the operation of the market economy and the consumers' role in that economy, and a consumer economics course in grades 11 and 12 with more specific instruction in micro-economics and consumer literacy.

Table 18 illustrates the strength of business education courses in the consumer economics and household income management areas of consumer education. Seventy percent or more of the business education courses studied devoted three or more periods to


Table 17. Periods devoted to selected consumer education topics in secondary school home economics courses, 1968-69.

<table>
<thead>
<tr>
<th>Consumer Education Topics</th>
<th>Junior High Schools</th>
<th>Sr &amp; Jr-Sr High Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 Period 2 Periods 3 Periods or more</td>
<td>1 Period 2 Periods 3 Periods or more</td>
</tr>
<tr>
<td>Consumer Economics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer in the Economy</td>
<td>11% 26% 14% 49% 100%</td>
<td>15% 13% 15% 57% 100%</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>8 44 23 23 100</td>
<td>20 28 19 33 100</td>
</tr>
<tr>
<td>Taxes, Community Consumption</td>
<td>17 72 0 13 100</td>
<td>22 39 24 15 100</td>
</tr>
<tr>
<td>Household Income Management</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Income Management</td>
<td>8 18 25 49 100</td>
<td>16 9 13 64 100</td>
</tr>
<tr>
<td>Savings, Investment</td>
<td>13 63 11 13 100</td>
<td>17 31 26 26 100</td>
</tr>
<tr>
<td>Credit</td>
<td>11 42 24 23 100</td>
<td>13 22 28 37 100</td>
</tr>
<tr>
<td>Risk, Insurance</td>
<td>18 41 29 12 100</td>
<td>19 31 19 31 100</td>
</tr>
<tr>
<td>Market Opportunities, Problems</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>8 25 29 38 100</td>
<td>23 21 15 70 100</td>
</tr>
<tr>
<td>Consumer Aid, Protection</td>
<td>5 53 20 22 100</td>
<td>14 37 18 30 100</td>
</tr>
<tr>
<td>Consumption of Goods, Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>11 11 11 67 100</td>
<td>13 5 8 74 100</td>
</tr>
<tr>
<td>Clothing, Soft Goods</td>
<td>11 13 13 64 100</td>
<td>12 7 13 68 100</td>
</tr>
<tr>
<td>Durables</td>
<td>10 30 15 45 100</td>
<td>13 11 16 60 100</td>
</tr>
<tr>
<td>Housing</td>
<td>10 31 15 44 100</td>
<td>15 13 17 55 100</td>
</tr>
<tr>
<td>Transportation</td>
<td>50 36 12 0 100</td>
<td>15 51 13 21 100</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>3 55 10 32 100</td>
<td>13 42 22 22 100</td>
</tr>
<tr>
<td>Leisure</td>
<td>11 42 30 17 100</td>
<td>15 29 27 29 100</td>
</tr>
<tr>
<td>Investment in Human Capital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>10 62 17 11 100</td>
<td>18 35 20 27 100</td>
</tr>
<tr>
<td>Health</td>
<td>12 47 24 17 100</td>
<td>13 40 19 28 100</td>
</tr>
<tr>
<td>Organized Consumer Activity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>3 74 20 3 100</td>
<td>15 55 14 16 100</td>
</tr>
<tr>
<td>Consumer Information</td>
<td>16 55 16 13 100</td>
<td>15 53 17 15 100</td>
</tr>
</tbody>
</table>
Table 18. Periods devoted to selected consumer education topics in secondary school business education courses, 1968-69.

<table>
<thead>
<tr>
<th>Consumer Education Topics</th>
<th>Senior &amp; Jr-Sr High School Courses</th>
<th>1 Period</th>
<th>2 Periods</th>
<th>3 or More Periods</th>
<th>All courses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Economics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer in the Economy</td>
<td>7%</td>
<td>7%</td>
<td>10%</td>
<td>76%</td>
<td>100%</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>8</td>
<td>9</td>
<td>11</td>
<td>72</td>
<td>100</td>
</tr>
<tr>
<td>Taxes, Community Consumption</td>
<td>9</td>
<td>9</td>
<td>14</td>
<td>68</td>
<td>100</td>
</tr>
<tr>
<td>Household Income Management</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family Income Management</td>
<td>8</td>
<td>11</td>
<td>8</td>
<td>73</td>
<td>100</td>
</tr>
<tr>
<td>Savings, Investment</td>
<td>9</td>
<td>9</td>
<td>12</td>
<td>70</td>
<td>100</td>
</tr>
<tr>
<td>Credit</td>
<td>9</td>
<td>5</td>
<td>13</td>
<td>73</td>
<td>100</td>
</tr>
<tr>
<td>Risk, Insurance</td>
<td>8</td>
<td>6</td>
<td>16</td>
<td>70</td>
<td>100</td>
</tr>
<tr>
<td>Market Opportunities, Problems</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>10</td>
<td>8</td>
<td>14</td>
<td>68</td>
<td>100</td>
</tr>
<tr>
<td>Consumer Aid, Protection</td>
<td>11</td>
<td>14</td>
<td>16</td>
<td>59</td>
<td>100</td>
</tr>
<tr>
<td>Consumption of Goods, Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>13</td>
<td>24</td>
<td>24</td>
<td>39</td>
<td>100</td>
</tr>
<tr>
<td>Clothing, Soft Goods</td>
<td>14</td>
<td>35</td>
<td>18</td>
<td>33</td>
<td>100</td>
</tr>
<tr>
<td>Durables</td>
<td>10</td>
<td>15</td>
<td>23</td>
<td>32</td>
<td>100</td>
</tr>
<tr>
<td>Housing</td>
<td>11</td>
<td>22</td>
<td>28</td>
<td>39</td>
<td>100</td>
</tr>
<tr>
<td>Transportation</td>
<td>12</td>
<td>23</td>
<td>16</td>
<td>49</td>
<td>100</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>13</td>
<td>19</td>
<td>20</td>
<td>48</td>
<td>100</td>
</tr>
<tr>
<td>Leisure</td>
<td>16</td>
<td>31</td>
<td>28</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>Investment in Human Capital</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>13</td>
<td>30</td>
<td>19</td>
<td>38</td>
<td>100</td>
</tr>
<tr>
<td>Health</td>
<td>14</td>
<td>26</td>
<td>20</td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td>Organized Consumer Activity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>12</td>
<td>28</td>
<td>32</td>
<td>28</td>
<td>100</td>
</tr>
<tr>
<td>Consumer Information</td>
<td>13</td>
<td>28</td>
<td>26</td>
<td>33</td>
<td>100</td>
</tr>
</tbody>
</table>
"consumer in the economy", "consumption, production and income", "family income management", "savings and investment", "credit", and "insurance.

2.4.5 Social Studies: Because of its many interrelationships with economics, citizenship, psychology and sociology, consumer education is frequently integrated into the social science and social studies sector of the high school curriculum. Tables 15 and 16 indicated that social studies courses treating consumer education topics primarily emphasized the same subjects as business education—"consumer economics" and "household and income management". A more detailed analysis of course content in the social studies curriculum is given in Table 19.

2.4.6 Distributive Education: Consumer education can be taught in a number of courses in the distributive education curriculum. 74/ Table 20 shows the number of periods devoted to selected consumer education topics and illustrates the strength of distributive education courses in the areas of "consumer economics" and "household income management".

2.4.7 Adult Education: Table 21 suggests that adult education courses offered by the local public school districts do not differ materially in subject matter from the high school courses treating consumer topics. Major emphasis is placed on "consumers in the economy", "family income management", and "consumers in the market". The product-oriented topics are treated in 30 to 40 percent of these adult education courses, and they do not appear to devote any more attention to human capital investments and consumer protection than do their high school counterparts.

2.5 ALLIED STUDIES

The above survey findings were validated by separate, national studies of 188 secondary school syllabuses, a questionnaire survey of 340 secondary school teachers attending consumer education workshops in the summer of 1969, and a perusal of 26 secondary school textbooks treating consumer affairs. These complementary, judgement surveys by and large confirmed the findings above relating to pupil exposure, course-distribution, and subject matter content of secondary school consumer education programs.

Table 19. Periods devoted to selected consumer education topics in secondary school social studies courses, 1968-69.

<table>
<thead>
<tr>
<th>Consumer Education Topics</th>
<th>Junior, Senior &amp; Jr-Sr High School Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unspecified</td>
</tr>
<tr>
<td>Consumer Economics</td>
<td></td>
</tr>
<tr>
<td>Consumer in the Economy</td>
<td>15%</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>15%</td>
</tr>
<tr>
<td>Taxes, Community Consumption</td>
<td>17%</td>
</tr>
<tr>
<td>Household Income Management</td>
<td></td>
</tr>
<tr>
<td>Family Income Management</td>
<td>17%</td>
</tr>
<tr>
<td>Savings, Investment</td>
<td>16%</td>
</tr>
<tr>
<td>Credit</td>
<td>15%</td>
</tr>
<tr>
<td>Risk, Insurance</td>
<td>19%</td>
</tr>
<tr>
<td>Market Opportunities, Problems</td>
<td></td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>18%</td>
</tr>
<tr>
<td>Consumer Aid, Protection</td>
<td>17%</td>
</tr>
<tr>
<td>Consumption of Goods, Services</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>22%</td>
</tr>
<tr>
<td>Clothing, Soft Goods</td>
<td>21%</td>
</tr>
<tr>
<td>Durables</td>
<td>19%</td>
</tr>
<tr>
<td>Housing</td>
<td>19%</td>
</tr>
<tr>
<td>Transportation</td>
<td>21%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>23%</td>
</tr>
<tr>
<td>Leisure</td>
<td>19%</td>
</tr>
<tr>
<td>Investment in Human Capital</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>17%</td>
</tr>
<tr>
<td>Health</td>
<td>19%</td>
</tr>
<tr>
<td>Organized Consumer Activity</td>
<td></td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>17%</td>
</tr>
<tr>
<td>Consumer Information</td>
<td>22%</td>
</tr>
</tbody>
</table>
Table 20. Periods devoted to selected consumer education topics in secondary school distributive education courses, 1968-69.

<table>
<thead>
<tr>
<th>Consumer Education Topics</th>
<th>Senior and Jr-Sr High School Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unspecified 1 Period</td>
</tr>
<tr>
<td><strong>Consumer Economics</strong></td>
<td></td>
</tr>
<tr>
<td>Consumer in the Economy</td>
<td>14%</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>11%</td>
</tr>
<tr>
<td>Taxes, Community Consumption</td>
<td>17%</td>
</tr>
<tr>
<td><strong>Household Income Management</strong></td>
<td></td>
</tr>
<tr>
<td>Family Income Management</td>
<td>17%</td>
</tr>
<tr>
<td>Savings, Investment</td>
<td>15%</td>
</tr>
<tr>
<td>Credit</td>
<td>15%</td>
</tr>
<tr>
<td>Risk, Insurance</td>
<td>19%</td>
</tr>
<tr>
<td><strong>Market Opportunities, Problems</strong></td>
<td></td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>11%</td>
</tr>
<tr>
<td>Consumer Aid, Protection</td>
<td>14%</td>
</tr>
<tr>
<td><strong>Consumption of Goods, Services</strong></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>14%</td>
</tr>
<tr>
<td>Clothing, Soft Goods</td>
<td>14%</td>
</tr>
<tr>
<td>Durables</td>
<td>21%</td>
</tr>
<tr>
<td>Housing</td>
<td>15%</td>
</tr>
<tr>
<td>Transportation</td>
<td>19%</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>14%</td>
</tr>
<tr>
<td>Leisure</td>
<td>19%</td>
</tr>
<tr>
<td><strong>Investment in Human Capital</strong></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>16%</td>
</tr>
<tr>
<td>Health</td>
<td>23%</td>
</tr>
<tr>
<td><strong>Organized Consumer Activity</strong></td>
<td></td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>14%</td>
</tr>
<tr>
<td>Consumer Information</td>
<td>19%</td>
</tr>
</tbody>
</table>
Table 21. Subject matter content of adult education courses offered by local public school districts, 1963-69.

<table>
<thead>
<tr>
<th>Consumer Education Topics</th>
<th>Percent of adult education courses treating topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Economics</td>
<td></td>
</tr>
<tr>
<td>Consumer in the Economy</td>
<td>57%</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>38</td>
</tr>
<tr>
<td>Taxes, Community Consumption</td>
<td>37</td>
</tr>
<tr>
<td>Household and Income Management</td>
<td></td>
</tr>
<tr>
<td>Family Income Management</td>
<td>64</td>
</tr>
<tr>
<td>Savings, Investment</td>
<td>52</td>
</tr>
<tr>
<td>Credit</td>
<td>39</td>
</tr>
<tr>
<td>Risk, Uncertainty, Insurance</td>
<td>35</td>
</tr>
<tr>
<td>Market Opportunities, Problems</td>
<td></td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>49</td>
</tr>
<tr>
<td>Consumer Aid, Protection</td>
<td>32</td>
</tr>
<tr>
<td>Consumption of Goods, Services</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>35</td>
</tr>
<tr>
<td>Clothing, Soft Goods</td>
<td>39</td>
</tr>
<tr>
<td>Durables</td>
<td>38</td>
</tr>
<tr>
<td>Housing</td>
<td>39</td>
</tr>
<tr>
<td>Transportation</td>
<td>26</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>26</td>
</tr>
<tr>
<td>Leisure</td>
<td>31</td>
</tr>
<tr>
<td>Investment in Human Capital</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>27</td>
</tr>
<tr>
<td>Health</td>
<td>20</td>
</tr>
<tr>
<td>Organized Consumer Activity</td>
<td></td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>23</td>
</tr>
<tr>
<td>Consumer Information</td>
<td>24</td>
</tr>
</tbody>
</table>
A number of conclusions relative to the extent and curriculum placement of consumer education in U.S. secondary schools can be drawn. Consumer topics are widely dispersed throughout the high school curriculum, with much emphasis on consumer education in the areas of home economics, distributive and business education, and social studies. Consumer skills, concepts and understandings are taught to a lesser extent in such areas as driver education, mathematics, health, industrial arts and English. In U.S. schools the principle technique of introducing consumer education into the curriculum has been to integrate it into these traditional curriculum areas. Much less frequently, special courses in consumer education have been developed in home economics, business education, distributive education and social studies.

Overall, it would seem nearly impossible for a student to complete high school without some exposure to consumer education. Home economics does not enjoy a monopoly in educating the consumer, and it is not necessarily true that women receive more consumer education than men. However, the dispersal of consumer education throughout the curriculum and its heavy emphasis in vocationally-oriented areas does raise some problems of pupil exposure. There is first of all the difficulty of insuring a comprehensive and complete exposure of students to the full spectrum of consumer topics as well as exposure to the varying curriculum orientations to these topics in the light of this curriculum dispersal. Students may receive only partial treatment of specific consumer topics or one-sided treatments unless great care is exercised to insure uniform pupil exposure to the courses concerned with consumer topics.

Secondly, the frequent occurrence of consumer education in the curriculum does not insure that all necessary consumer topics will be treated. There is undoubtedly considerable redundancy in consumer education throughout the high school curriculum. In most cases there is insufficient coordination and planning of consumer education to insure complementarity of its treatment throughout the curriculum.

The treatment of consumer education in secondary schools varies throughout the states. This results from differing views of its importance throughout the country and the alternative techniques available for introducing consumer education into the curriculum. There is no evidence that students in specific regions of the country receive more or less consumer education than those elsewhere, but the integration pattern does differ by regions.

Results of study of the impact of school district, city size and school size on the extent and curriculum placement of consumer education were not conclusive. The prevalence of consumer edu-
cation was found to be directly related to school district size in the case of social studies, distributive education, math, health and English. And consumer education offerings in the social science area were found to be correlated with school enrollment. However, district and school size did not appear related to the extent of consumer education offerings in the other curriculum areas. Secondary, rural schools were found to differ somewhat from their urban counterparts in the integration of consumer education into the curriculum.

Secondary school pupil exposure to consumer education offerings depends upon the extent and curriculum placement of these offerings, the number of courses treating consumer education, course enrollments and the grade-distribution of these courses. The school-wide configuration of courses concerned with consumer education varies by cities and areas of the country. Nationally, in the typical school more than one course in each curriculum area is concerned with consumer education. These courses tend to be concentrated in the ninth and twelfth grades and in the major curriculum areas of business, social studies and home economics. These courses reportedly have annual enrollments of 20 to 30 percent of total school enrollment.

Considering both the prevalence of consumer education and proportions of secondary students enrolled in the various curriculum areas, students are most likely to be exposed to consumer education in social studies courses. Students are next likely to be exposed to these subjects in mathematics, business education, English and home economics. The consumer content and orientation toward consumer education in these areas differs substantially. The challenge facing leaders and administrators is to insure complementarity of the consumer education offered in each of these areas. Further, the evidence suggests that a core course or unit in consumer education should be offered, first in the social studies area, and probably also in business education. A single elective course in only one curriculum area probably will not reach sufficient numbers of students nor be satisfactory to both terminal and college bound students to meet student needs in consumer education.

The study results indicate widespread agreement on the core course content of consumer education and substantial redundancy resulting from the multi-curriculum treatment of consumer education. There are indications of a division of the conceptual and product-oriented consumer subjects among the curriculum areas. Most popular consumer topics include "consumer in the economy", "family income management" and "consumers in the market". More than 50 percent of the courses treating consumer topics studied dealt in some way with these topics.
There are some gaps in course content of secondary school consumer education courses. Notably, considerably more attention appears to be given to purchase problems in the private sector than public spending decisions. Similarly, greater emphasis is given to studying consumer problems in the market than to methods of consumer redress and protection. And certain products such as food, clothing and durables appear to receive proportionally greater treatment than some other equally important expenditure categories. In each of these cases there would appear to be a need for frequent study and revision of course content in order to insure congruity of consumer needs and problems with what is taught. A problem of balance in course content is apparent and similar to the difficulty of balance in curriculum placement of consumer education.

Results of the study show that the adult education courses offered in the public school systems parallel in course content the subjects offered students. Consumer education needs, however, change with age and family life cycle. There would appear a need to coordinate the total secondary school-adult education thrust in consumer education.

2.7 PROBLEM AREAS AND RECOMMENDATIONS

Clearly substantial progress has been made in introducing consumer education into the secondary school curriculum. Nevertheless, teachers and administrators responsible for introducing and upgrading consumer education in the high schools face several difficult problems. How these problems and issues are resolved will determine the future quality of consumer education in the schools. These issues were defined in Chapter 1 as follows: (1) Who will be taught in consumer education?; (2) What will be taught?; (3) How will consumer education be taught? and (4) What will be the institutional setting for the national consumer education effort?

2.7.1 Who Will be Taught Consumer Education in the Schools?: No student should be exempt from consumer education at the secondary school level. Although consumer skills may be learned from parents, friends, independent reading and observation, and trial and error, the secondary school system has the responsibility for enriching, integrating and synthesizing the education of the consumer. In this role, unique student-consumer needs, problems and capabilities must be recognized. That all students are consumers does not imply that the same consumer education is appropriate for all. Consumer educators face a major task in differentiating the process of consumer education and individualizing instruction for the students.
Present consumer education programs in the schools do not adequately reflect the heterogeneity of student needs and capabilities in consumer education. College-bound students in particular have different consumer education needs than terminal students. However, consumer education is introduced into the curriculum, the necessity for adopting consumer topics to local needs and capabilities must be recognized. While it is possible to formulate a minimum level of consumer education necessary for modern consumer life, standardized curriculums must be flexible and allow for adaptation at the local level.

To further individualize consumer education, a program of pre-testing should be devised as a basis for grouping student-consumers according to their knowledge and capabilities. These tests could examine the students' ability in problem solving as well as knowledge of consumer information and understanding of economic principles and institutions. Students with higher test scores or consumer aspirations might then be assigned to courses and sections treating particular consumer subjects in depth.

It is apparent that the question of how consumer education will be taught cannot be divorced from that of who shall be taught. In the event consumer education is principally delegated to only one area of the curriculum, for example home economics, pupil exposure will be less than if the same instruction were dispersed throughout the curriculum. Similarly, to limit consumer education to vocational courses limits the exposure of college-bound students to consumer education.

2.7.2 What Will be the Core Subject Matter of Consumer Education in the Schools? In order to promote teacher-administrator appreciation of consumer education and foster consumer education in the curriculum, it is important to define the conceptual boundaries and core content of consumer education. The lack of a well-defined discipline of consumer affairs raises problems for teachers, curriculum planners and those preparing consumer education teaching materials.

Consumer education should be an interdisciplinary subject, borrowing theories, concepts and understandings from social studies, business education and home economics as well as other areas. Each of these areas contain material bearing on consumer literacy. Consumer education should serve to integrate this dispersed material into a meaningful whole and adapt those concepts and understandings meaningful to consumer problems and experiences.
The personal economic decision-making and household management models and concepts of home economics are important for consumer understanding of choices and decision-making. In the social studies curriculum, economic analysis and the study of social institutions provide students with an understanding of the role of consumers in the economy, the functioning of our economic system and the public and private institutions influencing consumer welfare. Finally, in business education students gain an understanding and appreciation of the strengths and limitations of the market process, the role of law in consumer affairs, and the behavior of consumers as viewed by business.

Consumer education should be dominated by concepts, theories and understandings borrowed from these three areas. Other areas in addition may treat selected consumer problems and provide illustration as to how these concepts and understandings apply to particular situations. Finally, consumer education should maintain a special relation to economics and continue to emphasize economic analysis.

It has been especially difficult to define the appropriate mixture of theoretical and applied instruction in consumer education. The relative emphasis on theory and application in consumer education courses will vary with the goals and objectives of the students. Considerably more attention needs to be given this apportionment in curriculum planning.

2.7.3 How Will Consumer Education be Organized in the High School Curriculum?: Three alternative techniques are available for organizing the consumer education curriculum. A special course devoted entirely to consumer education may be designed. Or, courses and units in several curriculum areas may contain instruction in consumer education. Alternatively, the subject may be diffused throughout the entire curriculum. Each of these alternatives has unique strengths and weaknesses.

Survey results indicate that the latter, diffusion technique has most commonly been the alternative chosen. While decentralization of consumer education, encouraging teachers to point out the relevance of their materials to consumer affairs, maximizes educational encounters of students with problems, it presents substantial difficulties in comprehensive student exposure, teacher training and curriculum coordination. Consequently, while widespread curriculum integration may serve the needs of consumer education in its formative states, this technique should be viewed as a transitory step in curriculum design for consumer education.

Selected courses in business, social studies and home economics are often designated the primary carriers of consumer education in the high school. This technique concentrates consumer education
into fewer courses and, therefore, permits greater coordination
and teacher specialization in consumer education. If the courses
so structured are popular electives or required courses, overall
pupil exposure to consumer education using this technique should
not be less than when the diffusion technique is employed. The
principle problems of this technique are those of teacher training
and motivation. Teachers are borrowed from social studies,
business and home economics and asked to integrate material from
each of these areas. Substantial effort is required in soliciting
and training teachers for this task.

The arguments for devising a special course in consumer
education at the high school level are persuasive when these
limitations of other curriculum designs are recognized. Foremost
is the advantage of training teachers solely for consumer educa-
tion and making their promotion and professional standing depend
solely on their performance in teaching consumer affairs. The
interdisciplinary demands of consumer education warrant the full
attention of teachers in this area.

A related issue in curriculum design for consumer education
is the grade-distribution of courses. In designing the consumer
education curriculum, attention must be given to the changing needs
and abilities of students as they mature. It is recommended
that the curriculum diffusion technique be employed in lower-
division courses with course specialization in consumer education
in the upper-division. A twelfth-grade elective or required
course in consumer education is recommended for all schools, not
only to facilitate the student's integration of diffused consumer
education offerings in lower-division courses but also to treat
in depth consumer problems which newly-graduated students will
soon face.

Consideration should also be given to the heterogeneity of
student's consumer problems. College-bound students have different
consumer needs and future consumption patterns than terminal stu-
dents. If separate courses cannot be offered for these student
groups, it is necessary to insure that the needs of both are
accommodated.

2.7.4 How Can Teachers be Trained and Motivated to Teach Consumer
Affairs?: A national shortage of qualified teachers in consumer
affairs is evident. This will continue to be the principle
limiting factor to the growth of consumer education in the schools.

Consumer education teachers may have their disciplinary roots
in any one of a number of areas, especially home economics,
business education and social studies. But the training in only
one of these areas is not sufficient for the needs of consumer
educators. In order to foster teacher training and development
in consumer affairs, it is recommended that colleges of education develop special emphasis in the area. Specifically, a program of teacher certification in consumer education is needed to insure adequate numbers and preparation of teachers in consumer education. To supplement this, the program of summer workshops in consumer education will need to be expanded beyond its present scope. To meet the expected demand for consumer education in the 1970's, Federal assistance to teacher training in consumer affairs is also recommended.

In order to promote teacher training in consumer affairs, steps should be taken to develop the subject as a legitimate and necessary curriculum area and to provide recognition to teachers in the area. One argument for devising a special consumer education course, in contrast to curriculum diffusion of consumer affairs, is to prevent consumer education from becoming a stepchild in the curriculum.

2.7.5 How Can Consumer Education Materials be Improved?: More attention must be given to stimulating the development of more and improved consumer education materials suitable for use in high school courses. Substantial research needs to be done in upgrading the quality of consumer education materials. For the most part, present materials are discipline-oriented and fail to perform the necessary function of integrating material from business education, social studies and home economics. In addition, present materials do not adequately bridge the gap between general economics and personal economics, failing to show the interrelationships between these.

Teachers and administrators face a formidable task in reviewing and evaluating the multitude of materials produced for the classroom. This difficulty is most severe when consumer education is diffused throughout the curriculum but also is present for the specialist in teaching consumer education. Teacher standards for consumer education materials also vary widely among teachers and areas. To avoid both wholesale acceptance or rejection of reference materials generated outside the formal educational system, a school-wide teacher committee with citizen-businessmen consultants is recommended. This committee would be responsible for evaluating consumer education materials and articulating needs to writers and publishers. This feedback is essential.

Consumer education materials will likely improve in quality as more schools offer special courses in consumer affairs and a core of consumer education teachers is forthcoming throughout the nation.
Most school libraries are not well stocked with consumer education materials. One reason for this is that many consumer education materials are in pamphlet form and present difficulties in library handling. Of the books available in school libraries and treating consumer affairs, the consumer expose' books are often dominant. Many school libraries, however, have consumer periodicals available for students.

There is a virtual absence of grade differentiation in contemporary consumer education materials. The development of differentiated and sequential materials, suitable for students of varying securities and experiences, is needed. Publishers and organizations developing consumer education materials should make special efforts to identify student needs and tailor materials more closely to those needs.

2.7.6 What are the Problems in Coordinating Consumer Education in the Schools?: As a subject touching the everyday lives of students and adults, consumer education presents special coordination problems. There are important problems of coordinating consumer education within the high school curriculum, coordinating the student's formal and informal consumer education, coordinating high school and adult consumer education, and coordinating the high school consumer education program with the consumer education program of organizations.

The magnitude of in-school coordination problems depends upon the diffusion of consumer education throughout the curriculum. In view of the typical practice of integrating consumer education throughout the curriculum and the consequent problems of pupil exposure, comprehensiveness and complementarity of treatment, it is recommended that schools upgrade their consumer education programs by taking steps to improve coordination of consumer education in the curriculum. A consumer education coordinating committee representing all concerned areas of the curriculum and with full responsibility for planning and implementing the school's consumer education program is desirable.

Special attention must be given to insuring a comprehensive and up-to-date treatment of consumer affairs in the high schools. While a permanent core of subject matter can be defined for consumer education, some curriculum adjustments are necessary as new consumer problems arise and priorities change. In order to guard against obsolescence of courses and course content and to plan curriculum adjustments, a school-wide consumer education committee is recommended.

Emphasis must also be given to coordinating formal high school courses in consumer education with the consumer training the student receives in the home and as a consumer of goods and
services. Parents influence consumption of their children, and family income management and spending decisions constitute an appropriate training ground for consumer education. Parent-teacher conferences should be devoted to insuring complementarity of home and school training in consumer education. And the consultation of parents should be sought by those planning and implementing the school's consumer education program.

The changing needs and problems of consumers over the life cycle necessitates closer coordination of consumer education programs in the secondary schools and adult education consumer programs. Local educator-business-citizen-government planning committees with responsibility for periodic evaluation and analysis of school-adult consumer education programs are suggested. Secondary school and adult consumer education programs cannot be permitted to develop independently and without coordination.

Finally, coordination is needed between educators and organizations operating consumer education programs outside the formal education process. Such organizations not only are responsible for much adult education, but the materials generated by these programs are used in high school consumer education programs. Consumer organizations, government personnel, trade, professional and educational representatives, and businessmen can serve as valuable resources in planning and implementing high school consumer education courses and in designing a life-span approach to consumer education.

2.7.7 What Assistance to Consumer Education is Needed?: The most important hindrances to the growth of consumer education in this country are (1) teacher training and interest; (2) public support for personnel and curriculum development; and (3) funds for research and development in consumer education.

The Vocational Education Amendments of 1968 represent the first attempt at large-scale Federal assistance to consumer education. Additional funds are needed for teacher training and curriculum research.

States may encourage consumer education by allocating funds for curriculum planning, teacher training and program implementation. In addition, as in Illinois, consumer education in the high school may be required by law. However, if required, states must be prepared to provide an entire package of consumer education assistance to the schools. At present, priority should be placed on expanding the supply of consumer education through program funding and teacher training.
Trade, professional and consumer organizations can contribute to the growth of consumer education in the schools by supporting these programs. Curriculum changes incorporating consumer education will require local support as will teacher training and curriculum development programs. To foster this support, local and state alliances of business, union, and consumer groups are recommended.

Many school districts lack the necessary resources for planning consumer education programs. State Departments of Education will be called upon to provide this assistance, and should consider employing full-time consumer education personnel for stimulating consumer education in the schools and assisting in implementing such programs.
CHAPTER 3. ADULT CONSUMER EDUCATION PROGRAMS

The national consumer education effort can be divided into two distinct but related programs--consumer education in the schools and institutional consumer education programs outside the formal education process largely directed to adults. These latter programs include the consumer education efforts of business, commercial associations, governments, voluntary organizations, consumer groups, unions and other institutions connected with adult education in the United States. The consumer education programs in the schools, which were discussed in Chapter 2, are closely related to adult consumer education programs in that these programs are complementary to the lifetime educational process for consumers. In addition, many of the consumer education materials developed outside the formal educational institutions find their way into the classroom.

Because of the importance of adult education in the society and its relationship to elementary, secondary and higher education, its potentials for consumer education warrant investigation. The purpose of this chapter is to examine adult consumer education programs--their origin, institutional structure, objectives content, and educational techniques--and to evaluate the effectiveness of the national adult consumer education effort. Toward these objectives a survey of consumer education programs was conducted in the Summer and Fall of 1969, and the results of that survey are reported in this chapter.75/ A companion study to this chapter, The Sourcebook of Consumer Education Programs, contains detailed descriptions of more than 500 consumer education programs identified and evaluated in this survey.76/

This chapter begins with a description of adult education in the United States and an appraisal of the appropriateness of these programs for consumer education efforts. Special attention is given to the institutional structure of the national adult and consumer education efforts. An analysis of the problems of adult consumer education programs as well as recommendations for program improvement are provided at the conclusion of the chapter.

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75/ The methodological procedures for the survey are described in Appendix B.

ADULT EDUCATION IN THE UNITED STATES

Continuing or adult education is fundamental to our ideals of the educative society. The education of adults is a major and rapidly growing segment of American education. Johnstone and Rivera estimated that 25 million Americans over the age of 21 were engaged in some form of organized learning during the 1961-63 period, and about 61 percent of all people are involved in some form of organized learning during their adult life.77/

3.0.1 Definition and Goals of Adult Education: Continuing education includes those activities which are deliberately planned and undertaken with the intent of changing the knowledge, skills, and attitudes of adults. Adult education is distinguished by a systematic, organized and active learning process as contrasted to random and unorganized encounters with information and unexamined experiences. Undoubtedly, people learn from almost all information and experience. However, random and unsystematic experiences and encounters may contribute to but do not constitute a complete educational process.

Adult education also implies learning and teaching intent on the part of both the student and teachers. On this interpretation, persuasive advertising, sporadic information and commercial publicity would not be considered adult consumer education. Consumer messages and information lacking in systematic learning experiences and without respect for the welfare and integrity of the learner cannot be considered as important adult consumer education.

Adult education is undertaken for a variety of reasons. The concerns of individuals in a free society are the subject matter of adult education in our culture have been identified as: (1) improvement and expansion of communication skills; (2) development of flexibility in work, values, and patterns of living; (3) improvement of human relations; (4) facilitation of participation in citizenship; and (5) to expedite personal growth.78/The goals and objectives of consumer education identified in Chapter 1 are consistent with each of these adult education functions. Communication skills, for example, are important to consumers because the market is a communication medium and consumer choice is a voice in this medium. At the same time, consumer education promotes the flexibility required of consumers in a dynamic economy. And as more and more consumption


78/ Hallenbeck, W. C., "The Function and Place of Adult Education in American Society," in Handbook of Adult Education in the United States, loc. cit., pp. 36-38:
decisions are made in the public sector, consumer education becomes more closely allied with citizenship. Finally, the clarification and maturation of consumer values and choices are an important contribution to personal development.

3.0.2 Structure of Adult Education Programs: The plan of study and activities undertaken in the adult education process comprise the key elements of the adult education program. The adult education program is analogous to the curriculum in the formal educational process. As such, adult consumer education programs should have clearly identified objectives, an organized plan of study or education and a system for evaluation. Many consumer education programs presently do not meet all these program criteria.

(a) Educational Formality: Adult education programs vary in formality of the learning process. At one extreme, adults may be enrolled full-time in colleges, evening schools, or independent schools. At the other extreme is independent, adult study without the aid of formal educational institutions and learning techniques. Between these there is a wide spectrum of part-time participation in formal adult education programs. These include the programs of voluntary organizations, religious groups, unions, the cooperative extension service and the mass media. Of the 25 million adults participating in adult education in 1960-63, some 68 percent were enrolled in formal courses on a part-time basis, 10 percent were full-time students and 36 percent were engaged in independent study. Some individuals participate in more than one of these forms of adult education at the same time. The study of adult consumer education programs indicates that consumer education falls largely into the category of independent study. Many consumer education programs rely on the initiative of the adults in organizing consumer education materials and subjects.

(b) Subject Matter of Adult Education: In the main, adult education tends toward the practical, the applied and the skill-oriented subjects. This orientation is congruent with the pragmatic thrust of consumer education as discussed in Chapter 1. However, it is estimated that more than one-third of adults involved in continuing education are pursuing vocational goals. Vocational skills are followed by recreation and academic subjects in popularity of adult education pursuits. This emphasis on vocational adult education reflects the social values of a people strongly endowed with the work ethic and a utilitarian spirit.

Consumer education faces the same vocational challenge in adult education as in the secondary school curriculum. In competition with vocational education in the adult education

79/ Johnston, J. W. C., R. S. Rivera, op. cit.

80/ Ibid.
program, the returns to consumer education are less visible than the rewards for upgrading work skills. Moreover, it is difficult for the individual to capture all the returns to investments in consumer skills as is possible in the case of vocational skills. As a result, vocational concerns dominate the national adult education program.

(c) Sources of Adult Education Programs: Adult education is carried out by formal and informal educational institutions, social organizations, and voluntary organizations of all kinds. The national adult education program is dispersed throughout this diversity of institutions. However, not all adult education programs are concerned with the same subjects nor do all programs reach the same kinds of audiences. By virtue of program specialization there is a wide variety of adult education thrusts on the part of the numerous organizations involved in adult education.

Table 22 illustrates the diversity of the national adult education effort. With the exception of religious groups and community organizations, all of the institutions sponsoring adult education programs devoted more than one-third of their courses to vocational subjects. But the remainder of the adult education courses treated a wide variety of subjects. Community organization and government-sponsored adult education are principally concerned with recreation and home and family subjects, for example.

Adult consumer education might be found in a number of the subject matter categories of Table 22. In general education, economics courses may treat consumer topics. Courses in home and family life, personal development and public affairs can also make a contribution to consumer skills. The question of which adult education courses should treat consumer affairs or have a consumer orientation is equivalent to the questions raised in Chapter 2 concerning the integration of consumer education into the secondary school curricula.

The sources of the national consumer education effort are depicted in Figure 5, and these parallel the institutional structure for adult education.

(d) Financing Adult Education: Funds for adult education derive from a number of sources including public support through taxation, private and public contributions, fees for services, and donations and grants from philanthropic groups or individuals. The allocation of the costs of adult education to various segments of society varies by sponsoring institutions and the nature of the educational thrust. Thus, program participants or their employers typically bear a larger share of the costs of vocational education, for which the returns are evident and clearly assignable, than for such areas as general and public affairs education for which the returns are less immediate and tangible.

A major issue is the financial support for adult education and the allocation of its costs to the public and the student. For that consumer education enhancing consumer skills and increasing
Table 22. Subject Matter Content of Adult Education Courses, by Sponsoring Institutions, 1961-63

<table>
<thead>
<tr>
<th>Sponsoring Institutions</th>
<th>General Education</th>
<th>Vocational Education</th>
<th>Hobbies</th>
<th>Home and Personal Development</th>
<th>Public Affairs</th>
<th>Other</th>
<th>All Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary, secondary school</td>
<td>13%</td>
<td>41%</td>
<td>12%</td>
<td>16%</td>
<td>19%</td>
<td>4%</td>
<td>1%</td>
</tr>
<tr>
<td>Colleges, universities</td>
<td>38</td>
<td>39</td>
<td>1</td>
<td>6</td>
<td>3</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Private schools</td>
<td>5</td>
<td>39</td>
<td>1/</td>
<td>38</td>
<td>4</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>Business and industry</td>
<td>4</td>
<td>79</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>5</td>
<td>1/</td>
</tr>
<tr>
<td>Religious groups</td>
<td>2</td>
<td>2</td>
<td>1/</td>
<td>4</td>
<td>2</td>
<td>86</td>
<td>2</td>
</tr>
<tr>
<td>Armed forces</td>
<td>5</td>
<td>52</td>
<td>1/</td>
<td>2</td>
<td>2</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Community organizations</td>
<td>4</td>
<td>16</td>
<td>1</td>
<td>38</td>
<td>16</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Government</td>
<td>5</td>
<td>42</td>
<td>4</td>
<td>6</td>
<td>26</td>
<td>6</td>
<td>1/</td>
</tr>
</tbody>
</table>

1/ Less than 1 percent.

Figure 5. Sources of the National Consumer Education Effort

CONSUMER EDUCATION PROGRAMS & MATERIALS.

- Consumer Organizations & Federations
  - National
  - State
  - Local

- Businesses, Firms

- The Mass Media

- Government
  - National
  - State
  - Local
  - Coop. Ext. Serv.

- Professional, Educational Organizations

- Trade, Commercial Associations

- Formal Educational Systems
  - Elementary
  - Secondary
  - University
  - Adult

- Cooperatives, Unions

- Voluntary Organizations
  - Clubs
  - Local Groups
  - Religious Org.
consumer satisfactions or income through these skills, the individual presumably would be more willing to bear the costs than for that consumer education designed to enhance competition and improve the quality of the marketplace. Although the ultimate returns to both kinds of consumer education may be equal, consumers will not make equal investments in these owing to differences in the visibility and time path of returns. In particular, if adult consumer education programs are operated primarily on a fee-for-service basis, the adult consumer education effort will be biased toward individual consumer problems and skills at the expense of the social aspects of individual and group consumer problems and decisions.

Considerable adult vocational education is subsidized by the private sector in an effort to increase worker productivity and professional skills. As a result of the subsidy, in all likelihood there is more adult vocational education than would be the case if full costs were born by students or the public tax dollar. In a like manner but for a different reason the private sector of the economy is responsible for a large share of the consumer educator effort. Without this subsidy, again, the size of the adult consumer education program would be smaller. However, the private subsidy for consumer education is not entirely analogous to the vocational education subsidy. There are questions concerning the quality of the consumer education programs of the private sector and the impact of these programs on public and non-profit consumer educations programs. Specifically, consumer education programs of businesses and commercial associations are closely allied in many cases with the sales and promotion activities of these organizations. This alliance not only affects the objectivity and quality of these programs but also influences the nature of non-commercial consumer education programs. Often these programs are dominated by efforts to either supplement, correct or counteract the concepts and understandings forthcoming from the commercial program. Hence, while the subsidy of the private sector to the national consumer education program undoubtedly increases the size of that program it also seriously influences the quality of the total national effort. Private financing of vocational education does not present these kinds of problems.

3.0.3 Growth and Participation In Adult Education: Adult education is the largest and probably the fastest growing sector of American education. This results from the premise of the educative society that education is a life-long process, and the formal education in elementary, secondary and higher education institutions is merely a prelude to the enrichment and constant upgrading of skills and understanding in adult life. In this view, each product of the formal educational system becomes an input into the adult education system.

Knowles estimated that adult education participation increased by 230 percent between 1924 and 1955 and by 66 percent over the
1950-55 period. It is estimated that 7 out of 10 adults have the desire to participate in adult education programs but only 50 percent are sufficiently motivated to partake of adult education opportunities. Even so, this would imply there were 77 million adults over age 24 who were favorably disposed to adult education in 1969, and there were 55 million adults participating in some form of adult education. Because everyone is a consumer the potential audience for adult consumer education programs would likely be higher than 70 percent of adults. There is no solid evidence that the actual adult audience would be any greater for consumer education than other kinds of adult education programs. But if both formal and informal, independent study is considered, probably more than 50 percent of adults are participating in consumer education programs.

Factors Affecting Participation: Studies of participation in adult education programs indicate that age, formal education, and urbanization influence adult education. In general, those engaged in adult education are younger, more affluent, better educated, and more likely urban residents than adults not participating in adult education programs. Participation on the part of males and females is about equal. The motives for adult education seem to differ by income levels and social classes. Low income adults primarily see adult education as a way to improve earning skills. Higher income people place greater emphasis on the use of leisure time in adult education. Interest in continuing education declines with age, in general, though interest persists longer for those with greater formal education.

These participation patterns raise some questions concerning the applicability of present adult education programs for consumer education. First, consumer education does not have the built-in incentive for low income participation as does vocational adult education. The returns to consumer education are less visible and more social in nature. Consequently, low income adults will probably not participate in adult consumer education programs despite the desirability that they do so. High income adults, in contrast, may be more susceptible to adult consumer education programs but their demand for these programs may be biased toward leisure time consumption.

Similarly with participation in adult education over time, the aging consumer faces unique consumption problems. And if the need for retraining aging consumers does not require greater educational inputs, it certainly does not require less than that warranted.

82/ Johnston and Rivera, op. cit.
83/ Johnstone and Rivera, op. cit.
for younger consumers. In truth, the aging consumer requires a totally new consumer education program, designed for new consumption patterns, decisions and problems, which bears only slight resemblance to the program content for other age segments of the population. Consumer education programs are only partly additive and cumulative over the life cycle of the consumer.

For these reasons the contemporary adult education institutions and programs are not perfectly adaptable to consumer adult education programs. Audience participation patterns appropriate for other adult education programs may not be optimal for consumer education programs. Moreover, the educational techniques appropriate for adult vocational, recreational, and general education do not appear entirely appropriate for adult consumer education programs.

(b) Adult Education and Human Capital: In this century, the economic value of the human agent as measured primarily by wages has increased relative to the returns to land and capital, the other two economic factors of production. Some economists have attributed this increase in the relative value of people to the investments which the society and individuals have made in the human agent.\textsuperscript{84}/ Primarily these self-investments pertain to formal schooling, health, job training information and mobility. The returns to these kinds of investments in human capital have undoubtedly been an important stimulus to participation in adult education in this country.

The premise of the human capital approach to education is that man's economic capabilities are not inherent and stable for the individual but are produced capabilities. And differences in economic abilities principally reflect different investments in the human agent. For example, differences in wages and salaries are a product of different investments in vocational and professional training.

As with job skills, individuals can enhance their capabilities as consumers by investments in consumer education. These investments may involve either formal or adult education programs. Such investments may result in a significant impact on consumers' real income. In general, however, the nation's adult education programs emphasize investments in the human agent as a producer of income, not a consumer. The returns to consumer education are less visible than the returns to vocational education. Consequently, not only is the value of the individual as a consumer understated by traditional measures of economic returns, but self-investments in consumer skills are less than are justified by the costs and returns to these skills.

3.1 ADULT CONSUMER EDUCATION PROGRAMS

To evaluate the institutional structure, objectives, content, and educational materials and methods, a national survey of consumer education programs outside formal educational institutions was undertaken in 1969. The survey frame for this included potential consumer education programs in each of the program sectors depicted in Figure 5. In all, 408 organizations provided usable information. Because the universe of consumer education programs was not completely defined, the sampling fractions for the survey were unknown. As a result, each organizational sector is treated as a separate universe rather than a sample strata in the presentation of survey findings.

3.1.1 Sources of Adult Consumer Education Programs: The sample returns consisted of consumer education programs of businesses and trade associations (42 percent), government agencies (24 percent) professional and educational organizations (16 percent), and cooperatives, unions and consumer organizations (9 percent). The mass media and voluntary organizations accounted for the remaining 9 percent of programs reported (Table 23). The composition of this sample of programs does not necessarily reflect the institutional composition of the national consumer education effort. It certainly does not reflect the differences in quality and effectiveness of these various programs.

(a) Specialization and Differentiation of Adult Education Programs: As measured by the sample survey returns, adult consumer education programs are marked by a diversity of institutional bases with only some 6 percent of these programs accounted for by consumer organizations. For the majority of programs, consumer education has been allied with other interests and institutions outside the consumer movement. The alliance of adult education programs with institutions established for other purposes probably contributes to the success of these programs. Nevertheless, the institutional diversity and conglomeration of interests of adult consumer education programs raises questions of coordination, conflict and control of the national consumer education effort. The congruency of consumer education with other interests of organizations conducting these programs and the role of consumer education in the organization are a significant influence on the quality of consumer education programs.

It is apparent that consumer education programs are becoming more highly differentiated both between and within organizations sponsoring these programs. More consumer organizations are engaging in educational programs than in the past. And consumer education programs are being differentiated within the firms, trade associations.

Table 23. Consumer education program objectives rated very important, by program sources, 1969.

<table>
<thead>
<tr>
<th>Consumer Education Program Sources</th>
<th>Market and improvement of marketing competencies and economic literacy</th>
<th>Product use and maintenance</th>
<th>Community and public relations</th>
<th>Consumer protection</th>
<th>Number of programs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>Business</td>
<td>79%</td>
<td>54%</td>
<td>76%</td>
<td>59%</td>
<td>4%</td>
</tr>
<tr>
<td>Trade Associations</td>
<td>68%</td>
<td>60%</td>
<td>75%</td>
<td>44%</td>
<td>16%</td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>4%</td>
<td>78%</td>
<td>17%</td>
<td>35%</td>
<td>91%</td>
</tr>
<tr>
<td>Unions, Cooperatives</td>
<td>45%</td>
<td>91%</td>
<td>45%</td>
<td>64%</td>
<td>11%</td>
</tr>
<tr>
<td>Professional Organizations</td>
<td>32%</td>
<td>49%</td>
<td>46%</td>
<td>51%</td>
<td>30%</td>
</tr>
<tr>
<td>Educational Organizations</td>
<td>30%</td>
<td>78%</td>
<td>33%</td>
<td>4%</td>
<td>27%</td>
</tr>
<tr>
<td>The Mass Media</td>
<td>57%</td>
<td>93%</td>
<td>79%</td>
<td>50%</td>
<td>29%</td>
</tr>
<tr>
<td>Federal Government Agencies</td>
<td>29%</td>
<td>71%</td>
<td>50%</td>
<td>36%</td>
<td>43%</td>
</tr>
<tr>
<td>State and Local Government</td>
<td>30%</td>
<td>79%</td>
<td>52%</td>
<td>36%</td>
<td>38%</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Sources</td>
<td>47%</td>
<td>67%</td>
<td>58%</td>
<td>43%</td>
<td>28%</td>
</tr>
</tbody>
</table>

1/ Percentages do not add to 100 percent because respondents were permitted to rate more than one objective as important.
and voluntary organizations. These programs, initially a subsidiary interest of the organization, are being given separate budgets and personnel. This differentiation is contributing to higher quality consumer education programs than in the past.

Specialized and differentiated consumer education programs are also developing at the local level to complement the traditional national programs. Often, these local programs are sponsored or financed by local government agencies, but increasingly local units of firms and organizations are identifying separate consumer education programs. This is an important trend since there are only a few local institutions specialized and appropriate for disseminating adult consumer education programs at present.

(b) Age of Programs: More than two-thirds of the consumer education programs of commercial, professional, and educational organizations and Federal government agencies surveyed reported the program was 10 or more years old (Table 24). Hence, many of these programs began prior to the 1960's when the consumer movement was revived. The educational programs of consumer organizations, unions, cooperatives, educational organizations and state and local government agencies are relatively newer in origin. These programs were largely the products of the 1960's.

The age of the consumer education programs as shown in Table 24 is lightly misleading. While commercial institutions and the Federal government can trace consumer education programs further back in history than other program sources, these programs nevertheless were greatly accelerated and expanded in the 1960's. A significant change in the level and quality of all consumer education occurred in the 1960 decade.

3.1.2 Consumer Education Program Objectives: Because they are in various stages of the process of differentiating consumer education programs from other functions, the respondent institutions displayed a variety of program objectives. More than 50 percent of the respondents rated as very important the objectives of improving consumer's marketing competency and economic literacy and education for product use and maintenance (Table 23). More than 40 percent listed "market and product expansion" and "community and public relations" as major consumer education program objectives. Consumer protection was a major objective of 28 percent of the consumer education programs. These multiple objectives and priorities on objectives indicate that consumer education programs are still closely allied with other interests of sponsoring organizations.

As reflected in program objectives, the consumer education programs of consumer and educational organizations are more highly differentiated than programs sponsored by other organizations. These consumer and educational organizations are most often associated with the objectives of economic education and improvements in consumer literacy. The consumer education programs of commercial

<table>
<thead>
<tr>
<th>Program Sources</th>
<th>Age of Program</th>
<th></th>
<th></th>
<th></th>
<th>All programs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>less than 2</td>
<td>2 - 5</td>
<td>5 - 10</td>
<td>10 or</td>
<td></td>
</tr>
<tr>
<td></td>
<td>years</td>
<td>years</td>
<td>years</td>
<td>more</td>
<td>programs</td>
</tr>
<tr>
<td>Business</td>
<td>7%</td>
<td>13</td>
<td>11</td>
<td>69</td>
<td>100%</td>
</tr>
<tr>
<td>Trade Associations</td>
<td>10%</td>
<td>12</td>
<td>13</td>
<td>65</td>
<td>100</td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>30%</td>
<td>39</td>
<td>17</td>
<td>13</td>
<td>100</td>
</tr>
<tr>
<td>Unions, Cooperatives</td>
<td>27%</td>
<td>9</td>
<td>9</td>
<td>55</td>
<td>100</td>
</tr>
<tr>
<td>Professional Organizations</td>
<td>3%</td>
<td>5</td>
<td>11</td>
<td>81</td>
<td>100</td>
</tr>
<tr>
<td>Educational Organizations</td>
<td>15%</td>
<td>19</td>
<td>0</td>
<td>67</td>
<td>100</td>
</tr>
<tr>
<td>The Mass Media</td>
<td>14%</td>
<td>0</td>
<td>29</td>
<td>57</td>
<td>100</td>
</tr>
<tr>
<td>Federal Government Agencies</td>
<td>7%</td>
<td>14</td>
<td>7</td>
<td>71</td>
<td>100</td>
</tr>
<tr>
<td>State and Local Government</td>
<td>26%</td>
<td>15</td>
<td>5</td>
<td>54</td>
<td>100</td>
</tr>
<tr>
<td>Other</td>
<td>21%</td>
<td>32</td>
<td>7</td>
<td>39</td>
<td>100</td>
</tr>
</tbody>
</table>
institutions--business, trade associations and the mass media--in general are not differentiated from other objectives, and these institutions have multiple consumer education program objectives.

Unions, cooperatives and consumer organizations frequently have consumer protection as an important objective of consumer education programs. Commercial organizations do not identify their programs by this objective, but their educational efforts may contribute to consumer protection. Consumer education programs on the part of businesses, trade associations and the mass media often focus on educating the consumer on product use and maintenance.

Study of these consumer education programs indicates that, with the exception of consumer organizations, most have developed as an extension of other organizational objectives. There has been no master plan for the development of a national consumer education effort on the part of these organizations. Consequently, the development of a national program has been episodic rather than evolutionary. Programs have developed where they are congruent with other interests. This development pattern provides no assurance of a comprehensive national consumer education program.

3.1.3 Content of Adult Consumer Education Programs: The conceptual issues involved in the content of consumer education programs were discussed in Chapters 1 and 2. Adult consumer education programs vary from formal elementary and secondary programs both in the kinds of problems and needs of consumers and in receptivity of participants to the educational process. The motivation and rewards for voluntary participation in adult consumer education programs are less tangible than for those programs in the schools. In addition, the audience for adult consumer education programs is much more diversified by educational achievement, income and social class than the high school student body. For these reasons, it is likely that the content as well as educational materials and techniques will be quite different for adult education programs than for consumer education in the schools.

To be effective, adult education needs to be problem-oriented and centered on experiences relevant to the adult.86/ Problem-oriented programs contain inherent motivation for the learning experience. For such programs the task of teaching is guidance. Consumer problems would appear excellent vehicles in this respect. Such problems are immediate and urgent. Moreover, consumer problems and experiences are universal.

The most popular program content for the programs studied were "the consumer in the economy," "consumers in the market" and

"food consumption" (Table 25). About two-thirds of all programs studied indicated these areas were primary subjects of concern. In addition, 35 percent of the programs indicated major concern with "consumer information" but there was confusion as to the meaning of this term. The three most popular concerns of adult consumer education programs coincide with subject priorities in secondary school consumer education programs discussed in Chapter 2.

Few adult consumer education programs appear to give much attention to "savings and investment," "community consumption decisions and taxes" and "consumption, production and income." These conceptual areas may receive little attention because, with the exception of savings and investment, the problems are abstract and not perceived as immediately relevant to everyday consumer problems. Two product areas receive small attention in the national consumer education effort--transportation and leisure.

Program Content By Sources: The principal program content of consumer education programs varies for the different program sources (Table 26). Business and trade association programs treat a wide variety of areas, concentrating on "food consumption" and "consumers in the market". The diversity of commercial interests is indicated by the observation that with one exception no one topic is treated by more than one-third of businesses and trade associations.

Consumer education programs of consumer organizations, for which consumer protection is an important objective, are primarily concerned with "consumer aid and protection," "credit," "consumers in the market," and "consumer organizations". These programs are generally not concerned with specific products, but more than one-quarter treated the consumption of food, services and consumer health.

Some 55 percent of the responding unions and cooperatives treated "the consumer in the economy," "consumer aid and protection" and "food consumption" in consumer education programs. These programs followed the professional interests of professional organizations. Most of these were associations of educators and health authorities, so this program content emphasized investments in consumers' education and health.

The consumer education programs of educational organizations, the mass media and the Federal government were the most comprehensive in subject matter. In most cases more than one-fifth of the programs in these sectors treated each of the 20 consumer education topics intensively. There were to be sure some differing subject matter emphases in these areas on the part of these program sources. But all areas were treated to some extent.

87/ These educational subjects are defined in detail in exhibit 1B, Appendix B.
88/ Some responding organizations appear to have interpreted "consumer information" as an activity rather than a subject of consumer education programs.

<table>
<thead>
<tr>
<th>Consumer Education Program Content</th>
<th>Not involved</th>
<th>Little to some involvement</th>
<th>Substantial involvement</th>
<th>All Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Consumer in the Economy</td>
<td>40%</td>
<td>28%</td>
<td>32%</td>
<td>100 (245)</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>60</td>
<td>27</td>
<td>13</td>
<td>100 (166)</td>
</tr>
<tr>
<td>Management of Family Income</td>
<td>56</td>
<td>20</td>
<td>24</td>
<td>100 (181)</td>
</tr>
<tr>
<td>Saving and Investment</td>
<td>68</td>
<td>21</td>
<td>11</td>
<td>100 (135)</td>
</tr>
<tr>
<td>Credit</td>
<td>60</td>
<td>15</td>
<td>25</td>
<td>100 (160)</td>
</tr>
<tr>
<td>Consumer Risk and Uncertainty</td>
<td>68</td>
<td>19</td>
<td>23</td>
<td>100 (131)</td>
</tr>
<tr>
<td>Community Consumption and Taxes</td>
<td>66</td>
<td>25</td>
<td>9</td>
<td>100 (136)</td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>41</td>
<td>27</td>
<td>32</td>
<td>100 (240)</td>
</tr>
<tr>
<td>Consumer Aid and Protection</td>
<td>42</td>
<td>20</td>
<td>20</td>
<td>100 (241)</td>
</tr>
<tr>
<td>Consumption of Food</td>
<td>47</td>
<td>17</td>
<td>36</td>
<td>100 (219)</td>
</tr>
<tr>
<td>Clothing and Soft Goods</td>
<td>62</td>
<td>18</td>
<td>20</td>
<td>100 (155)</td>
</tr>
<tr>
<td>Durables</td>
<td>60</td>
<td>20</td>
<td>20</td>
<td>100 (163)</td>
</tr>
<tr>
<td>Housing or Shelter</td>
<td>62</td>
<td>19</td>
<td>19</td>
<td>100 (158)</td>
</tr>
<tr>
<td>Transportation</td>
<td>71</td>
<td>21</td>
<td>8</td>
<td>100 (117)</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>52</td>
<td>23</td>
<td>25</td>
<td>100 (196)</td>
</tr>
<tr>
<td>Leisure</td>
<td>62</td>
<td>26</td>
<td>12</td>
<td>100 (156)</td>
</tr>
<tr>
<td>Education</td>
<td>53</td>
<td>23</td>
<td>24</td>
<td>100 (193)</td>
</tr>
<tr>
<td>Consumer Health</td>
<td>50</td>
<td>22</td>
<td>28</td>
<td>100 (204)</td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>56</td>
<td>27</td>
<td>17</td>
<td>100 (180)</td>
</tr>
<tr>
<td>Consumer Information</td>
<td>41</td>
<td>24</td>
<td>35</td>
<td>100 (241)</td>
</tr>
</tbody>
</table>
### Table 26. Principal program content of U.S. consumer education programs, by program sources, 1969.

<table>
<thead>
<tr>
<th>Principal Program Content</th>
<th>Consumer Education Program Sources</th>
<th>Percent of Programs 1/</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Consumer in the Economy</td>
<td>14%</td>
<td>23%</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>5</td>
<td>12</td>
</tr>
<tr>
<td>Management of Family Income</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Saving and Investment</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Credit</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Consumer Risk and Uncertainty</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Community Consumption and Taxes</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>Consumer Aid and Protection</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>Consumption of Food</td>
<td>27</td>
<td>36</td>
</tr>
<tr>
<td>Clothing and Soft Goods</td>
<td>17</td>
<td>15</td>
</tr>
<tr>
<td>Durables</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>Housing or Shelter</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Transportation</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Consumer Services</td>
<td>7</td>
<td>17</td>
</tr>
<tr>
<td>Leisure</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Education</td>
<td>20</td>
<td>17</td>
</tr>
<tr>
<td>Consumer Health</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Consumer Information</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>Number of Programs</td>
<td>70</td>
<td>100</td>
</tr>
</tbody>
</table>

1/ Percentages do not add to 100 percent because respondents were permitted to check more than one area of principal program content.
There were differences in program emphasis between the three levels of government consumer education programs studied. Consumer aid and protection was treated by about one-half of the government agencies at the Federal, state and local levels, and all three levels were concerned with consumer information. However, state and local government consumer education programs were more concerned with specific products than were Federal programs. Whereas the federal agencies were more often concerned with "consumers in the market" and "consumer health" than state and local government programs.

The overlapping in subject matter of institutional consumer education programs is apparent in Table 26. Similarly, a few consumer topics can be identified for which only one or two adult education institutions have subject matter responsibility. For example, few consumer education program sources treat public consumption decisions and taxes. Slightly more than one-third of the Federal government programs had a major thrust in this area, but few other institutions recognized it as a primary program area. Consumption of transportation services and use of leisure time are additional areas for which only a few consumer education programs have been developed. As a consequence, there is little complementarity and overlap of consumer education programs in these areas. Presumably, these areas are not congruent with the interests of sufficient numbers and kinds of organizations to foster the program diversity apparent for other consumer education areas.

(b) Program Content Issues: A major issue in adult education concerns whether programs should be process-centered or information-centered. The first type of program emphasizes concepts and understandings which are useful in organizing experiences, solving problems and making decisions. An information-centered program gives primary emphasis to developing better informed adults. It is evident from Tables 25 and 26 that, overall, equal attention is given to conceptual program content and product-specific content. Much of the latter is information-centered. It is also apparent that commercial consumer education programs are by and large information-centered, with some notable exceptions, whereas programs of educational organizations are process-centered. Consumer education programs of the mass media and government agencies are both process and information-centered. Thus, the consumer education programs of the several adult education sectors are complementary. Most program sources do not provide a total and comprehensive consumer education program.

A second program content issue concerns the relative emphasis given in adult consumer education programs to social and private consumption decisions. In Chapter 1, it was suggested that the

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returns to improved public consumption decisions were at least equal to and perhaps exceeded returns to investments in self-improvement on the part of consumers. However, the low visibility and public nature of these returns might result in consumers failing to make these kinds of investments, thus biasing the national adult consumer education effort toward individual consumer problems.

The survey results provide a mild confirmation of this hypothesis. Analysis of the programs indicates a strong emphasis on individual problems and decisions of consumers—how to buy, where to receive information, how to satisfy needs and wants. Few consumer education programs deal with the social aspects of consumption such as alternatives of purchasing through the private and public sector, group consumption decisions and the implications of individual decisions for social welfare. As Tables 25 and 26 illustrate most consumer education programs do not treat extensively "community consumption and taxes" and "consumption, production and income". These two areas are primarily concerned with social consumption decisions, responsibilities and problems.

(c) Vocational, Liberal and Consumer Adult Education: Consumer education competes with vocational and liberal education for the attention of adults as well as secondary school students. The dominance of vocational adult education was discussed above. However, there is a notable trend toward the liberal variety of adult education. This appears to be stimulated in large part by the problems of the emergent mass society. Alienation, depersonalization and the search for identity have increased the demand for life-enriching educational experiences beyond vocational training.

This development harbors implications for adult consumer education programs because the mass economy and impersonal market system contributed to this need for self-realization. Adult consumer education programs, focusing on understanding of the market and economic processes and economic contributions to individual and social welfare, could be an important part of the trend toward liberalizing adult education. However, present consumer education programs emphasizing consumers' satisfaction of unimproved needs and wants will not meet all the criteria for liberal, adult consumer education programs. In large degree mechanistic, technical consumer education emphasizing means and neglecting ends has contributed to the need for self-realization and expression on the part of consumers.

A broad study of the nation's adult education program suggests there is a misallocation of resources between vocational and consumer education. Educating people for earning incomes has been emphasized to the extent of neglecting their role as consumers. This

reflects the visibility of the costs and returns to these kinds of investments in adult education. The vocational-liberal-consumer components of adult education programs have not yet become adjusted to working and living patterns in the latter half of the 20th Century. This adjustment will undoubtedly place greater emphasis on adult consumer education in the future.

3.1.4 Adult Education Clientele: Adult consumer education programs should be mission-oriented in the sense that goal-directed study is undertaken for the purpose of solving consumer problems. This requires attention to the different kinds of problems faced by consumers and the receptivity of different audiences to educational experiences and techniques. The audience segments for adult consumer education programs have not been well defined. Nor has there been sufficient research to evaluate the effects of age, income and education on receptivity to adult consumer education programs.

(a) People versus Subject-Matter Orientation: A central issue facing adult educators concerns the appropriate departure for the learning experience—people or subject matter. The latter orientation presumes that there are a number of consumer concepts, skills and understandings with which all consumers must be familiar, and these dictate the methods and materials used in the learning process. A people-oriented adult education program, in contrast, focuses on consumer problems and organizes the learning experience around these problems and consumer goals. The dilemma in these two orientations lies in the selectivity of consumer education programs organized only around immediate consumer problems. Problem-oriented programs tend to be highly salient to consumers, but immediate consumer problems do not provide the framework for long-range consumer planning and decisions. Nordo they necessarily provide the experiences required for teaching all important consumer concepts, skills and understandings.

(b) Life-Span Approach to Consumer Education: Age has been identified as a major factor affecting participation in adult education programs. Especially for consumer education, participation cannot be permitted to decay with the aging of adults. Elderly consumers not only face new consumption decisions for which earlier consumer education is not totally applicable, but these consumers also face major changes in income and living patterns.

There is no national policy stimulating life-long learning in this country. Adult education is largely voluntary and directed in the main to young and middle-aged adults. Neither is there a single adult education program which effectively reaches adults of all ages. For the most part, consumer education programs designed for students and young adults are adopted without substantial modification for older consumers. Adult educators face the issue of whether or not there will be a life-long learning program for adults. And consumer educators must decide both how to integrate consumer education into this program and
how to tailor consumer education to the specific needs of consumer age groups.

Consumer Education Program Audiences: Three dimensions of consumer audience for adult consumer education programs were studied. The first of these was the age of the intended program audience. Many consumer education programs are directed to the full spectrum of age groups (Table 27). This is, of course, true for Federal, state and local government programs. The consumer education programs of businesses, trade associations and professional organizations are also often directed to all age groups.

The high proportion of programs indicating consumer education materials and techniques appropriate for all ages of consumers does not in most cases mean that separate program materials and thrusts have been developed for the different audience age groups. More often, the programs are undifferentiated by age groups and the same materials are felt appropriate for all ages of consumers. Homogeneous consumer needs and problems over the life cycle are a frequent assumption in the design and execution of consumer education programs.

Some consumer education programs are directed to a more specialized audience, and this narrower focus increases the specificity and appropriateness of the programs for particular age groups. Moreover, as shown in Table 27 the consumer education programs differ in their coverage of the life cycle by the various program sources. In general the observed consumer education programs were designed for young and middle-aged adults. Consumer education programs are less often directed to students under 15 years of age and adults over 60 than to other age groups.

Consumer education programs are typically designed for low and middle-income consumers. Less often, higher income consumers are the intended program audience. The income levels of intended program audiences differ however for the various program sponsors. The consumer education programs of trade associations, professional organizations and state and local governments appear to be directed equally to all income levels of consumers. Individual businesses and the mass media do not identify their programs with low-income consumers as often as other program sources.

Table 27 does not support the hypothesis that consumer education programs are primarily directed to women. With the exceptions of businesses and trade associations and the mass media, the consumer education programs studied were reported to be equally appropriate and directed to men and women.

The intended audience of consumer education programs does not appear to be strongly influenced by the principal program content. As shown in Table 28, the observed consumer education programs are primarily directed to consumers of ages 15 to 59 despite the program content. Slightly more of the programs
Table 27. Intended program audiences of consumer education programs, by program sources, 1969.

<table>
<thead>
<tr>
<th>Consumer Education Program Sources</th>
<th>Primary Program Audience</th>
<th>Family Income</th>
<th>Sex</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age Group</td>
<td>less $5,005</td>
<td>more 5,000</td>
</tr>
<tr>
<td></td>
<td>0 - 14</td>
<td>15 - 21</td>
<td>22 - 29</td>
</tr>
<tr>
<td>Business</td>
<td>64% 13% 53% 63% 59% 36%</td>
<td>63% 72% 71% 66% 89%</td>
<td></td>
</tr>
<tr>
<td>Trade Associations</td>
<td>61 13 39 45 46 28</td>
<td>73 82 75 71 78</td>
<td></td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>57 0 4 35 49 22</td>
<td>70 74 39 74 74</td>
<td></td>
</tr>
<tr>
<td>Unions, Cooperatives</td>
<td>55 9 18 45 45 27</td>
<td>45 73 27 64 64</td>
<td></td>
</tr>
<tr>
<td>Professional Organizations</td>
<td>62 27 46 41 41 27</td>
<td>65 68 68 81 81</td>
<td></td>
</tr>
<tr>
<td>Educational Organizations</td>
<td>44 22 44 48 41 22</td>
<td>67 67 67 74 74</td>
<td></td>
</tr>
<tr>
<td>Mass Media</td>
<td>43 29 70 86 86 70</td>
<td>43 79 70 79 86</td>
<td></td>
</tr>
<tr>
<td>Federal Government Agencies</td>
<td>79 21 57 64 64 64</td>
<td>93 79 70 93 93</td>
<td></td>
</tr>
<tr>
<td>State and Local Government</td>
<td>82 21 40 55 60 51</td>
<td>81 81 71 81 85</td>
<td></td>
</tr>
<tr>
<td>Not elsewhere classified</td>
<td>64 11 39 39 39 29</td>
<td>89 57 46 79 79</td>
<td></td>
</tr>
</tbody>
</table>

1/ Percentages will not add to 100 percent because respondents were permitted to check more than one category in each of the audience dimensions.
Table 28. Intended program audiences of consumer education programs, by principal content, 1969.

<table>
<thead>
<tr>
<th>Principal Program Content</th>
<th>Primary Program Audience</th>
<th>Age Group</th>
<th>Family Income</th>
<th>Sex</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Consumer in the Economy</td>
<td></td>
<td>all ages</td>
<td>less than $5,000</td>
<td>male</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td></td>
<td>0 - 14</td>
<td>15 - 21</td>
<td>61</td>
</tr>
<tr>
<td>Management of Family Income</td>
<td></td>
<td>22 - 29</td>
<td>30 - 59</td>
<td>76</td>
</tr>
<tr>
<td>Saving and Investment</td>
<td></td>
<td>60+</td>
<td>66</td>
<td>75</td>
</tr>
<tr>
<td>Credit</td>
<td></td>
<td></td>
<td>64</td>
<td>75</td>
</tr>
<tr>
<td>Consumer Risk and Uncertainty</td>
<td></td>
<td></td>
<td>66</td>
<td>75</td>
</tr>
<tr>
<td>Community Consumption and Taxes</td>
<td></td>
<td></td>
<td>67</td>
<td>75</td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td></td>
<td></td>
<td>68</td>
<td>75</td>
</tr>
<tr>
<td>Consumer Aid and Protection</td>
<td></td>
<td></td>
<td>69</td>
<td>75</td>
</tr>
<tr>
<td>Consumption of Food</td>
<td></td>
<td></td>
<td>70</td>
<td>75</td>
</tr>
<tr>
<td>Clothing and Soft Goods</td>
<td></td>
<td></td>
<td>71</td>
<td>75</td>
</tr>
<tr>
<td>Durables</td>
<td></td>
<td></td>
<td>72</td>
<td>75</td>
</tr>
<tr>
<td>Housing or Shelter</td>
<td></td>
<td></td>
<td>73</td>
<td>75</td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td>74</td>
<td>75</td>
</tr>
<tr>
<td>Consumer Services</td>
<td></td>
<td></td>
<td>75</td>
<td>75</td>
</tr>
<tr>
<td>Leisure</td>
<td></td>
<td></td>
<td>76</td>
<td>75</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td>77</td>
<td>75</td>
</tr>
<tr>
<td>Consumer Health</td>
<td></td>
<td></td>
<td>78</td>
<td>75</td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td></td>
<td></td>
<td>79</td>
<td>75</td>
</tr>
<tr>
<td>Consumer Information</td>
<td></td>
<td></td>
<td>80</td>
<td>75</td>
</tr>
</tbody>
</table>

| 1/ Percentages will not add to 100 percent because respondents were permitted to check more than one category in each of the audience dimensions. |
directed to consumers under 21 years old are concerned with investments in education, consumer risk and uncertainty and credit. And programs emphasizing "community consumption" and "consumption, production and income" are more frequently designed for adults over 60 years of age than programs treating other subjects. However, Table 28 does not in general support the hypothesis that consumer education programs are differentiated by age of consumer and the emphasis of these programs shifts with the life cycle of consumers. Nor is there evidence in the survey data indicating that consumer education programs emphasizing different aspects of consumer education are directed to different income levels of consumers.

3.1.5 Consumer Education Program Materials: Adult consumer education programs utilize a variety of educational materials. Leaflets, pamphlets and flyers are major vehicles for disseminating consumer education programs (Table 29). Films, slides, and tapes also are frequently used. The kinds of materials used in consumer education programs were not found to differ greatly for the sources of these programs or the major program content. Businesses, professional groups, consumer organizations, and government agencies all utilize the alternative kinds of materials with equal frequency.

The two major issues surrounding consumer education materials are the appropriateness of materials for special audiences and the objectivity of materials. For the most part, consumer education materials are not sufficiently adapted to meet unique audiences and program goals. Often the same concepts and understandings need to be taught to consumers of differing ages and income with different materials and levels of materials. Program sponsors need to more carefully define audience targets and tailor materials to these separate audiences.

The second issue concerns whether the consumer education materials provide a one or two-sided point of view. Consumer problems are complex, and the consumer can benefit from an understanding of the numerous and often conflicting points of view regarding the best course of action for consumers, the impact of consumers on market performance and the fairness of marketing and sales practices. Few consumer education materials attempt to present all sides of these issues. Instead, for the most part a one-sided communication technique dominates consumer education materials.

To a large degree, the development of consumer education materials is closely allied with other interests of the sponsoring organizations. As a result, the materials have a built-in point of view. These can be useful in the education of adults when all points of view can be scanned and the students are taught to critically evaluate the materials. However, often not all points of view are made equally available to consumers. And more frequently, consumers are not taught the necessary skills for criti-
Table 29 Major materials developed for consumer education programs, by principal program content.

<table>
<thead>
<tr>
<th>Principal Program Content</th>
<th>Books</th>
<th>Magazines</th>
<th>Leaflets, Pamphlets</th>
<th>Films, Slides</th>
<th>Tapes</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Consumer in the Economy</td>
<td>11%</td>
<td>14%</td>
<td>52%</td>
<td>24%</td>
<td>32%</td>
</tr>
<tr>
<td>Consumption, Production, Income</td>
<td>10</td>
<td>13</td>
<td>43%</td>
<td>24%</td>
<td>26%</td>
</tr>
<tr>
<td>Management of Family Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saving and Investment</td>
<td>10</td>
<td>10</td>
<td>43%</td>
<td>21%</td>
<td></td>
</tr>
<tr>
<td>Credit</td>
<td>9</td>
<td>11</td>
<td>53%</td>
<td>26%</td>
<td></td>
</tr>
<tr>
<td>Consumer Risk and Uncertainty</td>
<td>12</td>
<td>11</td>
<td>44%</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Community Consumption and Taxes</td>
<td>10</td>
<td>10</td>
<td>40%</td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>12</td>
<td>14</td>
<td>52%</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>Consumer Aid and Protection</td>
<td>11</td>
<td>14</td>
<td>53%</td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>Consumption of Food</td>
<td>13</td>
<td>15</td>
<td>59%</td>
<td>36%</td>
<td></td>
</tr>
<tr>
<td>Clothing and Soft Goods</td>
<td>11</td>
<td>12</td>
<td>55%</td>
<td>33%</td>
<td></td>
</tr>
<tr>
<td>Durables</td>
<td>12</td>
<td>16</td>
<td>48%</td>
<td>28%</td>
<td></td>
</tr>
<tr>
<td>Housing or Shelter</td>
<td>11</td>
<td>12</td>
<td>47%</td>
<td>26%</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>8</td>
<td>15</td>
<td>34%</td>
<td>21%</td>
<td></td>
</tr>
<tr>
<td>Consumer Services</td>
<td>9</td>
<td>16</td>
<td>52%</td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>Leisure</td>
<td>10</td>
<td>20</td>
<td>42%</td>
<td>24%</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>11</td>
<td>17</td>
<td>52%</td>
<td>33%</td>
<td></td>
</tr>
<tr>
<td>Consumer Health</td>
<td>12</td>
<td>16</td>
<td>56%</td>
<td>34%</td>
<td></td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>8</td>
<td>12</td>
<td>37%</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Consumer Information</td>
<td>12</td>
<td>19</td>
<td>61%</td>
<td>34%</td>
<td></td>
</tr>
</tbody>
</table>

1/ Percentages do not add to 100 percent because respondents were permitted to check more than one kind of material developed.
cally evaluating consumer education materials.

3.1.6 Program Dissemination Techniques: Consumer education programs utilize a variety of communication media (Table 30). Formal classes and meetings appear to be the most popular technique for program dissemination. But personal consultation, the broadcast media, the printed media and direct mail are also important to the dissemination of the national consumer education effort.

The various kinds of program sources did not differ greatly in their extent of use of these media. Nor does the program subject matter appear to be related to the program dissemination techniques.
Table 30: Principal dissemination techniques for consumer education programs, by principal program content, 1969.

<table>
<thead>
<tr>
<th>Principal Program Content</th>
<th>Program Dissemination Techniques Percentage</th>
<th>Individual Techniques Percentage</th>
<th>Broadcast Media Percentage</th>
<th>Printed Media Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Consumer in the Economy</td>
<td>60%</td>
<td>33%</td>
<td>33%</td>
<td>30%</td>
</tr>
<tr>
<td>Consumption, Production, Income Management of Family Income</td>
<td>51</td>
<td>34</td>
<td>34</td>
<td>30</td>
</tr>
<tr>
<td>Savings and Investment Credit</td>
<td>56</td>
<td>32</td>
<td>32</td>
<td>30</td>
</tr>
<tr>
<td>Consumer Risk and Uncertainty</td>
<td>48</td>
<td>23</td>
<td>23</td>
<td>27</td>
</tr>
<tr>
<td>Community Consumption and Taxes</td>
<td>84</td>
<td>40</td>
<td>37</td>
<td>27</td>
</tr>
<tr>
<td>Consumers in the Market</td>
<td>80</td>
<td>40</td>
<td>40</td>
<td>27</td>
</tr>
<tr>
<td>Debt and Savings</td>
<td>64</td>
<td>30</td>
<td>30</td>
<td>27</td>
</tr>
<tr>
<td>Consumer Aid and Protection</td>
<td>57</td>
<td>31</td>
<td>31</td>
<td>27</td>
</tr>
<tr>
<td>Consumer Organizations</td>
<td>60</td>
<td>32</td>
<td>32</td>
<td>30</td>
</tr>
<tr>
<td>Consumer Information</td>
<td>63</td>
<td>38</td>
<td>38</td>
<td>30</td>
</tr>
</tbody>
</table>

1/ Percentages do not add to 100 percent because respondents were permitted to check more than one kind of dissemination technique.
3.2 SUMMARY AND RECOMMENDATIONS

From the preceding analysis a number of conclusions can be drawn concerning the structure, achievements and limitations of the national consumer education effort. Moreover, from the study flow recommendations aimed at improving U.S. consumer education programs and tailoring these programs to the educational needs of consumers in the coming decade. These conclusions and recommendations are discussed below under the questions posed in Chapter 1: (1) What is and should be the institutional structure of the national consumer education effort?; (2) What is taught to consumers?; (3) Who is taught?; and (4) How are consumers taught in consumer education programs?

3.2.1 The Institutional Structure for Consumer Education: Consumer education in the United States involves numerous public and private institutions, associations and organizations. Within these, countless more individuals make up the national consumer education effort. In the survey, individual businesses and trade associations accounted for 42 percent of consumer education programs; federal, state and local governments represented 25 percent of these programs; and professional/educational organizations accounted for 14 percent of the programs. The remaining 20 percent of programs were identified with consumer organizations, unions, consumer cooperatives, the mass media, and miscellaneous organizations. These figures are a first approximation to the institutional structure of the national consumer education effort. They do not suggest the effectiveness or scope of these programs, however.

The diverse institutional structure of these consumer education programs raises questions of program coordination to insure a comprehensive and efficient national effort. For the most part, the numerous consumer education programs are not effectively coordinated. Not only is there substantial redundancy and duplication, but the treatment of consumer problems and affairs receives uneven treatment in these various programs. There is some feeling that in coordinating the many consumer education programs and institutions in this country, there is a need for institutional innovation.

(a) Consumer Education Program Objectives: The motives underlying consumer education programs of businesses, trade associations and professional groups, consumer organizations and the like are quite varied. More than two-thirds of the institutions surveyed listed as very important the program objective, "to improve marketing competency and consumer literacy". More than 50 percent of the survey respondents indicated that product use, education and market expansion were very important objectives of their consumer education programs.
Consumer protection was judged an important objective in just slightly more than one-fourth of the programs surveyed.

There were important differences in these program objectives for the various institutions. Businesses and trade associations reported that their consumer education programs were most often designed to educate consumers on product use and to expand markets. These were less important objectives for other programs. For example, federal, state and local government programs, along with mass media and educational/professional organizations' consumer education programs, are most frequently aimed at improving consumer literacy or competency. The major objectives of consumer organizations are legislative and protective.

In combination with the diversified institutional structure of the nation's consumer education efforts, this allocation of objectives by institutions contributes to a complex program structure. As new consumer education programs have developed and old programs evolved, their efforts have been directed to perceived gaps in the total program. And again, this diversity raises questions concerning the comprehensiveness and coordination of the national consumer education effort.

(b) Program Growth and Development in the 1960's: A large proportion of the consumer education programs studied originated in the 1960-69 decade. Particularly in the federal, state and local government agencies and the consumer organizations, educational activities directed to consumers are of recent origin. In addition, the survey results indicated that the 1960's was a period of substantial growth for older consumer education programs. The social and economic climate of the past decade apparently provided adequate nourishment for the blossoming and maturation of these programs.

There is evidence of substantial experimentation in the structure, content and techniques of consumer education programs in recent years. These involve, for example, new departments of firms solely concerned with consumer education, the adaptation of advertising techniques and new media to consumer education efforts, and the introduction of consumer education programs into government programs. It seems likely this experimentation will continue in the coming years as institutional and program adjustments are made in the national consumer education effort.

(c) Institutional Relationships and Problems: Institutions and organizations developing consumer education programs face problems of relationships with other programs and institutions. One such problem concerns the relationships of consumer education programs in the schools and adult education programs. In attempting to forge a total, life-span consumer education program, some coordi-
nation seems necessary between the school and adult education processes. To date, this institutional relationship has lacked adequate coordination. As a result, the transition from school to adult consumer education programs is abrupt. This educational interface needs coordination and study to insure the proper allocation of consumer education topics and orientations between the two educational processes.

In order to facilitate the growth and development of consumer education programs, a national policy of lifetime consumer education is recommended. The rapid obsolescence of consumer skills in our dynamic economy necessitates a comprehensive approach to consumer education over the entire life of the consumer. In such a policy, consumer education in both elementary and secondary schools should be viewed as a first step in the lifetime program. The basic concepts, skills, and understandings required of consumers should be provided in the formal educational process. Refinements and applications of these skills would then be the thrust of adult consumer education programs.

Consumer educators face other problems of institutional coordination. Businesses and commercial organizations sometimes find it difficult to accommodate and coordinate consumer education programs with other objectives. For example, firms are confronted with problems of the relationships of their advertising programs to consumer education efforts. The functions of these two types of programs are not in absolute conflict, but advertising and consumer education are directed to different firm objectives. In some organizations the responsibility for consumer education rests with the advertising and public relations departments. In others, consumer education efforts are isolated from advertising and promotion departments. In either case, there are coordination problems in meshing consumer education activities with other organizational goals.

A fundamental question concerns the compatibility of consumer education programs with the profit-oriented activities of firms and other commercial organizations. Clearly, there are certain subjects and educational areas where consumer education can contribute to profit and other economic incentives of commerce. To illustrate, both consumers and honest businessmen benefit from education which enhances consumer skills in detecting fraud. In these instances, there is substantial complementarity between consumer education and the profit motive. For other problems of consumers, such as brand and quality evaluation, comparisons of credit costs, and product-package evaluation, it would appear that consumer education from private interests is not always sufficient.

Inadequate attention has been given to the complementarities as well as conflicts between consumer education programs and other
commercial activities. For many problems of consumers, these complementarities are of such magnitude that commercial organizations can be relied upon for financing and executing consumer education programs. More careful study is needed in defining those areas where this is not the case.

For those areas of consumer education inadequately served by commercial programs, reliance must be placed on the good will of firms or the efforts of non-profit organizations. If firms expect to develop comprehensive consumer education programs, many aspects of these programs should not be subjected to the same profit criteria that apply to other organizational efforts. In addition, it would be possible, through subsidies or tax credits, to increase the scope and quantity of commercial consumer education programs if this were deemed desirable.

The analogous coordination problem in the non-profit sector concerns the blending of consumer education programs with other interests and organizational efforts. As discussed, consumer cooperatives, unions, and other voluntary organizations often combine an interest in consumer education with more traditional interests. Even consumer organizations combine educational, legislative, and product testing functions. To what extent do consumer education programs benefit from these alliances with other interests? Presumably, consumer education programs benefit from a close association with other consumer activities such as legislative action, product testing and group activities. Consumer problems require multi-dimensional solutions, and consumer education may be a substitute for legislative or group action in some instances. For much the same reason, consumer education programs have benefited from their close association with unions, cooperatives and voluntary organizations. However, as consumer organizations mature and undertake comprehensive consumer programs, it is expected that more of the nation's consumer education effort will be the responsibility of these specialized organizations.

A final question of institutional relationships in the national consumer education effort concerns the optimal combinations of government and private efforts. In the decade of the '60s the proportion of the national consumer education effort supported by government rose relative to that accounted for by programs outside of government. In large part this reflected the consumer legislative activity of the decade. While federal government activities generate substantial information of value to consumers, the task of translating this information into effective consumer education programs will probably fall to local governments and institutions in lieu of a substantially enlarged federal institutional structure at the local level. At present, no federal agency has the requisite structure, with the possible exceptions...
of the Federal Extension Service and the Social Security Administration, for developing and executing a national consumer education program.

(d) Program Development and Delivery Systems: The study revealed a substantial institutional void in the national consumer education effort at the local level. Despite the well-developed formal adult education system in this country, most adult consumer education is informal or outside the traditional educational system. Many well-conceived and developed consumer education programs suffer from the lack of a local institution, paralleling the schools, for implementing and delivering these programs. Without greatly enlarging adult consumer education programs of the schools, there would appear a need for a parallel delivery institution in consumer education. This need not compete with the present adult education structure in this country but could be quite complementary.

A related problem arises in the coordination of national and local consumer education programs. Programs developed by national associations are sometimes frustrated on the local level. In the case of firms, the good intentions of national headquarters may be thwarted by the lack of competence and interest in consumer education at the retail level. Organizations developing consumer education programs will need to devote as much attention to coordination and follow-up at the local level as is given to advertising, merchandising and publicity programs. Despite their obvious value, consumer education programs do not flow effortlessly from the national to local levels.

In Federal government consumer education programs as well, there are insufficient local institutions for effectively disseminating these programs at the local level. None of the Federal government agencies having consumer education capabilities, again with the exceptions of the Federal Extension Service and the Social Security Administration, possesses a system of local offices adequate for disseminating and providing feedback to a comprehensive consumer education program. In recent years, state governments have increased their consumer education activity, but these programs have also been limited by the lack of a local institution for disseminating consumer education programs.

It is recommended that steps be taken to construct and finance a local institution to service the national consumer education program. The characteristics of the institution are less clear than its need. There are a number of issues concerning the structure, financing, and operation of these local education units. What roles will business, government and non-profit institutions play in these offices? Is there presently an institution which could assume responsibility for the national consumer education program?
And what relationships will these local units have with the formal, local educational institutions? Answers to these issues are essential for the development of an institutional structure which would eliminate the local bottleneck and facilitate the national consumer education effort.

(c) Financing Consumer Education: There is no reliable estimate of the share of the national consumer education effort born by the private and public sectors or by various types of institutions. Nor is it clear that the costs of comparable consumer education programs are equal in the private and public sectors. For commercial organizations, consumer education programs might be considered joint products of other activities and thereby charged in part to the advertising or public relations budget. Government agencies also generate much information of value to consumers in the course of business, but government offices cannot subsidize information and education programs by combining them with other activities. In addition, the costs of collecting and organizing product information is probably more difficult and expensive for government agencies than for the firms intimately concerned with the products.

That government, businesses and other sources of consumer education programs have different objectives and concerns suggests these programs are complementary. Thus, increased funds for consumer education might most profitably be divided among the various program sources. Further study is needed to understand the relative costs and returns of alternative kinds and sources of consumer education programs.

The divergence between social costs and benefits of consumer education would justify government aid to private and public programs. In combination with the observation that firms will not find certain aspects of consumer education profitable, this divergence suggests that with increases in the national consumer education effort, the public sector will assume increasing importance. Nevertheless, both increases in public and private spending for consumer education are expected and recommended for the next decade.

(f) Recommendations for the Future Institutional Structure of Consumer Education Programs: A number of problems are evident in the institutional structure of the national consumer education effort. Issues of coordination, financing, institutional relationships, and program dissemination channels have been discussed above. The present consumer education institutions—the schools, adult education classes, and informal educational processes—are often hampered by one or more of these problems. Whether to remodel present consumer education institutions to accommodate and rectify these problems or to develop a parallel institution specifically designed for financing, constructing and disseminating a comprehensive national consumer education effort is a fundamental issue facing the nation. In either
case, it must be recognized that, despite limitations, such institutions as the Federal Extension Service, adult education classes and informal consumer education on the part of business and non-profit organizations will and should continue to contribute to the national consumer education program.

In the event that parallel institutional development is warranted and financially feasible, a national foundation for consumer education representing the combined interests of business, government and the non-profit sector is recommended. The advantages of such an institution lie primarily in its capabilities for coordinating the nation's diverse consumer education effort, providing research into consumer needs and educational processes, insuring comprehensive programs in consumer education, and reaching all potential audiences. With the combined resources of government and business, progress might be made toward the necessary local institutional structure by such a foundation. Another advantage of such a foundation is that it could serve as the focal point for the national consumer education program, greatly increasing its visibility to the public. Finally, despite the organizational problems inherent in an institution of such diverse interests, it appears to be one of the few ways of focusing and resolving the conflicts, duplications and contradictions presently characterizing the national consumer education effort.

In the Federal government, a change in policy is recommended with regard to consumer education. The present Federal structure and agency consumer responsibilities do not adequately reflect the interrelationship between consumer protection, consumer education and policies enhancing competition. Consumer education is fundamental to both the legislative and competitive process. Education of the consumer is necessary for securing sound legislation and deriving the social benefits of consumer protection measures. Similarly, without consumer education the competitive process may be debilitating to the market. Federal as well as state responsibilities for consumer protection and preservation of competition have been largely divorced from public consumer education efforts. For a balanced approach to consumer problems it is recommended that this triad of consumer measures--protection, education and competition--be recognized in public policy decisions and the organization of consumer interests in the Federal government.

3.2.2 Content of Consumer Education Programs: For the consumer education programs surveyed, "the consumer in the economy", "consumers in the market", "consumer protection", "consumer information", and "food" were the most popular program concerns. However, only one-third of the programs reported major concern with these topics. Complementarity of the several sources of the national consumer
education effort is indicated by the distribution of program topics by sources. No one source of consumer education programs approaches comprehensive treatment of the full scope of consumer program topics.

The product and conceptual priorities of the consumer education programs surveyed pose some contradictions. In particular, few programs were concerned with educating the consumer in regard to leisure, transportation and public consumption-tax decisions. And while 36 percent of the programs indicated a major concern with food, only about one-fifth of the programs were equally as concerned with clothing, durables, and housing. Consumer services were major subjects of one-fourth of the programs as were consumer health and educational investments.

The present institutional setting for the national consumer education effort greatly complicates the coordination of the several programs and consumer education subjects. With such a diversified program it is unlikely that the educational effort forthcoming would approach comprehensiveness and appropriately weight the many consumer education subjects. Moreover, the national consumer education effort appears to lack flexibility and the capability to adjust to market changes and trends. Because of the numerous institutions involved, this lack of flexibility, and the divergence between private and social returns to consumer education, a balanced and comprehensive consumer education effort will not be forthcoming without careful planning and coordination on the part of the institutions involved. The national consumer education foundation discussed above could serve in this coordinating role.

(a) Major Focuses of Consumer Education Programs: In Chapter 1 a distinction was drawn between returns to consumer education for the individual and for society. The proposition was advanced that as a result of the relationship between consumer literacy and the competitive state of the market the social returns to consumer education are likely higher than the returns to any one individual consumer. This argues for consumer education programs which are concerned with the broad, social aspects of consumer behavior and decisions as opposed to education for individual decisions. By and large, however, the national consumer education effort as revealed by the study places greatest emphasis on individual planning and decisions. Little attention is given to public consumption problems and decisions and the impact of individual consumer decisions for overall consumer welfare. Also, aside from the efforts of selected consumer organizations, relatively little attention is given to educating consumers concerning the evaluation and changing of market performance. There is a bias in the national consumer education effort favoring individual consumer problems and decisions over group and public consumption decisions. This needs to be corrected in future consumer education programs.
The Problem of Consumer Values: In Chapter 1, returns to consumer education were classified as (1) clarification of consumer values and improved capacity for satisfaction; (2) enhancement of consumers' managerial skills; (3) improvements in consumers' knowledge and purchase-use skills; and (4) increased consumer understanding of economic principals and markets and how market performance may be changed. In the national consumer education effort there is a misallocation of time and effort. Too much emphasis is put on improving the means to achieve unimproved ends relative to improving consumer wants and clarifying values.

Consumer educators need to address themselves to the issue of allocating their time and efforts between educating consumers to attain their preferred levels of living given their values and the existing market performance and education designed to improve those values and market performance. Consumer preferences and values are not static. As these undergo change, as influenced by living patterns and advertising, educators have a role to play in value clarification and evaluation. This does not imply the manipulation or dictation of consumer values, but it does imply that values may be vague, in conflict and poorly articulated. The educational process can enrich without dictating values. It does so in opening new vistas, defining new alternatives, and introducing the student to new ideas and information.

Consumer efficiency, or output for inputs, is quite high in our competitive economy. The cost-benefit ratio of improving consumer efficiency given existing values and market conditions through consumer education is much lower than the net returns to education improving preferences and enhancing capabilities for satisfaction. Those involved in the nation's consumer education effort need to reflect these new priorities in program directions.

3.2.3 Consumer Education Program Audiences: Three dimensions of target audiences for consumer education programs were studied: age, income, and sex. The majority of programs were intended for adults between the ages of 22 and 60. This suggests a complementarity of these programs with that consumer education offered in the high schools. Few consumer education programs were directed at the very young or those over 60 years of age. The proportion of programs directed to low-income consumers appears to be as great as the number tailored to the needs of middle-income consumers. And the survey results indicate most programs are equally applicable for men and women.

It would appear that in many cases consumer education programs are structured to service too diversified an audience. This is particularly evident for newly-developed programs which often fail to recognize the diversity of consumers and the different
program approaches applicable to various consumer groups. Low-income consumers in particular are often serviced with programs structured for higher income consumers, although there are notable exceptions.

In general, organizations involved in consumer education have not adequately studied the varied problems of consumers and formulated separate programs to meet these special needs. Consumer educators need to define target audiences with the same attention to detail as do advertisers and marketing firms. Research is just beginning to provide understanding of the target audiences for consumer education programs. More such research is needed for understanding such audience dimensions as income, education, mobility, urbanization, and age.

3.2.4 Consumer Education Materials and Techniques: The consumer education programs studied utilized a variety of educational materials and techniques. Pamphlets, leaflets and flyers were the most common media used in the consumer education programs. Books, films, and tapes were also used. Meetings, conferences, classes and lectures were the most popular techniques for disseminating consumer education programs, followed in importance by the printed word, mail, counseling, and the broadcast media.

There is currently considerable experimentation in disseminating consumer education programs. Apparently, the success of dissemination techniques differs for various audiences. Research is needed in evaluating the appropriateness of educational media to different income, age and educational levels of consumers. It is recommended that the mass media especially undertake a review of potential contributions to consumer education. Consumer educators also need to participate in communications research which will contribute to understanding the educational process of consumers.

There are two unique problems facing consumer educators in program dissemination. The first of these concerns mass media dominance by private interests. Most of the national communication channels are strongly dependent on advertising revenue. Frequently, consumer education is viewed as inimical to these private interests, though this need not be the case. Nevertheless, consumer educators using commercial channels must either rely on space provided as a public service or compete for commercial space. The latter alternative is expensive and has been unattractive to educators. Another alternative is to persuade advertisers and sponsors that consumer education should be a greater part of their public communications program. To date, an accommodation between commercial and consumer education interests in the mass media has not been reached. The proposed national consumer education foundation might make some contribution to the solution of this problem.
A second problem for those concerned with the national consumer education effort concerns the relationships of these programs to consumer education in the schools. High school courses treating consumer education presently constitute a prime alternative channel for disseminating consumer education materials. In this channel, the teacher serves the gatekeeper functions of evaluating and monitoring the flow of materials to students. For the most part, the present teachers of consumer education have not been trained in techniques for evaluating the objectivity and value of these materials. Consequently, faced with an abundance of materials in some aspects of consumer affairs and a vacuum in other areas, it is difficult for teachers to keep current and carefully evaluate all materials. And there is little time for feedback from teachers to consumer educators. In certain cases this results in material standards which prevent good materials from reaching pupils. In other cases, standards of evaluation are too lax. In the event consumer education programs continue to develop more materials for use in the schools, this evaluation task will become burdensome for teachers. Some relief would be provided by an independent, periodic survey and critique of these materials. The proposed foundation might assume responsibility for material collection and evaluation.
APPENDIX A: METHODOLOGY FOR SURVEY OF CONSUMER EDUCATION IN UNITED STATES SECONDARY SCHOOLS

A.1 DESCRIPTION OF SURVEY INSTRUMENTS AND PROCEDURES

A.1.1 Definition of Universe: To be included in the survey universe a local public school district had to meet the following three criteria: (1) the district must have been operating public secondary schools in 1968-69; (2) the district enrollment must have been 300 pupils or more (all grades); and (3) the district grade span must have included grades nine through twelve; i.e., K-12, 1-12, 7-12, or 9-12. In 1968-69 there were 10,088 local public school districts in the United States meeting these criteria.1/ This universe of public school districts accounted for only 50 per cent of all operating local school districts in 1968 but represented 98.4 per cent of public school pupil enrollment.

A.1.2 Sampling Procedure: The 10,000 local public school districts meeting the above criteria were the primary sampling units in the study. These districts were sampled according to a stratified random sampling plan. The universe of school districts, stratified by Fall 1968 district enrollment, is described in Table A1.

The sample was drawn from a universe frame listing all local public school districts alphabetically by state.2/ The first sampling unit for each strata was selected by entering the universe frame randomly and then selecting every nth unit in the strata as dictated by the sampling fraction. The universe frame consisted only of districts with 300 or more pupils but also contained districts not meeting the grade span requirement. Those districts in the frame not having grade spans which included grades nine through twelve were ignored in the selection of the sample from the frame.

A.1.3 The Questionnaire: The format and technique for administering the survey questionnaire were shaped by a number of considerations. First, the survey objective was to examine consumer education in the local district high school. However, because a current listing of secondary schools by grade spans and sizes is not available, it was necessary to make the local public school district the primary sampling unit. In addition to other problems of survey interpretation raised by the existence of a primary and secondary sampling unit, the need for filtering the survey materials from the local public school district superintendent to the high school principal influenced the design of the questionnaire.

2/ Ibid., pp. 31-205.
Table Al. Number of Local Public School Systems and Enrollment, by Size of District, Fall 1968.

<table>
<thead>
<tr>
<th>District Size</th>
<th>Public School Districts 1/ number</th>
<th>percent</th>
<th>Pupil Enrollment (000)</th>
<th>percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 300 pupils</td>
<td>1,768</td>
<td>700</td>
<td>10,088</td>
<td>100%</td>
</tr>
<tr>
<td>300 pupils or more</td>
<td>1,929</td>
<td>19</td>
<td>1,107</td>
<td>3</td>
</tr>
<tr>
<td>600 - 999</td>
<td>1,682</td>
<td>17</td>
<td>1,561</td>
<td>4</td>
</tr>
<tr>
<td>1,000 - 2,499</td>
<td>3,046</td>
<td>30</td>
<td>5,667</td>
<td>13</td>
</tr>
<tr>
<td>2,500 - 4,999</td>
<td>1,784</td>
<td>18</td>
<td>6,784</td>
<td>16</td>
</tr>
<tr>
<td>5,000 - 9,999</td>
<td>994</td>
<td>10</td>
<td>7,398</td>
<td>17</td>
</tr>
<tr>
<td>10,000 - 24,999</td>
<td>486</td>
<td>5</td>
<td>7,570</td>
<td>18</td>
</tr>
<tr>
<td>25,000 or more</td>
<td>167</td>
<td>2</td>
<td>12,318</td>
<td>29</td>
</tr>
<tr>
<td>All districts</td>
<td>11,856</td>
<td>43,105</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1/ Includes grade spans K-12, 1-12, 7-12, and 9-12.


Secondly, it was necessary to design a questionnaire which permitted participation by both the high school principal and the teachers. Since consumer education is typically integrated throughout the curriculum and is as much a teaching technique as it is a specific subject matter, it was felt principals or their curriculum representatives would not be able to satisfactorily report the extent and location of consumer education in the high school. At any rate, the magnitude of the task would probably have resulted in extremely low rates of survey participation. On the other hand, it would have been impractical to send a questionnaire to every teacher in the sample high schools. A compromise was reached by which principals made a first decision as to which areas of their curriculum would merit participation in the survey. Teachers or department heads in these areas were then asked to conduct the necessary curriculum search.

The third consideration in questionnaire design was to facilitate principal-teacher response to the survey. For this purpose a postcard-questionnaire format was adopted in order to keep the size of the questionnaire to a minimum and to facilitate survey returns. Business reply postcards were designed for this purpose.

A set of 13 postcard-questionnaires was sent by the cooperating...
district superintendents to a secondary school principal in their
district. The first of these, the principals' questionnaire, is
shown in Exhibit 1. The cooperating high school principals were
requested to provide the background information about their school
on this questionnaire. This data was for later use in analyzing
offerings in consumer education by school type, size and location.
The secondary school principal was also asked to distribute the
remaining 12 postcard-questionnaires to teachers or supervisors in
those curriculum areas where consumer education might be taught in
the school. Those areas for which the principal requested an inter-
nal curriculum search were checked at the bottom of the principals' 
questionnaire. This information was needed for later editing of
the returning teacher questionnaires and interpretations of teacher
non-response. After completing this questionnaire and distributing
the remaining forms to teachers, the principal returned the card to
survey headquarters via prepaid mail and played no further role in
the survey.

The teacher postcard-questionnaire is shown in Exhibit 2. Each
principal was given 12 of these to distribute to teachers
based on his judgment of where consumer education might be located
in the curriculum. At the top of nine of these questionnaires the
designated curriculum areas were printed corresponding to those
areas listed on the principals' questionnaire. The other three
cards could be used by the principal in surveying additional areas
of the curriculum for consumer education.

Instructions were given on the postcard for teachers or depart-
ment heads to examine the consumer education topics listed on the
other side of the questionnaire, to search courses in their area
for these topics and to indicate the extent of consumer education
offerings (Exhibit 2A). In order to stimulate both positive and
negative responses, a box could be checked indicating the absence
of any courses treating consumer education.

The reverse side of the teachers' questionnaire is shown by
Exhibit 2B. Courses devoted entirely to consumer education topics
and/or dominated by a consumer education orientation were to be
listed at the top of the questionnaire. Title, grade level and
enrollment of those special courses were to be given. The second
section of the questionnaire solicits additional information about
the content of these special courses and also requests a listing of
those courses not devoted entirely to consumer education but,
nevertheless, concerned with consumer subjects in part. Thus, the
two-part teacher questionnaire provided an indication of the preva-
ience of special consumer education courses in secondary schools
and the extent of integration of consumer education throughout the
high school curriculum.

Cooperating teachers were asked to indicate the title, grade
level, and annual enrollment of courses in consumer education of-
fered in 1968-69. Further, they were asked to indicate the number
of class periods devoted to each of 20 consumer education topics
listed on the questionnaire. These topics were defined in more
detail on a sheet of paper entitled "Classification of Consumer Education Subjects" which was attached to each of the teachers' questionnaires (Exhibit 3). Teachers in each curriculum area could list up to 10 special and integrated consumer education courses. After completing this questionnaire, the teacher returned it to survey headquarters via prepaid mail.

Prior to the survey, the original and numerous subsequent revisions of the questionnaires shown in Exhibits 1 and 2 were submitted to secondary school teachers and principals for comments and criticisms. Their suggestions along with those of personnel in the Office of Education contributed significantly to the final form of the questionnaires. This form was approved for use by the Bureau of Research, Office of Education on April 3, 1969.

A.1.4 Choice of Curriculum Areas: The nine pre-designated curriculum areas were chosen in consultation with teachers and leaders in consumer education. These areas included the three curriculum areas in which consumer education courses were reported in the 1961 survey of subject offerings in public secondary schools--home economics, business education and social studies. Other curriculum areas listed where interviews and research suggested that consumer education might be offered included distributive education, mathematics, industrial arts and vocational agriculture, health-hygiene, driver education, English and science.

It was not expected that all of the schools surveyed would report consumer education offerings in each of these curriculum areas. Nevertheless, the possibility existed so that each of the schools was sent a complete set of the questionnaires.

A.1.5 Choice of Consumer Education Topics: The 20 consumer education topics and concepts listed on the teachers' questionnaire and elaborated in Exhibit 3 were also chosen after substantial research and discussions with leaders in consumer education. These comprise not only the core consumer education topics normally taught but, in addition, include some lesser accepted topics.

Consumer education is both a subject for instruction and a teaching orientation. In home economics and business education such topics or units as money management, consumer behavior, credit, savings and investment typify the course content of consumer education. In other areas consumer topics and issues are discussed as they are affected by or related to allied areas of instruction. This involves imposing a consumer orientation on other topics. For example, consumer credit may be discussed in

a math class or be the subject of a unit in driver education in order to relate the instruction to the personal experiences of the student.

In the selection of the 20 consumer education topics and their detailed definitions, an attempt was made to define consumer education both as a subject of instruction and an instructional technique. The objective was to convey to teachers the impression that all education can be related to the consumer but this is not necessarily the case. Thus, maintaining health need not be consumer education but is if it involves instruction on the purchase and wise use of medical services and facilities. Additionally, driver education is not necessarily consumer education but can be if attention is given to purchasing and using alternative transportation services, the economics of transportation and the financing of automobiles.

A.1.6 Survey Procedure: Although the questionnaire format was complete and approved on April 3, 1969, printing time and other mechanical problems delayed the mailing of the forms until April 18-21. As a consequence, due to the time required for the questionnaire to filter down to the teachers from the secondary school principals and district superintendents and the time required for completing the questionnaire once in the teachers' hands, this survey wave did not receive a satisfactory response. By May 9, 1969, or three weeks following mailing, some 208 of the 577 districts sampled or 35 per cent were cooperating in the survey. By July 1 about 220 district superintendents had responded to the initial survey wave.

Because of the approaching end of the school year and after consulting with non-responding district superintendents and teachers, it was not deemed practical to send a follow-up questionnaire to non-respondents in the Spring of 1969. Instead, a second wave of the survey was conducted on September 1, 1969. With the response to this follow-up and the project reporting date drawing near, no additional attempts were made to increase survey response.

The sample survey was complicated by the need to secure cooperation at three levels of education. First, each local school district superintendent was sent two packets of principal and teacher questionnaires. The letter accompanying these materials (Exhibit 4A) explained the purposes of the survey and asked the superintendent to choose a local junior and senior or junior-senior high school for the study. The superintendent was instructed to make his choice of schools on the basis of those typifying the treatment given to consumer education in the district. The packets of principal and teacher questionnaires were then forwarded to these schools by the superintendent. The follow-up letters to superintendents not responding to the Spring mailing are shown in Exhibits 4B and 4C. In addition, a self-addressed, prepaid postcard for indicating intentions to cooperate was included in the Fall mailing to district superintendents (Exhibit 5).

Since consumer education is frequently included in the adult education courses offered by the local public school system, a survey
of these courses was also made. The district superintendent was asked to forward a postcard-questionnaire to the district supervisor of adult education. This questionnaire was identical to that used for surveying teachers as shown in Exhibits 2A and 2B with the exception that it was labeled, "To District Supervisor of Adult Education in Public Schools".

The cover letter accompanying the packet of principal and teacher questionnaires to the principal's office is shown in Exhibit 6A. This letter requested the principal to complete the appropriate postcard-questionnaire and forward the teacher questionnaires to the pre-designated curriculum areas. The follow-up letter used in the Fall of 1969 is shown in Exhibit 6B.

A.1.7 Processing of Questionnaires: The possibility of non-response and difference in timing of survey returns at the three levels of the survey--district superintendents, principals and teachers--meant that the data could not be edited or transferred to data processing cards until all potential returns were received. Hence, this work began on October 1, 1969. The returns were edited for consistency, errors, and clarity and transferred to data processing cards. In most cases, the replies were usable with only slight editing. All data was tabulated on the CDC 6500 computer.

A.2 SURVEY RESPONSE AND ANALYSIS OF RETURNS

A.2.1 District Response: The universe, sample size and district response are described in Table A2. The strata sample size was determined by the desire to provide sample estimates of population values within ±10 percent of true values at the 5 per cent level of statistical confidence.4/ Due to the skewed distribution of school districts by pupil enrollment, this procedure automatically entailed larger sampling fractions in the larger district strata. The larger districts were sampled at the rate of one in three while the sampling fraction for smaller districts varied from .03 to .05.

A total of 304 local public school districts participated in the survey for a response rate of .53. The response rate for the smaller districts was somewhat less than that for the larger districts. This, allied with the greater sampling fractions for larger districts, had the effect of biasing the national sample toward the larger districts. Thus, only 7 per cent of the districts in the universe had over 10,000 pupils while 26 per cent of the districts in the sample were of this size. To the extent that secondary high schools in the larger districts are found in the study to exhibit a different

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4/ The sample size, N, was estimated by: \( N = \frac{t^2 pq}{d^2} \) where P, the true population value, was assumed to be .25, Q = 1-P, and \( d = .05 \) is the desired confidence interval. See: Cochrane, W.G., Sampling Techniques, New York: John Wiley & Sons, Inc., 1963, pp. 71-75.

<table>
<thead>
<tr>
<th>Item</th>
<th>Universe Size</th>
<th>Sample Size</th>
<th>District Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Districts</td>
<td>Percent of Universe</td>
<td>Number of Cooperating Districts</td>
</tr>
<tr>
<td></td>
<td>Number of Districts</td>
<td>Percent of Universe</td>
<td>Number of Cooperating Districts</td>
</tr>
<tr>
<td>District Enrollment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>300 - 599 pupils</td>
<td>1,929</td>
<td>19</td>
<td>88</td>
</tr>
<tr>
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<td>1,682</td>
<td>17</td>
<td>88</td>
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<td>1,000 - 2,500</td>
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<td>90</td>
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<tr>
<td>5,000 - 10,000</td>
<td>994</td>
<td>10</td>
<td>85</td>
</tr>
<tr>
<td>10,000 - 25,000</td>
<td>486</td>
<td>5</td>
<td>78</td>
</tr>
<tr>
<td>25,000 or more</td>
<td>167</td>
<td>2</td>
<td>60</td>
</tr>
<tr>
<td>All districts</td>
<td>10,088</td>
<td>100%</td>
<td>577</td>
</tr>
<tr>
<td>Region</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>2,145</td>
<td>21</td>
<td>113</td>
</tr>
<tr>
<td>North Central</td>
<td>4,270</td>
<td>42</td>
<td>207</td>
</tr>
<tr>
<td>South</td>
<td>2,345</td>
<td>23</td>
<td>167</td>
</tr>
<tr>
<td>West</td>
<td>1,328</td>
<td>14</td>
<td>90</td>
</tr>
<tr>
<td>U.S.</td>
<td>10,088</td>
<td>100%</td>
<td>577</td>
</tr>
</tbody>
</table>

1/ Includes only local public school districts with 300 or more pupils and grade spans K-12, 1-12, 7-12, and 9-12.
treatment of consumer education than schools in the smaller districts, this sample bias would be important.\textsuperscript{5} However, it could also be argued, although supporting data is lacking, that the strata weights shown in Table A2 compensate for the larger number of secondary schools operating in the larger districts.

No attempt was made to stratify the sample by states or regions. It was assumed that since the sample was drawn from a list of local public school districts classified by states, the random start and selection of every nth unit would result in a sample appropriately weighted by the regions shown in Figure A1. However, this procedure resulted in a 7 per cent sample in the smallest region, the South, and in the West while there was a 5 per cent sample taken in the Northeast and North Central states. As a result, the sample is slightly underweighted with Northeast school districts and overweighted with Southern districts. An above average response rate produced the appropriate sample weighting for North Central districts, and a below average response kept the sample from extreme over-representation with Southern districts. Over-all, the sample appears to be satisfactorily weighted by regions.\textsuperscript{6}

A.2.2 School Response: The district superintendents were free to choose a junior and senior or a combined junior-senior high school to participate in the survey. As shown in Table A3, superintendents for the most part chose separate junior and senior high schools. Of the 304 cooperating districts, only 38 reported on the basis of a combined junior-senior high school. More than one-half of these were small districts with less than 1,000 district enrollment, presumably having only one high school, and almost 50 per cent were in the North Central states.

In the larger districts having more than one high school, the superintendent typically chose separate junior and senior high schools to participate in the study. Of the 266 districts reporting information for both a junior and a senior high school, 126 had a district enrollment of 5,000 pupils or more.

The principals' level of non-response is also shown in Table A3. In 151 of the 266 districts reporting for a junior and a senior high school, both the junior and the senior high school principals cooperated in the survey. There were, in addition, 35 districts in which only the junior high principal cooperated and 80 districts in which only the senior high school principal cooperated.

It was not determined what kind of schools were chosen to participate in the study for which no response whatsoever was received.

\textsuperscript{5} Table 5 in Chapter 2 shows the prevalence of consumer education in secondary schools by district size and indicates that the extent of consumer education offerings does not appear to be strongly related to district enrollment.

\textsuperscript{6} Table 2 in Chapter 2 does not indicate a firm relationship between regional school location and the extent of offerings in consumer education.
Figure A1. Survey regions for analysis of the national consumer education program.

SURVEY REGIONS

* West includes Alaska and Hawaii.

<table>
<thead>
<tr>
<th>Item</th>
<th>District Superintendents' Choice of Schools</th>
<th>Separate Jr.-Sr. High Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Combined Jr. and Sr. High School</td>
<td>Junior and Senior High</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Responded</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Only Junior High Responded</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Only Senior High Responded</td>
</tr>
<tr>
<td>District Enrollment</td>
<td>---number of school districts in sample---</td>
<td>---</td>
</tr>
<tr>
<td>300 - 599 pupils</td>
<td>11</td>
<td>5</td>
</tr>
<tr>
<td>600 - 1,000</td>
<td>10</td>
<td>13</td>
</tr>
<tr>
<td>1,000 - 2,500</td>
<td>8</td>
<td>22</td>
</tr>
<tr>
<td>2,500 - 5,000</td>
<td>5</td>
<td>32</td>
</tr>
<tr>
<td>5,000 - 10,000</td>
<td>2</td>
<td>30</td>
</tr>
<tr>
<td>10,000 - 25,000</td>
<td>0</td>
<td>24</td>
</tr>
<tr>
<td>25,000 or more</td>
<td>2</td>
<td>25</td>
</tr>
<tr>
<td>All districts</td>
<td>38</td>
<td>151</td>
</tr>
<tr>
<td>Region</td>
<td></td>
<td>35</td>
</tr>
<tr>
<td>Northeast</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>North Central</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>South</td>
<td>10</td>
<td>26</td>
</tr>
<tr>
<td>West</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>U.S.</td>
<td>38</td>
<td>80</td>
</tr>
</tbody>
</table>
The relatively low response rate of small districts shown in Table A2 and the likelihood of these districts participating on the basis of a combined junior-senior high school indicated in Table A3 suggests the national sample is under-represented with respect to combined junior-senior high schools. Owing to this and the presumed differing treatment of consumer education in junior and senior high schools, most of the results reported in Chapter 2 are differentiated by junior and senior high schools, but the senior and combined junior-senior high schools are grouped together.\textsuperscript{7/}

About one-half of the participating high schools for which school size could be determined reported pupil enrollment of 800 students or more (Table A4). The majority of combined junior-senior high schools were smaller than this, but the separate junior and senior highs tended to be well represented in the four school size categories studied.

Table A4 also describes the size of city in which the participating high schools were located. Some 83 per cent of the combined schools were in rural areas or cities of 10,000 people or less. As with distribution by school size, the separate junior and senior highs schools were well distributed across the city size categories studied with the exception of the rural area category.

A.2.3 Adult Education Response: The participation of district adult education supervisors in the survey is shown in Table A5. Not all districts offer adult education courses. And only 20 per cent of the districts surveyed participated in this phase of the study. Further, 41 per cent of the participating adult education programs were located in cities of 25,000 population or more. The participation of adult education programs in each of the regions, however, was proportional to overall district cooperation with slight over-representation in the West and under-representation in the Northeast.

A.2.4 Principal-Teacher Response: The third level of response/non-response for teachers and principals is illustrated in Table A6. Principals were given discretion in their choice of curriculum areas for participation in the study. The principal response in the table indicates the extent to which the participating secondary school principals requested their teachers to conduct a curriculum search and to participate in the study. This response reflects the existence or absence of the various curriculum areas in the participating schools, the principals' awareness of where consumer education is and is not being offered in his school, and probably

\textsuperscript{7/} Table 1 in Chapter 2 indicates the contrast of treatment of consumer education in senior and combined junior-senior high schools with the treatment of consumer education in the junior high schools. It is presumed that in combined junior-senior high schools, the upper division teachers and supervisors completed the questionnaire.

<table>
<thead>
<tr>
<th>Item</th>
<th>Number of Schools in Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Combined Jr-Sr High Schools</td>
</tr>
<tr>
<td>School size</td>
<td></td>
</tr>
<tr>
<td>undetermined</td>
<td>1</td>
</tr>
<tr>
<td>0 - 420 pupils</td>
<td>17</td>
</tr>
<tr>
<td>421 - 799</td>
<td>14</td>
</tr>
<tr>
<td>800 - 1,204</td>
<td>8</td>
</tr>
<tr>
<td>1,205 or more</td>
<td>7</td>
</tr>
<tr>
<td>All sizes</td>
<td>47</td>
</tr>
<tr>
<td>City size</td>
<td></td>
</tr>
<tr>
<td>rural area</td>
<td>7</td>
</tr>
<tr>
<td>less than 2,500</td>
<td>21</td>
</tr>
<tr>
<td>2,500 - 10,000</td>
<td>11</td>
</tr>
<tr>
<td>10,000 - 25,000</td>
<td>4</td>
</tr>
<tr>
<td>25,000 - 100,000</td>
<td>1</td>
</tr>
<tr>
<td>100,000 or more</td>
<td>3</td>
</tr>
<tr>
<td>all sizes</td>
<td>47</td>
</tr>
</tbody>
</table>
Table A5. Cooperation of Local Public School District Adult Education Supervisors in Survey of Consumer Education.

<table>
<thead>
<tr>
<th>Item</th>
<th>Sample Size</th>
<th>Cooperating Adult Education Supervisors (percent)</th>
<th>Percent of Districts Surveyed Cooperating</th>
</tr>
</thead>
<tbody>
<tr>
<td>City size</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100,000 or more</td>
<td>NA</td>
<td>16</td>
<td>14</td>
</tr>
<tr>
<td>25,000 to 99,999</td>
<td>NA</td>
<td>32</td>
<td>27</td>
</tr>
<tr>
<td>10,000 to 24,999</td>
<td>NA</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>2,500 to 9,499</td>
<td>NA</td>
<td>24</td>
<td>20</td>
</tr>
<tr>
<td>rural area</td>
<td>NA</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>total</td>
<td></td>
<td>118</td>
<td>100%</td>
</tr>
<tr>
<td>Region</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>113</td>
<td>15</td>
<td>13</td>
</tr>
<tr>
<td>North Central</td>
<td>207</td>
<td>50</td>
<td>42</td>
</tr>
<tr>
<td>South</td>
<td>167</td>
<td>32</td>
<td>27</td>
</tr>
<tr>
<td>West</td>
<td>90</td>
<td>21</td>
<td>18</td>
</tr>
<tr>
<td>U.S.</td>
<td>577</td>
<td>118</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Curriculum Area</th>
<th>Combined Jr.-Sr. High School Principal Response</th>
<th>Junior High Schools Principal Response</th>
<th>Senior High Schools Principal Response</th>
<th>All Schools Principal Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Teacher Response</td>
<td>Teacher Response</td>
<td>Teacher Response</td>
<td>Teacher Response</td>
</tr>
<tr>
<td>Home Economics</td>
<td>96</td>
<td>49</td>
<td>84</td>
<td>65</td>
</tr>
<tr>
<td>Business Education</td>
<td>92</td>
<td>42</td>
<td>40</td>
<td>67</td>
</tr>
<tr>
<td>Social Studies</td>
<td>92</td>
<td>72</td>
<td>93</td>
<td>59</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>26</td>
<td>75</td>
<td>13</td>
<td>80</td>
</tr>
<tr>
<td>Mathematics</td>
<td>92</td>
<td>49</td>
<td>94</td>
<td>74</td>
</tr>
<tr>
<td>Ind. Arts-Voc. Agric.</td>
<td>85</td>
<td>40</td>
<td>73</td>
<td>53</td>
</tr>
<tr>
<td>Health-Hygiene</td>
<td>57</td>
<td>41</td>
<td>65</td>
<td>52</td>
</tr>
<tr>
<td>Driver Education</td>
<td>72</td>
<td>41</td>
<td>22</td>
<td>52</td>
</tr>
<tr>
<td>English</td>
<td>91</td>
<td>42</td>
<td>84</td>
<td>58</td>
</tr>
<tr>
<td>Science</td>
<td>17</td>
<td>75</td>
<td>33</td>
<td>52</td>
</tr>
<tr>
<td>Guidance, Counseling</td>
<td>21</td>
<td>30</td>
<td>19</td>
<td>61</td>
</tr>
<tr>
<td>Others 1/</td>
<td>04</td>
<td>83</td>
<td>03</td>
<td>64</td>
</tr>
</tbody>
</table>

1/ Includes foreign languages, special education, art, music, work experience, speech, drama, physical education.

2/ Percent of cooperating principals requesting teachers to conduct a curriculum search for consumer education and respond to survey.

3/ Percent of teachers responding to survey who were asked to participate by their principal.
also the principals' willingness to impose the questionnaire burden on teachers.

Most of the principals requested the curriculum search in home economics (91%), social studies (91%), mathematics (90%), and English (83%). Fewer principals deemed it worthy to examine the curriculum in industrial arts-vocational agriculture (78%), business education (72%), and health-hygiene (62%). About one-half of the principals requested a curriculum search in driver education and only 36 per cent did so in distributive education. Principal response was greater in the combined junior-senior highs and the senior highs than in the junior high schools for home economics, business education, distributive education, industrial arts-vocational agriculture and driver education. On the other hand, principal responses were about equal for the three kinds of schools in social studies, mathematics, health-hygiene, and English.

According to Table A6, on the average about 55 per cent of the teachers responded to principal requests for the curriculum search. This includes both affirmative and negative responses to the question, "Is consumer education offered in courses taught in your area?" More than 60 per cent of the department heads or teachers in home economics, mathematics, and science conducted the curriculum search and returned their questionnaires. Response was only slightly lower (57-58 per cent) in business education, social studies, distributive education and English. Teachers of driver education had the lowest response rate of 47 per cent. These appear to be acceptable response rates for a mail questionnaire which, in many cases, represented merely a speculation that consumer education could be taught in the curriculum area.

Combined principal-teacher survey response is shown in Figure A2. Assuming the curriculum areas are present in all of the schools studied, the total teacher response is the product of the conditional teacher response and the principal response given in Table A6. Those areas in which this conditional response exceeded 50 per cent of all teachers included home economics, social studies, and mathematics. In business education, industrial arts-vocational agriculture, and English the conditional teacher response exceeded 40 per cent. In the remaining areas, distributive education, health, driver education and science, 30 per cent or less of both principals and teachers cooperated in the study.

Table A7 indicates a slight increase in the frequency of principal response in the larger school districts and in the larger schools. However, teacher response to the survey does not appear to be strongly related to either school or district size. Both principal and teacher response were somewhat higher in the Northeastern and Western states than in the North Central and Southern states.
Figure A2. Secondary School Principal and Teacher Cooperation in Sample Survey, by Selected Curriculum Areas, 1968-69.

<table>
<thead>
<tr>
<th>Item</th>
<th>Principal Response</th>
<th>Teacher Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>District Enrollment</td>
<td>- - - Percent</td>
<td>- - -</td>
</tr>
<tr>
<td>300 - 599 pupils</td>
<td>64</td>
<td>60</td>
</tr>
<tr>
<td>600 - 1,000</td>
<td>76</td>
<td>52</td>
</tr>
<tr>
<td>1,000 - 2,500</td>
<td>67</td>
<td>45</td>
</tr>
<tr>
<td>2,500 - 5,000</td>
<td>73</td>
<td>51</td>
</tr>
<tr>
<td>5,000 - 10,000</td>
<td>72</td>
<td>60</td>
</tr>
<tr>
<td>10,000 - 25,000</td>
<td>76</td>
<td>62</td>
</tr>
<tr>
<td>25,000 or more</td>
<td>82</td>
<td>62</td>
</tr>
<tr>
<td>All districts</td>
<td>73</td>
<td>56</td>
</tr>
<tr>
<td>Region</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Northeast</td>
<td>76</td>
<td>59</td>
</tr>
<tr>
<td>North Central</td>
<td>72</td>
<td>53</td>
</tr>
<tr>
<td>South</td>
<td>71</td>
<td>54</td>
</tr>
<tr>
<td>West</td>
<td>76</td>
<td>57</td>
</tr>
<tr>
<td>U.S.</td>
<td>73</td>
<td>56</td>
</tr>
<tr>
<td>School Enrollment</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>0 - 420</td>
<td>65</td>
<td>56</td>
</tr>
<tr>
<td>421 - 799</td>
<td>71</td>
<td>45</td>
</tr>
<tr>
<td>800 - 1,200</td>
<td>75</td>
<td>57</td>
</tr>
<tr>
<td>1,200 or more</td>
<td>78</td>
<td>64</td>
</tr>
<tr>
<td>All enrollments</td>
<td>73</td>
<td>56</td>
</tr>
</tbody>
</table>

1/ Response of principals and teachers in the nine primary curriculum areas surveyed (home economics, business education, social studies, distributive education, mathematics, industrial arts and vocational agriculture, health/hygiene, driver education, and English).
A.3 EVALUATION OF SURVEY AND LIMITATIONS OF STUDY

A.3.1 Correction for Non-Response and Survey Timing: The necessity for postponing the second wave of the survey from Spring to Fall of 1969 introduced a potential bias into the survey. Over the summer of 1969, curriculums could have been changed, teaching assignments altered, or other considerations could have affected the response to the two survey waves.

Table A8 indicates the principal and teacher responses for the two survey waves. With a few exceptions it does not appear that principal cooperation and response differ significantly for the Spring and Fall surveys. In contrast, in almost all cases, teacher response was markedly higher in the Fall than in the Spring. Hence, the nearness of the Spring mailing to the end of the school year greatly reduced teacher cooperation in the survey. Teacher response in the various curriculum areas varied from two-thirds to three-fourths in the Fall compared to 45 per cent in the Spring.

There is no evidence that the time lag between the two survey waves noticeably changed the reporting of extent of consumer education on the part of teachers. Somewhat less consumer education was reported in the Fall than in the Spring by teachers of home economics and business education, but slightly more was reported by teachers of social studies and science. The percent of cooperating teachers reporting any consumer education did not differ significantly for the two survey waves in the other curriculum areas.

The second survey wave can thus be treated as a correction for possible bias introduced by non-response to the first survey wave. In this case, it would appear that principals' response to the first wave did not differ materially from those principals not responding in the Spring. Moreover, while a larger proportion of teachers responded to the Fall mailing than to the Spring mailing, it does not appear that Spring non-respondents differ materially from spring respondents in their consumer education offerings.

The survey procedure and evaluation of response are complicated by the three levels of potential non-response in the study. It was felt, nevertheless, that the survey so benefitted from involving superintendents, principals and teachers as to outweigh the costs of the three-way non-response. The 53 per cent response rate for district superintendents appears acceptable considering the large numbers of research projects submitted to these offices for approval. Moreover, the cooperation of 469 secondary school principals with the study appears sufficient to provide acceptable estimates for the purposes of the study.

The principal response or designation of curriculum areas for participation in the study does not solely reflect principal cooperation in the survey. The nine curriculum areas suggested were speculative in that some schools do not offer courses in all these areas. In other cases, there are no departmental lines so that the nine
Table A8. Comparisons of Cooperation, Response Rates and Consumer Education Reported, by Curriculum Areas, First and Second Survey Waves, Spring and Fall, 1969.

<table>
<thead>
<tr>
<th>Curriculum Area</th>
<th>Principal Response 1/</th>
<th>Teacher Response 2/</th>
<th>Extent of Consumer Education 3/</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wave I 4/</td>
<td>Wave II 5/</td>
<td>Wave I</td>
</tr>
<tr>
<td>Home Economics</td>
<td>90.3%</td>
<td>91.5%</td>
<td>53.2</td>
</tr>
<tr>
<td>Business Education</td>
<td>72.2</td>
<td>71.3</td>
<td>47.1</td>
</tr>
<tr>
<td>Social Studies</td>
<td>94.1</td>
<td>85.3</td>
<td>46.7</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>34.4</td>
<td>37.6</td>
<td>49.0</td>
</tr>
<tr>
<td>Mathematics</td>
<td>92.8</td>
<td>86.5</td>
<td>53.7</td>
</tr>
<tr>
<td>Industrial Arts-Vocational Agriculture</td>
<td>81.4</td>
<td>72.4</td>
<td>43.9</td>
</tr>
<tr>
<td>Health-Hygiene</td>
<td>50.2</td>
<td>60.1</td>
<td>52.7</td>
</tr>
<tr>
<td>Driver Education</td>
<td>59.8</td>
<td>41.0</td>
<td>37.4</td>
</tr>
<tr>
<td>English</td>
<td>86.2</td>
<td>78.0</td>
<td>49.0</td>
</tr>
<tr>
<td>Science</td>
<td>21.3</td>
<td>23.0</td>
<td>62.9</td>
</tr>
<tr>
<td>Guidance, Counseling</td>
<td>17.5</td>
<td>17.4</td>
<td>50.9</td>
</tr>
</tbody>
</table>

1/ Percent of cooperating principals requesting a curriculum search for consumer education.
2/ Percent of teachers responding to survey who were asked to participate by their principal.
3/ Percent of responding teachers reporting any consumer education in their curriculum area.
4/ Questionnaires sent to district school superintendents May 1, 1969, and returns received from May 3, 1969, to July 30, 1969.
5/ Questionnaires sent to school superintendents September 1, 1969, and returns received from September 5, 1969, to October 30, 1969.
teacher questionnaires were unnecessary for reporting consumer education offerings. And in still other cases it was clear the principal was sufficiently acquainted with the curriculum to eliminate certain of the areas from consideration. As a result, the universe of curriculum areas for study is undetermined, and the sampling fraction for principals' choice of curriculum areas cannot be known with certainty.

The 50-60 percent response rate for teachers must also be viewed in perspective. To the extent principals were acquainted with consumer education offerings in their schools, they undoubtedly pre-screened teachers who would be most likely to respond to the teacher questionnaire. The high response rate for teachers is probably due also to the ease with which teachers could respond to the survey with the prepaid postcard questionnaire.

A reasonable interpretation of teacher non-response is that no consumer education was taught in that area, and teachers did not deem it necessary to respond in the negative. Limited follow-ups of non-responding teachers indicate the survey was definitely viewed as a speculative venture in some of the curriculum areas, such as health, driver education and science, and teachers did not respond if no consumer education subjects were offered. On this interpretation, the teacher response is biased toward the teachers and areas in which consumer education is being taught. However, the extent of this bias was not determined.

A.3.2 Relationship of Primary and Secondary Sampling Units: The survey results must be interpreted in light of the relationship between teachers and their school and the relationship of the district secondary school to the local public school district. A representative school technique underlies the survey procedure. The cooperating district superintendents chose one district high school to participate in the study. In the smaller districts having only one junior and senior high school, this representative school technique poses no sampling problem as the school and the district are synonymous. In larger districts of more than one junior and senior high school, however, there may be substantial differences in treatment and extent of consumer education throughout the district schools. The heterogeneity of consumer education within a district makes the representative school survey technique less appropriate. Pilot studies indicated, however, that while there is some variation in the treatment of consumer education within the multi-school districts, there is sufficient homogeneity due to district curriculum standards that the representative school survey technique would provide satisfactory results. Because of this heterogeneity, nevertheless, the larger districts were sampled at a larger rate than the smaller districts, one in three for districts with 25,000 pupils or more.

A related question concerns whether one teacher or department head can accurately complete the teacher questionnaire for all courses in the curriculum areas. In the large schools many department heads and supervisors completed the questionnaires and these people would have sufficient acquaintance with the curriculum to accurately report
which courses were concerned with the specified consumer education topics. But it is not known whether supervisors would be wholly appraised when a teacher provides a consumer education orientation to more traditional subjects. For example, teaching credit concepts in mathematics may be unique to a particular teacher and unknown to the supervisor. It is apparent from the survey results that individual teachers completed the questionnaire for the entire curriculum areas in most cases.

A.3.3 Specification of Periods: Teachers were requested to not only list courses in which there were consumer education offerings but also the periods devoted to each of 20 designated topics. Comments from teachers suggest the course listing is accurate, but in many cases it was not possible to determine the periods devoted separately to each of the topics. These, therefore, must be regarded as only estimates.

A.3.4 Reliability of Estimates: The one and two standard deviation confidence intervals for the sample estimate of the percent of schools reporting any consumer education in nine curriculum areas are given in Table A9.
### Table A9. Sampling Variability of Schools Reporting Consumer Education, by Curriculum Areas, 1969.

<table>
<thead>
<tr>
<th>Item</th>
<th>Sample Estimate (per cent)</th>
<th>Sample Size</th>
<th>68 Per cent</th>
<th>95 Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Schools reporting any consumer education</strong>&lt;sup&gt;1/&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Junior High Schools, U.S.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>86%</td>
<td>104</td>
<td>84-88</td>
<td>79-93</td>
</tr>
<tr>
<td>Business Education</td>
<td>48%</td>
<td>50</td>
<td>46-52</td>
<td>43-55</td>
</tr>
<tr>
<td>Social Studies</td>
<td>51%</td>
<td>104</td>
<td>48-54</td>
<td>41-61</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>35%</td>
<td>20</td>
<td>25-45</td>
<td>1-71</td>
</tr>
<tr>
<td>Mathematics</td>
<td>44%</td>
<td>131</td>
<td>42-46</td>
<td>35-53</td>
</tr>
<tr>
<td>Industrial Arts-Vocational Agriculture</td>
<td>40%</td>
<td>73</td>
<td>37-43</td>
<td>28-52</td>
</tr>
<tr>
<td>Health-Hygiene</td>
<td>52%</td>
<td>64</td>
<td>49-55</td>
<td>39-65</td>
</tr>
<tr>
<td>Driver Education</td>
<td>18%</td>
<td>22</td>
<td>15-24</td>
<td>11-25</td>
</tr>
<tr>
<td>English</td>
<td>26%</td>
<td>92</td>
<td>24-28</td>
<td>17-35</td>
</tr>
<tr>
<td><strong>Senior, Junior-Senior High Schools, U.S.</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Economics</td>
<td>97%</td>
<td>161</td>
<td>96-98</td>
<td>94-100</td>
</tr>
<tr>
<td>Business Education</td>
<td>74%</td>
<td>143</td>
<td>72-76</td>
<td>66-82</td>
</tr>
<tr>
<td>Social Studies</td>
<td>74%</td>
<td>138</td>
<td>72-76</td>
<td>66-82</td>
</tr>
<tr>
<td>Distributive Education</td>
<td>81%</td>
<td>75</td>
<td>78-84</td>
<td>71-91</td>
</tr>
<tr>
<td>Mathematics</td>
<td>54%</td>
<td>138</td>
<td>52-56</td>
<td>45-63</td>
</tr>
<tr>
<td>Industrial Arts-Vocational Agriculture</td>
<td>66%</td>
<td>114</td>
<td>64-68</td>
<td>57-75</td>
</tr>
<tr>
<td>Health-Hygiene</td>
<td>51%</td>
<td>84</td>
<td>48-54</td>
<td>40-62</td>
</tr>
<tr>
<td>Driver Education</td>
<td>69%</td>
<td>129</td>
<td>67-71</td>
<td>61-77</td>
</tr>
<tr>
<td>English</td>
<td>22%</td>
<td>134</td>
<td>20-24</td>
<td>15-29</td>
</tr>
</tbody>
</table>

<sup>1/</sup> Includes special consumer education courses and courses in which consumer education is integrated with other subjects.

<sup>2/</sup> A 68 per cent confidence interval is defined such that if many samples are taken and a one-standard error confidence interval is formed for each sample estimate, about 68 out of 100 of these intervals would contain the universe proportion which would be found with a full census.
**Exhibit 1A**

SURVEY OF CONSUMER EDUCATION IN PUBLIC SECONDARY SCHOOLS, 1969
(to be completed by secondary school principal)

Name of Principal ____________________________  Address ____________________________

A. Check one to indicate the type of school:

- [ ] Junior high school (usually grades 7–9)
- [ ] Senior high school (usually grades 10–12)
- [ ] Four year high school (usually grades 9–12)
- [ ] Undivided high school (usually grades 7–12)
- [ ] Junior-Senior high school (usually grades 7–9 and 10–12)
- [ ] Other (specify) ____________________________

B. Check to indicate the population group in which the school is located:

- [ ] city of 100,000 people or more
- [ ] city of 25,000 to 99,999 people
- [ ] city of 10,000 to 24,999 people
- [ ] city of 2,500 to 9,999 people
- [ ] city village or town of less than 2,500 people
- [ ] rural area or open country

C. Is this school in a suburban area of a city or standard metropolitan area having 100,000 population or more?

- [ ] Yes
- [ ] No

D. What is the usual actual length of a class period in this school? __________ Minutes

E. 1968-69 enrollment of your school: __________ Pupils

I can [ ] cannot [ ] cooperate with your study of consumer education. I have distributed the color-coded questionnaires to teachers and supervisors in the following areas (please check as many as apply):

- [ ] Home Economics
- [ ] Distributive Ed.
- [ ] Health/Hygiene
- [ ] Business Education
- [ ] Mathematics
- [ ] Driver Education and Safety
- [ ] Social Studies
- [ ] Industrial Arts and Vocational Agriculture
- [ ] English
- [ ] other (specify) ____________________________
- [ ] other (specify) ____________________________

Note: "Others" might include Homeroom, Counseling and Guidance, Science, etc.
To Department Heads and Teachers of Purdue University is conducting a nationwide survey of consumer education in public secondary schools. Your cooperation in this study to determine the present status of consumer education will contribute to curriculum development and help shape the future direction of consumer education in the public schools. The few minutes you take to provide this information will be a good investment in the education of future consumers.

As part of the study, you and your colleagues are asked to fill out the table on the other side of this card indicating courses in the above department or area where consumer education subjects are taught.

Attached is a topical outline of consumer education subject matter. If none of these subjects are taught in your area, check here [ ] and please drop the card in the mail. If any of these subjects are taught in your area, please write the names of the courses at the top of the table and provide the information in the column under each of the courses.

Please report the amount of time spent on each subject in single periods, counting a double period as two single periods. The length of time during which a particular subject is taught need not be composed of consecutive periods.

Please complete this questionnaire and return it. Your prompt response will be appreciated and will contribute to the Sourcebook of Consumer Education Programs, a reference tool for teachers and leaders in consumer education, which will be published later this year.

Respondent ___________________________ ___________________________
Address ___________________________ ___________________________

Fold on line and staple

BUSINESS REPLY CARD
First Class Postal Rate Permit No. 18, Lafayette, Ind.

The Purdue Consumer Education Study
567 Kinnard Building
Purdue University
Lafayette, Indiana 47907
<table>
<thead>
<tr>
<th>Title</th>
<th>Grade Level</th>
<th>Total Current Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

II. Consumer Education Topics or Concepts included in courses in your subject area (include courses listed in I):

<table>
<thead>
<tr>
<th>Title of Courses</th>
<th>State Grade Level of Courses</th>
<th>State Approximate Total Current Enrollment in Course (all sections for the school year)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Consumer Education Topics or Concepts:

1. Consumer in the Economy (work, making, values, and goals)...
2. Consumption. Production and Income (scarce resources, money's value, etc.)...
3. Management of Family Income (budgeting, control)...
4. Saving and Investment (purposes, forms)...
5. Credit (uses, costs, limits, rights)...
6. Risk and Uncertainty (shopping, for insurance, social security)...
7. Taxes (taxes, costs, limits, role)...
8. Consumers in the Market (alternatives, labeling, advertising)...
9. Consumer Aid and Protection...
10. Food Consumption (selection, criteria, buying)...
11. Clothing and Soft Goods (selection)...
12. Durable Goods (furniture, equipment, appliances)...
13. Housing and Shelter (alternatives, costs, legal aspects)...
14. Transportation (car - selection, price)...
15. Consumer Services (security, quality, price)...
16. Leisure (buy vs. do it yourself, planning)...
17. Education (value, costs, financing)...
18. Consumer Health (costs, financing, alternatives)...
19. Consumer Organizations...
20. Consumer Information (sources, uses)...
21. Other (specify)...

Number of Class Periods Devoted to Each Course to Each Topic or Concept (specify)
Exhibit 3A

Purdue Consumer Education Study

CLASSIFICATION OF CONSUMER EDUCATION SUBJECTS

1. The Consumer in the Economy
   - Human needs and wants
   - Consumer values and goals
   - Scarcity and resource allocation
   - Choosing among alternatives
   - Role of the consumer in the economic system — rights and responsibilities
   - Consumer choice in comparative economic systems
   - Collective versus individual consumption
   - Factors affecting consumer or family choices or behavior — culture, income, mobility, education, age, stage in family cycle, family size, marital status, employment
   - The pricing system as an automatic rationing device
   - Theories of consumer behavior
   - Consumption trends
   - Conservation

2. Consumption, Production and Income
   - Free enterprise, free markets and free consumer choice
   - Consumer spending as a determinant of production
   - Circular flow of income and spending
   - National income accounting and components of income
   - The value of money — purchasing power — inflation — deflation

3. Management and Family Income
   - Why manage money
   - Budgeting and financial control
   - Value of assets, liabilities and net worth
   - Cash versus credit
   - Using time and energy as substitutes for money
   - Spending versus saving
   - Estate planning — wills, trusts
   - Financial management services

4. Saving and Investment
   - Purposes of saving and investment
   - Forms of saving and investment
   - Forced saving
   - Fixed versus variable returns
   - Investment fraud and protection
   - Saving and investment institutions

5. Credit
   - Cash versus credit consumption
   - Credit ratings
   - Shopping for credit, costs of credit
   - Credit problems — bankruptcy, usury laws
   - Role of credit in the economy
   - Social cost and control of credit
   - Debt counselling

6. Planning for Consumer Risk and Uncertainty
   - Types of risks
   - Methods of meeting risk
   - Principles of insurance
   - Determining the need for insurance
   - Shopping for insurance — forms, sources

7. Community Consumption and Taxes
   - Taxes — costs, benefits, forms, distribution of benefits
   - Community (collective) versus private choice-making
   - Community (social) versus private production
   - Charity and social services
   - Knowledge and use of community resources
   - Community consumption problems — low income, senior citizens, handicapped
   - Government programs affecting consumption (food stamps, welfare, etc.)

8. Consumers in the Market
   - Costs and benefits of alternative marketing channels (coops, catalogs, discounting, etc.)
   - Selling costs and components of prices
   - Advertising and promotions (premiums, contests, trading stamps)
   - Benefits to consumer of standardization of sizes, parts and labeling
   - Product differences, guarantees
   - Competitive and monopolistic prices
9. Consumer Aid and Protection
- Deception and fraud
- Government attempts to improve competition and lower prices
- Contracts and property rights
- Self-regulation and quality control by business
- Product testing — private and public

10. Consumption of Food
- Food — costs, prices, expenditures — home preparation and eating out
- Food choices — nutrition, convenience, tastes, fads
- Shopping for food — determining quality, comparing prices

11. Clothing and Household Soft Goods
- Selection — planning, price, quality, fashion, durability, obsolescence, maintenance costs
- Buying versus home production
- Technological advances — affect on cost, variety, quality

12. Housing and Shelter
- Alternatives — renting, buying and building — coops, public housing, etc.
- Choosing a location
- Costs — financing, closing, repair, taxes, insurance, utilities, landscaping
- Legal aspects — lease, title, deed, contracts
- Community problems — zoning, building codes
- Selecting housing away from home — hotel, motel, dormitory, club, camp, etc.

13. Durables — Equipment, Appliances and Furniture
- Selection and purchase
- Renting versus owning
- Care and use

14. Transportation
- Private transportation — costs and benefits — selection
- Public transportation — costs and benefits

15. Consumer Services
- Supply, demand and costs of services
- Quality standards and control
- Shopping for and use of services — repair, legal, etc.

16. Leisure
- Buying versus do it yourself
- Planning and education for leisure
- Alternative uses for leisure
- Shopping for commercial entertainment and recreation
- Equipment for leisure and recreation
- Costs of leisure

17. Education
- Economic and social value of education
- Selecting among types of education
- Financing education (planning, costs and financial assistance)
- Purchasing books, periodicals and newspapers
- Obtaining education from radio-T.V.

18. Consumer Health
- Demand and supply of health services; consumer expenditures
- Shopping for and purchasing medical services, medicine and drugs
- Adequacy of health and medical services
- Medical fraud and quackery
- Social costs of drugs and alcohol
- Public health services and preventative medicine
- Comparative health services (co-op., private and public)
- Air, water and land pollution

19. Consumer Organization
- Consumer movement and history
- Organizations and institutions promoting the consumer interest
- Government assistance to consumers

20. Consumer Information
- Evaluation
- Sources — private and public
- Availability and accessibility
- Methods of obtaining information
To District Superintendent of Schools:

Purdue University is conducting a national survey of consumer education materials and programs to meet the growing need for planning effective consumer education programs in the schools and elsewhere. As part of this research we are asking for your cooperation in this survey of consumer education in public secondary schools. Your district is one of the 577 selected for this study.

We would greatly appreciate your cooperation and help in acquiring information relating to consumer education in junior and senior high schools and adult education programs in your district.

We Would Like You To:

1. Please select from the schools in your district a junior and a senior high school based on your judgment of which schools most typically represent consumer education and instruction in your district.
2. Forward the enclosed packet of postcard questionnaires designated “For Junior High School Principal” to the principal of the junior high school which you select.
3. Forward the enclosed packet of postcard questionnaires designated “For Senior High School Principal” to the principal of the senior high school which you select.
4. Forward the enclosed postcard questionnaire designated “For Adult Education Supervisors” to your district supervisor or representative of adult education.

The results of this research will be available to you when the study is completed. We would very much appreciate your encouraging the participation of principals and teachers in this study.

Yours truly,

Joseph N. Uhl, Project Director
To District Superintendent of Schools:

Purdue University is conducting a national survey of consumer education in public secondary schools. This study is designed to assist in the future planning and development of consumer education curriculum in the high school. For this study we are asking for your cooperation along with superintendents in 600 other sample school districts.

As you may recall, this same questionnaire was mailed to your office last spring. However, many superintendents indicated that the questionnaire was received too late in the school year for processing. This follow-up provides a second opportunity for the superintendents in the sample districts to participate in the study.

In the letter you received last spring, you were asked to select from your district schools a junior and a senior high school (or a 7-12 high school) representing the typical treatment of consumer education in your district. Then a packet of provided questionnaires was to be forwarded to the principals of the selected schools.

Our records indicate we received completed questionnaires from the (junior, senior) high school which you selected for the study last spring. However, we did not receive returns from the (junior, senior) high school selected to represent your district. So that we have complete returns, please forward the enclosed packet of questionnaires to the (junior, senior) high principal which you select for the study. In the event a separate card is also enclosed marked "For Adult Education Supervisor", please forward it to the district supervisor for adult education.

If your district will not be participating in the study, please indicate this on the enclosed postcard and return it.

The results of this research will be made available to you when the study is completed. We would appreciate your encouraging the participation of principals and teachers in this study.

If you have any questions about this study or the survey procedures, please call me collect at 317-494-3251.

Yours truly,

J. N. Uhl
Project Director

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CENTENNIAL 1869-1969
To District Superintendent of Schools:

Purdue University is conducting a national survey of consumer education in public secondary schools. This study is designed to assist in the future planning and development of consumer education curriculum in the high school. For this study we are asking for your cooperation along with superintendents in 600 other sample school districts.

As you may recall, this same questionnaire was mailed to your office last spring. However, many superintendents indicated that the questionnaire was received too late in the school year for processing. This follow-up provides a second opportunity for the superintendents in the sample districts to participate in the study.

In the letter you received last spring, you were asked to select from your district schools a junior and a senior high school (or a 7-12 high school) representing the typical treatment of consumer education in your district. Then a packet of provided questionnaires was to be forwarded to the principals of the selected schools.

Our records indicate we did not receive completed questionnaires for your district from either a junior or a senior high school principal in response to the spring mailing. If you can participate in the survey this fall, please forward the enclosed packets of postcard questionnaires to the principal(s) you select for the study. In the event a separate card is also enclosed marked "For Adult Education Supervisor", please forward it to the district supervisor for adult education. If your district will not be participating in the study, please indicate this on the enclosed postcard and return it.

The results of this research will be made available to you when the study is completed. We would appreciate your encouraging the participation of principals and teachers in this study.

If you have any questions about this study or the survey procedures, please call me collect at 317-49-32251.

Yours truly,

J. N. Uhl
Project Director
Exhibit 5

The Purdue Consumer Education Study
567 Krannert Building
Purdue University
Lafayette, Indiana 47907

PLEASE CHECK ONE:

☐ We are cooperating with the Purdue Consumer Education Study, and the appropriate materials have been forwarded to the secondary school principal(s) selected for the study.

☐ We cannot cooperate with the Purdue Consumer Study for the following reasons:
To Secondary School Principal:

Purdue University is conducting a national survey of consumer education, and we are asking a sample of public secondary schools to supply information about their consumer education programs. Your district has been selected for the study, and your district superintendent has chosen your school to represent the district. We will appreciate your cooperation in this study which will provide important information on the exposure of high school students to consumer education and will suggest program changes necessary for meeting the needs of consumers in the future.

As you probably know, some secondary schools have specific courses entitled “Consumer Education.” More commonly, however, this instruction and training is integrated throughout the curriculum—in Home Economics courses, Distributive Education courses, Social Studies courses, and in other areas of the curriculum. Consequently, in order to determine a school’s total consumer education program it is necessary to make a thorough search of the curriculum. The enclosed postcard questionnaires are specially designed to obtain information about a school’s specific courses in consumer education and to facilitate this curriculum search.

What We Are Asking You to Do:

- Enclosed is a white postcard questionnaire for the school principal (or representative) to complete. Pre-testing indicates this will take less than two minutes.
- At the bottom of your postcard are listed nine areas of the curriculum where consumer education may be taught in your school. Check the curriculum areas covered in your school and return the postcard to us.
- Enclosed are color-coded questionnaires designated for each of these areas you have checked. Please distribute these questionnaires to a departmental representative or teacher in each area indicated at the top of each questionnaire. A space is provided at the top for your convenience in referring each card to the appropriate person. Three blank cards are included for areas not covered or those needing more space. The departments or teachers receiving questionnaires should correspond to the areas you have checked at the bottom of your questionnaire.

Information submitted in this survey will be published only in the form of statistical summaries; the replies of individual schools will not be made public. Your cooperation in this study will be appreciated. If you have any questions concerning the survey or procedures for completing the questionnaire, please contact me at the above address.

Yours truly,

[Signature]

Joseph N. Uhl, Project Director

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CENTENNIAL 1869-1969

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To Secondary School Principal:

As you may recall, you completed a questionnaire last spring concerning the treatment of consumer education in your school. Purdue University is conducting this national survey of consumer education in public secondary schools. The study is designed to assist in the future development of consumer education curriculum in the high school.

Thank you for completing the questionnaire last spring. The tentative survey results indicate much will be learned from your response and those of the other principals sampled. A follow-up of non-respondents is presently underway prior to our final tabulation and analysis of the survey results.

You will remember you were asked to forward postcard questionnaires to departmental supervisors and representatives in each of nine areas of the curriculum where consumer education might be taught in your school. Teachers and departmental representatives in these areas were then to complete the questionnaires and mail them directly back to us.

According to our records the response from your school was as follows:

<table>
<thead>
<tr>
<th>Sent Cards To:</th>
<th>Received Cards From:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Home Economics</td>
</tr>
<tr>
<td></td>
<td>Business Education</td>
</tr>
<tr>
<td></td>
<td>Social Studies</td>
</tr>
<tr>
<td></td>
<td>Distributive Ed.</td>
</tr>
<tr>
<td></td>
<td>Mathematics</td>
</tr>
<tr>
<td></td>
<td>Ind. Arts-Voc. Ag.</td>
</tr>
<tr>
<td></td>
<td>Health-Hygiene</td>
</tr>
<tr>
<td></td>
<td>Driver, Safety Ed.</td>
</tr>
<tr>
<td></td>
<td>English</td>
</tr>
<tr>
<td></td>
<td>Other</td>
</tr>
</tbody>
</table>

In order that the response from your school will be complete, will you please forward the enclosed duplicate questionnaires to representatives of those areas above to which you sent a card but which did not respond. We would very much appreciate your encouraging the participation of your teachers in this effort to correct the bias from non-response.

Yours truly,

J. N. Uhl
Project Director

CENTENNIAL 1869-1969
APPENDIX B: METHODOLOGY FOR SURVEY OF UNITED STATES ADULT CONSUMER EDUCATION PROGRAMS

The 1969 survey of consumer education programs was undertaken to provide data relating to: (1) the organizational sources of the U.S. consumer education effort; and (2) consumer education program subjects, objectives and structure. Data was obtained from a questionnaire mailed to 5,000 potential consumer education program sources during the June-October 1969 period. Due to the lack of a listing of the universe to be studied, the survey did not involve sampling. Instead, the survey frame compiled was designated as the universe and all units in this frame were surveyed.

B.1 DEFINITION OF UNIVERSE

The survey universe was defined as all organizations and institutions involved in consumer education programs in 1969. For the purposes of the survey, "consumer education" was defined as activities and efforts which are primarily non-brand oriented and which are designed to improve consumer skills and knowledge in the purchase and use of products and services.

Since a survey frame meeting these criteria did not exist, potential consumer education program sources were identified in numerous ways for the survey. A review of the Encyclopedia of Associations indicated several organizations and associations potentially concerned with consumer education. The criteria for selecting organizations from this source were: (1) Does the association have a recognizable education or information program?; and (2) Do the educational activities in any way relate to consumers and consumer education subjects? Using these criteria, some 2,400 trade, professional, voluntary and educational organizations were initially identified as potential sources of consumer education programs (Table B1). Additional organizations learned of in the course of the study and later surveyed resulted in these organizations accounting for 50 percent of the usable questionnaires received in the study.

The final survey frame also included more than 1,100 firms and corporations known to have or suspected of having consumer education programs in 1969. These included the largest 500 U.S.


<table>
<thead>
<tr>
<th>Consumer education program sources</th>
<th>Initial survey frame number</th>
<th>Initial survey frame percent</th>
<th>Final survey frame number</th>
<th>Final survey frame percent</th>
<th>Respondents percent of total</th>
<th>Respondents percent of frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trade associations</td>
<td>1230</td>
<td>31%</td>
<td>1430</td>
<td>29%</td>
<td>25%</td>
<td>7%</td>
</tr>
<tr>
<td>Firms, Businesses</td>
<td>850</td>
<td>21%</td>
<td>1150</td>
<td>23%</td>
<td>17%</td>
<td>6%</td>
</tr>
<tr>
<td>Professional associations</td>
<td>650</td>
<td>16%</td>
<td>670</td>
<td>13%</td>
<td>9%</td>
<td>5%</td>
</tr>
<tr>
<td>Cooperatives, Unions</td>
<td>50</td>
<td>1%</td>
<td>60</td>
<td>1%</td>
<td>3%</td>
<td>18%</td>
</tr>
<tr>
<td>Mass media</td>
<td>100</td>
<td>2%</td>
<td>150</td>
<td>3%</td>
<td>3%</td>
<td>9%</td>
</tr>
<tr>
<td>Consumer organizations</td>
<td>50</td>
<td>1%</td>
<td>75</td>
<td>2%</td>
<td>6%</td>
<td>31%</td>
</tr>
<tr>
<td>Educational associations</td>
<td>200</td>
<td>5%</td>
<td>275</td>
<td>5%</td>
<td>7%</td>
<td>10%</td>
</tr>
<tr>
<td>Federal government agencies</td>
<td>40</td>
<td>1%</td>
<td>40</td>
<td>1%</td>
<td>3%</td>
<td>35%</td>
</tr>
<tr>
<td>State cooperative extension</td>
<td>200</td>
<td>5%</td>
<td>200</td>
<td>4%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>service and depts. of agriculture</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State government offices</td>
<td>100</td>
<td>2%</td>
<td>100</td>
<td>2%</td>
<td>21%</td>
<td>13%</td>
</tr>
<tr>
<td>Local government offices</td>
<td>230</td>
<td>6%</td>
<td>350</td>
<td>7%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organizations not elsewhere classified</td>
<td>300</td>
<td>7%</td>
<td>500</td>
<td>10%</td>
<td>7%</td>
<td>6%</td>
</tr>
<tr>
<td>Total</td>
<td>4000</td>
<td>100%</td>
<td>5000</td>
<td>100%</td>
<td>100%</td>
<td>(408)</td>
</tr>
</tbody>
</table>

1/ Includes initial survey frame plus additional survey units identified by the study and survey respondents.

2/ Non-respondents include those survey units not participating and those not having a consumer education program.
firms in addition to other firms identified through staff research and correspondence with trade and professional leaders. An attempt was made to include only primary program sources in the survey frame. In the event a firm delegated its consumer education program to a trade or professional association, only the latter was included in the survey. As a result, the survey is a more accurate representation of consumer education programs than c program sponsors. Especially for the private business sector where firms typically joint sponsor consumer education programs through trade associations, the survey results understate the number of sponsors of these programs. As shown in Table A1, firms represented 23 percent of the survey frame and accounted for 17 percent of the organizations providing data in the survey.

The survey frame contained departments and agencies from the Federal, state and local levels. Some 40 Federal departments and agencies of government were identified as potential sources of consumer education programs. These agencies accounted for 3 percent of all cooperating organizations in the survey. At the state level, a questionnaire was sent to the 50 governor's and state attorney general's offices as well as to each of the state departments of agriculture. In addition, the 50 state cooperative extension service directors were surveyed along with the state leaders in home economics extension and state consumer marketing economics personnel.

At the local level, a questionnaire was sent to each of the mayors and city managers of the 225 largest U.S. cities and to the directors of the local model cities programs. From these inquiries, many suggestions for additional survey units were received. Questionnaires were also sent to the state and local consumer organizations. These organizations provided numerous suggestions for additional survey units.

From these sources and additional staff research, some 4000 organizations were surveyed in the initial phase of the study. Additional survey units suggested by these respondents brought the final survey frame to 5000 units. Of these, some 70 percent responded to the survey, either positively or negatively, and 408 provided usable data relating to their consumer education programs.

B.2 DESCRIPTION OF QUESTIONNAIRE

The survey materials were mailed to potential program sources in a folder as depicted in Exhibit 1. The front of the folder (Exhibit 1A) contained a cover letter explaining the purposes of

2/ The Federal agencies and departments were identified from the U.S. Government Organization Manual, 1969.
the survey and soliciting cooperation. On the back of the survey folder (Exhibit 1B) there were listed 20 consumer education program topics. These were identical to the consumer education subjects emphasized in the survey of consumer education in secondary schools reported in Chapter 2.

Two questionnaires were included in the survey folder. The first of these (Exhibit 2) was designed to solicit information relating to program objectives, structure and content. In reporting such program dimensions as areas of concern, audience targets and material development, the respondents were asked to classify their program efforts into the 20 consumer education program topics detailed on the back of the research folder. The results and analysis of this questionnaire are the subject of Chapter 3.

The second questionnaire consisted of a blank profile on which the program representatives were asked to provide a written description of their consumer education program (Exhibit 3). The profile included questions concerning (1) the organization of the program source; (2) major consumer objectives; (3) description of consumer education programs and activities; (4) where to write for information; and (5) a list of consumer education materials developed and available for distribution. To facilitate completing the profile, sample profiles were provided respondents (3B, C, D). The objectives of this profile-questionnaire was to secure program descriptions which could be compiled into a reference book on consumer education programs.

Because a complete mailing list of all potential consumer education program sources was not available for the survey, an additional form requesting the names and addresses of local consumer education programs was also included in the survey folder (Exhibit 4). This form asked respondents to supply names of organization members and affiliates engaged in consumer education and other organizations sponsoring consumer education programs which might not be listed in standard references. In all some 1000 usable names were added to the survey frame by response to this form.

B.3 ADMINISTRATION OF QUESTIONNAIRES

The survey forms were developed during the January-April 1969 period. The format and questions were decided upon in consultation with consumer leaders and representatives of consumer education program sources. The survey instruments were subsequently approved by the U.S. Office of Education on April 29, 1969.

During the June 12-23 period the questionnaire was given an
intense pre-test by 50 organizations conducting consumer education programs. Few changes in survey instruments were made as a result of this pre-test.

The survey forms were sent to the initial survey frame of 4000 units on July 1, 1969. Questionnaires were sent to the additional survey units over the following four months as they were suggested by the initial respondents. In order to limit the number of follow-ups necessary and to secure cooperation in the survey, a pre-paid return postcard was also included with the survey materials (Exhibit 3). On this postcard, respondents indicated whether or not they would be cooperating with the survey and the reasons for non-response.

The first follow-up to non-respondents was mailed on July 23 and subsequent follow-ups were made at approximately one-month intervals through August, September and October. In many cases, the survey materials had not been received by the appropriate person and this was rectified by the follow-up correspondence.

B.4 EVALUATION OF NON-RESPONSE

In total 408 of the 5000 survey units responded with usable data to the questionnaire survey. The survey non-response, however, includes both organizations who have consumer education programs but did not participate in the study and survey units not having consumer education programs. Because the initial and final survey frame was composed of only potential sources of consumer education programs, the latter class of non-respondents was undoubtedly large. In many cases, organizations not having consumer education programs communicated this via the pre-paid postcard provided in the survey. In other cases, telephone follow-ups indicated that organizations not operating consumer education programs did not deem it necessary to respond in any way to the survey.

In view of the importance of receiving recognition in the prospective Sourcebook of Consumer Education Programs to be compiled from the survey, it is believed that the survey returns represent a good response and accurately portray the scope of the national consumer education program.
Dear Sir or Madam:

Purdue University is conducting a study and survey of consumer education programs and activities in the United States. The survey will be published in a comprehensive sourcebook of consumer education programs and activities. It is your organization's responsibility to identify and include all known consumer education activities in the survey.

Your organization has been identified as one probably engaged in consumer education work. After examining the enclosed postcard indicating your involvement in consumer education activities, we have included your organization in the survey.

We are grateful for your cooperation in helping with this survey. If you have any questions, do not hesitate to contact us at the above address or phone number.

Sincerely,

[Signature]

Survey Research Director

Project Staff

[Names]

100-A

CRINIL-79/99

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### Classification of Consumer Education Program Topics

<table>
<thead>
<tr>
<th>Topic</th>
<th>Subtopics</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. The Consumer in the Economy</strong></td>
<td></td>
</tr>
<tr>
<td>- Human needs and wants</td>
<td></td>
</tr>
<tr>
<td>- Consumer values, choices, and goals</td>
<td></td>
</tr>
<tr>
<td>- Problems of scarcity and resource allocation</td>
<td></td>
</tr>
<tr>
<td>- Consumer decision-making (alternatives, criteria, and results)</td>
<td></td>
</tr>
<tr>
<td>- Role of the consumer in the economic system (rights and responsibilities)</td>
<td></td>
</tr>
<tr>
<td>- Consumer choice in competitive economic systems</td>
<td></td>
</tr>
<tr>
<td>- General factors affecting consumer behavior (culture, life style, income, mobility, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Major objects of family behavior affecting consumption (sickness, injury, children, education, working, aging, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Understanding the selling system: prices and costs</td>
<td></td>
</tr>
<tr>
<td>- Effects of consumer behavior</td>
<td></td>
</tr>
<tr>
<td>- Trends in consumer behavior and demographic trends affecting consumption</td>
<td></td>
</tr>
<tr>
<td><strong>2. Consumption, Production and Income</strong></td>
<td></td>
</tr>
<tr>
<td>- Food enterprises, food markets, and free choice</td>
<td></td>
</tr>
<tr>
<td>- The direction of production by consumer preferences and spending</td>
<td></td>
</tr>
<tr>
<td>- Circular flow of income and expenditure</td>
<td></td>
</tr>
<tr>
<td>- Distribution of income and wealth</td>
<td></td>
</tr>
<tr>
<td>- National income accounting and analysis</td>
<td></td>
</tr>
<tr>
<td>- Purchasing power and the value of money (inflation and deflation)</td>
<td></td>
</tr>
<tr>
<td>- Consumer spending and full employment</td>
<td></td>
</tr>
<tr>
<td>- Theories of market consumption in competitive and monopolistic markets</td>
<td></td>
</tr>
<tr>
<td>- Consumer money and banking</td>
<td></td>
</tr>
<tr>
<td>- Household and Income Management</td>
<td></td>
</tr>
<tr>
<td><strong>3. Management of Family Income</strong></td>
<td></td>
</tr>
<tr>
<td>- Art of managing and spending money</td>
<td></td>
</tr>
<tr>
<td>- Budgeting, planning, and record keeping</td>
<td></td>
</tr>
<tr>
<td>- Financial controls</td>
<td></td>
</tr>
<tr>
<td>- Net worth of consumers</td>
<td></td>
</tr>
<tr>
<td>- Cash versus borrowing</td>
<td></td>
</tr>
<tr>
<td>- Household resource management</td>
<td></td>
</tr>
<tr>
<td>- Financial advice and counseling</td>
<td></td>
</tr>
<tr>
<td>- Estate planning (will, deeds, probate, etc.)</td>
<td></td>
</tr>
<tr>
<td><strong>4. Saving and Investment</strong></td>
<td></td>
</tr>
<tr>
<td>- Purpose of saving and investments (retirement, emergencies, income, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Forms of savings (savings accounts, credit unions, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Forst savings programs</td>
<td></td>
</tr>
<tr>
<td>- Investment services and alternatives (real estate, stocks, bonds, annuities, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Fixed versus variable returns investments</td>
<td></td>
</tr>
<tr>
<td>- Investment fraud and protection</td>
<td></td>
</tr>
<tr>
<td><strong>5. Credit</strong></td>
<td></td>
</tr>
<tr>
<td>- Cash versus credit consumption</td>
<td></td>
</tr>
<tr>
<td>- Credit ratings</td>
<td></td>
</tr>
<tr>
<td>- Shopping for credit (forms, needs, sources, and availability)</td>
<td></td>
</tr>
<tr>
<td>- Costs of credit</td>
<td></td>
</tr>
<tr>
<td>- Credit problems (bankruptcy, racketeering, usury laws)</td>
<td></td>
</tr>
<tr>
<td>- Social costs and control of credit</td>
<td></td>
</tr>
<tr>
<td>- Credit and credit counseling</td>
<td></td>
</tr>
<tr>
<td>- Role of credit in the economy</td>
<td></td>
</tr>
<tr>
<td><strong>6. Consumer Life and Uncertainty</strong></td>
<td></td>
</tr>
<tr>
<td>- Principles of planning and purchasing insurance</td>
<td></td>
</tr>
<tr>
<td>- Shopping for insurance (costs, needs, sources and availability)</td>
<td></td>
</tr>
<tr>
<td><strong>Collective Consumption</strong></td>
<td></td>
</tr>
<tr>
<td><strong>7. Community Consumption and Taxes</strong></td>
<td></td>
</tr>
<tr>
<td>- Taxes (local, state, federal)</td>
<td></td>
</tr>
<tr>
<td>- Community versus private consumption</td>
<td></td>
</tr>
<tr>
<td>- Community versus public transportation</td>
<td></td>
</tr>
<tr>
<td>- Knowledge and use of community resources</td>
<td></td>
</tr>
<tr>
<td>- Charity and welfare services (church, charities, United Fund, foundations)</td>
<td></td>
</tr>
<tr>
<td>- Community consumption problems (low income, senior citizens, handicapped, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Government programs affecting consumption (welfare, food stamps, etc.)</td>
<td></td>
</tr>
<tr>
<td><strong>Consumers in the Market</strong></td>
<td></td>
</tr>
<tr>
<td>- Alternative market channels and costs (dirt selling, discounting, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Selling costs (all components of prices)</td>
<td></td>
</tr>
<tr>
<td>- Advertising and promotion</td>
<td></td>
</tr>
<tr>
<td>- Premiums, contests, and naivety stamp</td>
<td></td>
</tr>
<tr>
<td>- Market problems affecting consumers (labeling, guarantees, packaging, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Product standardization, grading, and differentiation</td>
<td></td>
</tr>
<tr>
<td>- Waste price maintenance</td>
<td></td>
</tr>
<tr>
<td>- Social control of marketing, competition, and regulation</td>
<td></td>
</tr>
<tr>
<td><strong>8. Consumer Aid and Protection</strong></td>
<td></td>
</tr>
<tr>
<td>- Rules and regulations assisting and protecting consumers</td>
<td></td>
</tr>
<tr>
<td>- Contracts and property rights</td>
<td></td>
</tr>
<tr>
<td>- Testing agencies (public and private)</td>
<td></td>
</tr>
<tr>
<td>- Sources and methods of redress</td>
<td></td>
</tr>
<tr>
<td><strong>Consumption of Commodities and Services</strong></td>
<td></td>
</tr>
<tr>
<td><strong>9. Consumption of Food</strong></td>
<td></td>
</tr>
<tr>
<td>- Food costs, prices, and expenditures</td>
<td></td>
</tr>
<tr>
<td>- Food and health: nutrition and preparation</td>
<td></td>
</tr>
<tr>
<td>- Food safety</td>
<td></td>
</tr>
<tr>
<td>- Food taxes and preferences</td>
<td></td>
</tr>
<tr>
<td>- Food convenience controls</td>
<td></td>
</tr>
<tr>
<td>- Shopping for and purchasing food for humans and animals</td>
<td></td>
</tr>
<tr>
<td>- Food eaten away from home</td>
<td></td>
</tr>
<tr>
<td><strong>10. Clothing and Household Goods</strong></td>
<td></td>
</tr>
<tr>
<td>- Financial expenditures</td>
<td></td>
</tr>
<tr>
<td>- Individualized design</td>
<td></td>
</tr>
<tr>
<td>- Design and appearance</td>
<td></td>
</tr>
<tr>
<td>- Displaying and use</td>
<td></td>
</tr>
<tr>
<td>- Shopping for cloth</td>
<td></td>
</tr>
<tr>
<td>- Buy versus состояние</td>
<td></td>
</tr>
<tr>
<td>- Technology advances</td>
<td></td>
</tr>
<tr>
<td><strong>11. Housing and Shelter</strong></td>
<td></td>
</tr>
<tr>
<td>- Alternation consumer shelter arrangements (renting, buying, owning, mobile homes)</td>
<td></td>
</tr>
<tr>
<td>- Appraisal</td>
<td></td>
</tr>
<tr>
<td>- Home costs and repair</td>
<td></td>
</tr>
<tr>
<td>- Financing</td>
<td></td>
</tr>
<tr>
<td>- Deeds, titles, leases, legal planning</td>
<td></td>
</tr>
<tr>
<td>- Home insurance</td>
<td></td>
</tr>
<tr>
<td>- Zoning and locational community planning</td>
<td></td>
</tr>
<tr>
<td>- Selection of housing away from home (hotels, motels, camping facilities)</td>
<td></td>
</tr>
<tr>
<td>- Lot ownership</td>
<td></td>
</tr>
<tr>
<td><strong>12.Durables</strong></td>
<td></td>
</tr>
<tr>
<td>- Information and purchase</td>
<td></td>
</tr>
<tr>
<td>- Maintenance (cost and use)</td>
<td></td>
</tr>
<tr>
<td>- Innovations and technological advances</td>
<td></td>
</tr>
<tr>
<td>- Rental equipment and ownership</td>
<td></td>
</tr>
<tr>
<td><strong>13. Housing and Shelter</strong></td>
<td></td>
</tr>
<tr>
<td>- Alternation consumer shelter arrangements (renting, buying, owning, mobile homes)</td>
<td></td>
</tr>
<tr>
<td>- Appraisal</td>
<td></td>
</tr>
<tr>
<td>- Home costs and repair</td>
<td></td>
</tr>
<tr>
<td>- Financing</td>
<td></td>
</tr>
<tr>
<td>- Deeds, titles, leases, legal planning</td>
<td></td>
</tr>
<tr>
<td>- Home insurance</td>
<td></td>
</tr>
<tr>
<td>- Zoning and locational community planning</td>
<td></td>
</tr>
<tr>
<td>- Selection of housing away from home (hotels, motels, camping facilities)</td>
<td></td>
</tr>
<tr>
<td>- Lot ownership</td>
<td></td>
</tr>
<tr>
<td><strong>14. Transportation</strong></td>
<td></td>
</tr>
<tr>
<td>- Private transportation (costs and benefits)</td>
<td></td>
</tr>
<tr>
<td><strong>15. Consumer Services</strong></td>
<td></td>
</tr>
<tr>
<td>- Shopping for services</td>
<td></td>
</tr>
<tr>
<td>- The service trades</td>
<td></td>
</tr>
<tr>
<td>- Repair services</td>
<td></td>
</tr>
<tr>
<td>- Legal services</td>
<td></td>
</tr>
<tr>
<td>- Family counseling</td>
<td></td>
</tr>
<tr>
<td>- Financial counseling</td>
<td></td>
</tr>
<tr>
<td><strong>16. Leisure</strong></td>
<td></td>
</tr>
<tr>
<td>- Buy versus do it yourself</td>
<td></td>
</tr>
<tr>
<td>- Planning and education for leisure</td>
<td></td>
</tr>
<tr>
<td>- Alternatives for leisure</td>
<td></td>
</tr>
<tr>
<td>- Shopping for commercial entertainment</td>
<td></td>
</tr>
<tr>
<td>- Equipment for leisure and recreation</td>
<td></td>
</tr>
<tr>
<td>- Recreational services</td>
<td></td>
</tr>
<tr>
<td><strong>17. Education</strong></td>
<td></td>
</tr>
<tr>
<td>- Economic and social value of education</td>
<td></td>
</tr>
<tr>
<td>- Types of education and value (elementary, secondary, continuing, college, etc.)</td>
<td></td>
</tr>
<tr>
<td>- Financing education (costs and financial assistance)</td>
<td></td>
</tr>
<tr>
<td>- Educational media and materials</td>
<td></td>
</tr>
<tr>
<td><strong>18. Consumer Health</strong></td>
<td></td>
</tr>
<tr>
<td>- Demand and supply of health related services</td>
<td></td>
</tr>
<tr>
<td>- Accessibility of health care (education, training)</td>
<td></td>
</tr>
<tr>
<td>- Medical fraud and swindles</td>
<td></td>
</tr>
<tr>
<td>- Shopping for and purchasing medical services</td>
<td></td>
</tr>
<tr>
<td>- Social costs of drugs and alcohol</td>
<td></td>
</tr>
<tr>
<td>- Public health services and preventative medicine</td>
<td></td>
</tr>
<tr>
<td>- Comparative health services</td>
<td></td>
</tr>
<tr>
<td>- Air, water, and land pollution</td>
<td></td>
</tr>
<tr>
<td><strong>19. Consumer Control</strong></td>
<td></td>
</tr>
<tr>
<td>- Consumer movement</td>
<td></td>
</tr>
<tr>
<td>- Organizations and Institutions promoting the consumer interest</td>
<td></td>
</tr>
<tr>
<td>- Government assistance to consumers</td>
<td></td>
</tr>
<tr>
<td><strong>20. Consumer Information</strong></td>
<td></td>
</tr>
<tr>
<td>- Approval criteria</td>
<td></td>
</tr>
<tr>
<td>- Sources</td>
<td></td>
</tr>
<tr>
<td>- Private versus public sources</td>
<td></td>
</tr>
<tr>
<td>- Availability and accessibility</td>
<td></td>
</tr>
<tr>
<td>- Methods to obtain Information</td>
<td></td>
</tr>
</tbody>
</table>

**Exhibit 1B**
QUESTIONNAIRE FOR SURVEY OF CONSUMER EDUCATION PROGRAMS, SUMMER 1969

The Information requested below will be used to classify the consumer education programs of firms, organizations, associations and government agencies and in inventorying public and private consumer education efforts. Your replies to this questionnaire will be kept confidential and published only in the form of statistical summaries. The results of the study will be made available to you and should prove valuable to your organization in future consumer education program planning.

If your organization has a consumer education program as defined by the topical outline on the back of the research folder, please complete this questionnaire and return it in the envelope provided.

FOR THE PURPOSES OF THIS SURVEY, CONSUMER EDUCATION PROGRAMS ARE DEFINED AS ACTIVITIES AND EFFORTS WHICH ARE PRIMARILY NON-BRAND ORIENTED AND WHICH ARE DESIGNED TO IMPROVE CONSUMER SKILLS AND KNOWLEDGE IN THE PURCHASE AND USE OF PRODUCTS AND SERVICES.

Organization ____________________________________________

Address ________________________________________________

Questionnaire Respondent __________________________________

Phone Number ___________________________________________

A. Check (☑) the importance of each of the following objectives in your consumer education program:

| Program Objectives                                                                 | Not Applicable or Not Important | Somewhat Important | Very Important |
|----------------------------------------------------------------------------------|---------------------------------|--------------------|----------------|----------------|
| 1. To expand the market for our products and/or services                        | ☐                               | ☐                  | ☐              |                |
| 2. To improve consumers' marketing competency and economic literacy              | ☐                               | ☐                  | ☐              |                |
| 3. To educate consumers on product utilization and maintenance                   | ☐                               | ☐                  | ☐              |                |
| 4. To improve community and public relations                                     | ☐                               | ☐                  | ☐              |                |
| 5. To foster legislation and economic change for consumer protection             | ☐                               | ☐                  | ☐              |                |
| 6. Other (please specify)                                                        | ☐                               | ☐                  | ☐              |                |

B. How long have you had a consumer education program?

- less than 2 years ☐
- 2 - 5 years ☐
- 6 - 10 years ☐
- 10 or more years ☐

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C. Please examine the topical outline of subjects provided on the back of the folder and determine which best describe the orientation of your consumer education program. Check (✓) the degree of program involvement in the table below. Also, check (✓) the intended program audience for each of the areas in which you are involved.

<table>
<thead>
<tr>
<th>Consumer Education Program Topics (See back of folder for detail)</th>
<th>Degree of Involvement (check one for each topic)</th>
<th>Intended Program Audience (check as many as apply)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>None</td>
<td>Little</td>
</tr>
<tr>
<td>1. The Consumer in the Economy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Consumption, Production, Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Management of Family Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Saving and Investment</td>
<td></td>
<td></td>
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<tr>
<td>5. Credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Consumer Risk and Uncertainty</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Community Consumption and Taxes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Consumers in the Market</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Consumer Aid and Protection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Consumption of Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Clothing and Soft Goods</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Durables</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Housing or Shelter</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Transportation</td>
<td></td>
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</tr>
<tr>
<td>15. Consumer Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Leisure</td>
<td></td>
<td></td>
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<tr>
<td>17. Education</td>
<td></td>
<td></td>
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<tr>
<td>18. Consumer Health</td>
<td></td>
<td></td>
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<tr>
<td>19. Consumer Organizations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Consumer Information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>21. Other Specify</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The table displays a grid for consumer education program topics, with columns for program materials developed and dissemination techniques. Each topic area is checked against various materials and techniques as applicable.

<table>
<thead>
<tr>
<th>Consumer Education Program Topics (See back of folder for detail)</th>
<th>Program Materials Developed (check as many as apply)</th>
<th>Dissemination Techniques (check as many as apply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The Consumer in the Economy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Consumption, Production, Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Managing Family Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Saving</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Consumer and Uncertainty</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Community Consumption and Taxes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Consumers in the Market</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Consumer Aid and Protection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Consumption of Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Clothing and Soft Goods</td>
<td></td>
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<tr>
<td>12. Durables</td>
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<tr>
<td>13. Housing or Shelter</td>
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<td>14. Transportation</td>
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<tr>
<td>15. Consumer Services</td>
<td></td>
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<tr>
<td>16. Leisure</td>
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<tr>
<td>17. Education</td>
<td></td>
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<tr>
<td>18. Consumer Health</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19. Consumer Organizations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20. Consumer Information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>21. Other (Specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Exhibit 3A

INSTRUCTIONS The information requested below will be used in completing a Survey of Consumer Education Programs in the U.S. This "Survey of Consumer Education Programs" will serve as a reference for future consumer education and consumer education research. It is important that you complete this form so that your consumer education program will be included with all other consumer education programs in the Survey. Please limit the descriptions of your consumer education program to one page following the format of the attached samples. The information you provide will be used as you write it, with perhaps a few editing to insure consistency of the book. Please return the Survey to the Public Consumer Education Study, 511 Research Building, Purdue University, Lafayette, Indiana 47907.

ORGANIZATION
Brief description of history, personnel, and other organizational information.

MAJOR OBJECTIVES
Non-school adult consumer education programs in the U.S. (a) the goals of instruction, (b) the audience targeted, (c) how programs are developed, conducted, and sustained.

SUB-BY-REGION
SERVICE AND INFORMATION
Instructions (f. exact)

CONSUMER EDUCATION
VALUE OF MAJOR AND NON-SCHOOL ADULT PROGRAMS

Title
Page 186

University of

ERI C
NAME OF ORGANIZATION | National Canners Association
--- | ---
 exibit 3B

ORGANIZATION | Founded in 1907. Membership of 580 commercial packers of canned food products. Headquarters in Washington, D.C. with Research Laboratory branches in Berkeley, Calif., and Seattle, Wash., staff of 130. Operates Agriculture Division; Communications Services includes Convention Services, Editorial Services, and Home Economics-Consumer Services; Programs in Fishery Products and Labeling; and Divisions in International Trade; Government-Industry Relations; and Statistics.

MAJOR OBJECTIVES AS RELATED TO CONSUMERS | Provide quality canned products through research and keep industry informed on latest developments in the canning industry. To communicate also with the general public to maintain favorable environment for canning industry and its products.

DESCRIPTION OF CONSUMER EDUCATION PROGRAM OR ACTIVITIES | Conducts research on principles of canning quality control measures, spoilage prevention, sanitation techniques.
Investigates and rectifies consumer complaints.
Prepares recipes involving canned goods and educational material for food editors, home economists, teachers, and students.
Compiles figures on canned food packs and stocks, and conducts economic studies and surveys.
Informs the general public through public channels of communication; all aspects of the industry are covered.

WHERE TO OBTAIN SERVICE AND INFORMATION | Professional people, consumer groups, and students can receive NCA publications by writing to the National Canners Association, 1133 20th Street, N.W., Washington, D.C. 20036.

Can people have their name placed on a mailing list to receive your consumer education materials? | Yes ☑ No ☐

<table>
<thead>
<tr>
<th>CONSUMER EDUCATION MATERIALS AVAILABLE FOR DISTRIBUTION</th>
<th>Limit to Distribution</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title</td>
<td>Price</td>
<td>None</td>
</tr>
<tr>
<td>The Significance of Consumerism</td>
<td>NC</td>
<td>None</td>
</tr>
<tr>
<td>The Food Processing Industry (slides &amp; script)</td>
<td>$11.50 (test)</td>
<td>Yes</td>
</tr>
<tr>
<td>Interesting Facts about Canned Foods</td>
<td>NC</td>
<td>None</td>
</tr>
<tr>
<td>Canned Food Buying Guide</td>
<td>NC</td>
<td>None</td>
</tr>
<tr>
<td>Canned Food Tables</td>
<td>NC</td>
<td>None</td>
</tr>
<tr>
<td>Focus on Canned Foods</td>
<td>NC</td>
<td>None</td>
</tr>
<tr>
<td>How You Can Cut the Cost of Food (leaflet)</td>
<td>NC</td>
<td>None</td>
</tr>
<tr>
<td>How You Can Cut the Cost of Food (slides &amp; text)</td>
<td>$3.50</td>
<td>Yes</td>
</tr>
<tr>
<td>It's on the Label!</td>
<td>NC</td>
<td>None</td>
</tr>
</tbody>
</table>
Lever Brothers Company initiated its Consumer Education program in 19... The Consumer Education Department is headed by a Home Economics Director and maintains a staff of... members. Lever Brothers plans to expand its consumer education program in the future.

The major objective of Lever Brothers is to educate consumers on the correct utilization and maintenance of its products and to improve consumers' marketing competency.

Lever Brothers conducts research on detergent and soap products and develops lesson plans for basic food products. Consumer Education specialists work with high school home economic teachers, cooperative extension service home economists, club leaders and distribute educational materials at fairs and conventions to the general public.

Reports, educational materials and information can be obtained by writing to Home Economics Director, Consumer Education Department, Lever Brothers, 390 Park Ave., New York, New York, 10022.

Can people have their name placed on a mailing list to receive your consumer education materials?

Yes [X] No [ ]

Restrictions (if any)

<table>
<thead>
<tr>
<th>CONSUMER EDUCATION MATERIALS AVAILABLE FOR DISTRIBUTION</th>
<th>Title</th>
<th>Price</th>
<th>Limit to Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Easy Step to Softer, Whiter, Fluffier Fabrics</td>
<td>NC</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Create Your Own Beauty and Charm</td>
<td>NC</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Cold Facts About Cold Water Laundering</td>
<td>NC</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Stain Removal Charts</td>
<td>NC</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Washing Your Sweaters the Professional Way</td>
<td>NC</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>Lesson Plan - Creative Use of a Basic Food Product</td>
<td>NC</td>
<td>None</td>
<td></td>
</tr>
<tr>
<td>NAME OF ORGANIZATION</td>
<td>Federal Trade Commission</td>
<td></td>
<td></td>
</tr>
<tr>
<td>----------------------</td>
<td>--------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ORGANIZATION</td>
<td>The Federal Trade Commission is composed of five commissioners who are appointed for seven years. The Chairman of the Commission is responsible for the administration of the Commission. It has no authority to punish, but may in certain cases refer facts to U.S. Department of Justice for criminal or civil penalty action or condemnation proceedings. The principal divisions of the FTC are the Bureau of Restraint of Trade, Bureau of Deceptive Practices, Bureau of Economics, Bureau of Textiles and Furs, and Bureau of Industry Guidance.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MAJOR OBJECTIVES AS RELATED TO CONSUMERS</td>
<td>Regulates commerce between states and within the District of Columbia. The Commission is charged with keeping competition both free and fair.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DESCRIPTION OF CONSUMER EDUCATION PROGRAM OR ACTIVITIES</td>
<td>The Commission's major function is to prevent, through cease-and-desist orders and by other means, those practices condemned by Federal Law that regulates trade. Prevents false and deceptive advertising and sales practices. Prevents price-fixing and other business practices that are unfair to business or consumers. Assures truthful labels on wool, fur, and textile products. Prevents sale of dangerous flammable wearing apparel. Monitors television, radio, and printed advertisements for possible deception and fraud. Investigates complaints about false advertising, misbranding, restraint of trade and unfair business practices. Holds industry conferences and issues advisory opinions and guidelines designed to achieve voluntary observance of regulatory laws. Makes economic studies to disclose monopolistic, discriminatory unfair industry practices. Issues weekly newsletters, the News Summary, and the monthly summary, Advertising Alert.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WHERE TO OBTAIN SERVICE AND INFORMATION</td>
<td>Federal Trade Commission, Sixth St. and Pennsylvania Ave., N.W., Washington, D.C., 20580, or any regional office listed in local directories.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Can people have their name placed on a mailing list to receive your consumer education materials?</td>
<td>Yes ☑  Restrictions (if any) ____________________________ No ☐</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CONSUMER EDUCATION MATERIALS AVAILABLE FOR DISTRIBUTION</td>
<td><strong>Title</strong></td>
<td><strong>Price</strong></td>
<td><strong>Limit to Distribution</strong></td>
</tr>
<tr>
<td></td>
<td>The Federal Trade Commission and How it Operates</td>
<td>NC</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>News Summary</td>
<td>NC</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Advertising Alert</td>
<td>NC</td>
<td>None</td>
</tr>
</tbody>
</table>

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Exhibit 4

SUGGESTIONS FOR ADDITIONAL FIRMS AND ORGANIZATIONS THAT SHOULD BE SURVEYED

Purdue Consumer Education Study
567 Krannert Building
Purdue University
Lafayette, Indiana 47907
317 493-2454

Please suggest additional firms and organizations that we should survey to make our Sourcebook of Consumer Education more comprehensive. This is important so that all known sources of consumer education work will receive a copy of the questionnaire.

1. List below or attach a list of your organization’s members or affiliates who are engaged in their own consumer education programs.

   Name                                Address

2. List any additional organizations or groups engaged in consumer education on your local level which may not be listed in standard consumer education sources.

   Name                                Address
The Purdue Consumer Education Study
567 Kranmer Building
Purdue University
Lafayette, Indiana 47907

<table>
<thead>
<tr>
<th>Organization Name</th>
<th>Address</th>
<th>Contact Person</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>

[1] Our organization has not sponsored or does not sponsor consumer education activities.

Respondent: ____________________________
Organization Name: ____________________________
Address: ____________________________
FINAL REPORT  
Project No. 9-0022  
Grant No. OEG-5-9-240022-0030

SURVEY AND EVALUATION OF CONSUMER EDUCATION PROGRAMS IN THE UNITED STATES  
Volume II of II Volumes  
Sourcebook of Consumer Education Programs  
Joseph N. Uhl  
Purdue Research Foundation  
Purdue University  
Lafayette, Indiana

March 1970

U.S. DEPARTMENT OF  
HEALTH, EDUCATION, AND WELFARE  
Office of Education  
Bureau of Research
The research reported herein was performed pursuant to a grant with the Office of Education, U.S. Department of Health, Education, and Welfare. Contractors undertaking such projects under Government sponsorship are encouraged to express freely their professional judgment in the conduct of the project. Points of view or opinions stated do not, therefore, necessarily represent official Office of Education position or policy.
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<th>Section</th>
<th>Page</th>
</tr>
</thead>
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<tr>
<td>IV. Subject Matter Index</td>
<td>413</td>
</tr>
<tr>
<td>V. Geographic Index</td>
<td>451</td>
</tr>
</tbody>
</table>
INTRODUCTION TO THE SOURCEBOOK OF CONSUMER EDUCATION PROGRAMS

Purpose and Objectives of The Sourcebook

This Sourcebook of Consumer Education Programs was compiled for the purpose of providing educators, businessmen, professional leaders, consumers and others involved in consumer education with a comprehensive inventory of the nation's consumer education program in 1969.

Our national consumer education effort extends back to the turn of the century, and over the years of growth and decline it has come to be comprised of a fragmented and uncoordinated collection of public and private efforts. The numerous consumer education programs spring from a number of sources including the business sector, non-profit organizations, trade associations, professional groups, and consumer organizations. Each of these has important educational messages for consumers and each utilizes a wide variety of educational techniques and media in educating the consumer.

As new consumer education programs are conceived and implemented and older programs are revised to meet new consumer needs, there is a critical need for information on the structure, objectives and activities of programs making up the national consumer education effort. The Sourcebook of Consumer Education Programs is intended to fill this need.

The Sourcebook is designed to be of value to both those developing consumer education programs and those using these programs—consumers, educators and the mass media. Those developing and revising consumer education programs face the problems of determining voids in present programs, insuring comprehensiveness and complementarity of the several U.S. consumer education programs, avoiding duplication of efforts, and developing new program thrusts to meet new consumer needs. This inventory of consumer education programs can contribute to these problem areas.

The proliferation of consumer education programs has also made it increasingly difficult for those using consumer education program materials and products to keep current. Teachers, adult educators, consumer groups and other users of these programs face a monumental task in learning of the many consumer education programs, reviewing their products and evaluating the contributions of these programs to the local school, adult education and less formal educational processes. The Sourcebook of Consumer Education was designed to be of equal value to teachers of consumer education and to individual consumers.

This Sourcebook is not a bibliography of consumer education materials. While materials available are included in the
individual consumer education program descriptions, the objective was to compile an inventory of consumer education program sources. Materials and publications soon became obsolete in rapidly changing areas such as consumer education. However, the developers of these materials and the thrust of their programs are more stable. For this reason, this Sourcebook should have a longer useful life than a bibliography. Revisions will be necessary, nevertheless, as new consumer education programs evolve and present programs are altered.

Compilation of The Sourcebook

The consumer education program descriptions in the Sourcebook were written for the most part by representatives of the program sources in 1969. A letter requesting information on the organization, objectives, activities and materials available was sent to some 5,000 potential sources of consumer education programs in the spring and summer of 1969. The mailing list for the survey was compiled from (1) The Encyclopedia of Associations; (2) numerous consumer information-education publications listing potential program sources; and (3) suggestions of potential consumer education program sources by consumer leaders and respondents in the survey.

Definition of Consumer Education Programs

For the survey, consumer education programs were defined as "...activities and efforts which are primarily non-brand oriented and which are designed to improve consumer skills and knowledge in the purchase and use of products and services." This definition includes formal and informal educational programs as well as informational programs. Survey respondents were also supplied a topical outline of consumer education subjects which aided them in defining the boundaries of the term. This topical outline of consumer education subjects corresponds to that used in the subject matter index of this book.

It is often difficult for firms and trade associations to distinguish between advertising, public relations and consumer education efforts. Advertising or paid commercial messages designed to sell products and points of view also inform and educate consumers. However, while advertising frequently involves consumer education, few would suggest that all advertising is consumer education or vice versa. Recognizing the difficulty of making these distinctions and in an attempt to make this Sourcebook of greatest possible value for teachers and consumers, advertising is not considered consumer education in this book.
How to Use The Sourcebook

The Sourcebook contains:

- a master index of program sources
- an alphabetical listing of major U.S. consumer education programs, classified by program sources
- a subject matter index of consumer education programs
- a geographical program index

Users may locate consumer education programs of interest by consulting the master index for the appropriate listing of program sources. The master index consists of twelve major classifications of consumer education program sources and the page location of these programs.

Within each classification the program descriptions are alphabetized by the proper name or key word of the program source. Upon locating a program of interest, information will be found concerning:

- where to write for information
- the objectives of the program
- activities of the program
- whether or not a mailing list is maintained for interested parties
- materials and publications currently available relating to the program

The subject matter index following the program descriptions contains an alphabetical list of all program descriptions by categories of program sources. It also indicates the major concerns of the programs by reference to a 20 topic subject matter index. This subject matter index allows individuals to scan the various program descriptions for consumer education programs applicable to special needs and interests. An x opposite the program source designates each of the 20 program subjects by which the program is best identified. When a program involves many of the 20 subjects or when a program is not directed specifically to any of the subjects, an x appears in the "general" column.

The geographical index of consumer education programs is a reference to those programs in the Sourcebook with a state or local thrust. Programs directed to the national audience are not included in the geographic index.
Completeness of The Sourcebook

No complete mailing list of U.S. consumer education program sources exists to determine whether all consumer education programs are listed in the Sourcebook. An intensive effort was made to identify and contact all potential sources of programs. But non-response to correspondence and failure to supply descriptions of programs undoubtedly resulted in less than a complete inventory of consumer education programs.

Periodic revisions of the Sourcebook will be necessary as the national consumer education program grows. While the timing and sponsorship of these revisions is uncertain, anyone with knowledge of a consumer education program which should be included in future revisions of the Sourcebook of Consumer Education Programs should contact:

The Purdue Consumer Education Study
567 Krannert Building
Purdue University
Lafayette, Indiana 47907
Telephone: 317; 493-2251
### MASTER INDEX:  
**SOURCEBOOK OF CONSUMER EDUCATION PROGRAMS**

<table>
<thead>
<tr>
<th>Program Source</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Businesses and Firms.</td>
<td>1</td>
</tr>
<tr>
<td>Trade and Commercial Associations.</td>
<td>67</td>
</tr>
<tr>
<td>Professional Organizations (scientific, technical, cultural, health, etc.)</td>
<td>182</td>
</tr>
<tr>
<td>Cooperatives and Unions.</td>
<td>200</td>
</tr>
<tr>
<td>Mass Media.</td>
<td>213</td>
</tr>
<tr>
<td>Educational Organizations and Institutions.</td>
<td>240</td>
</tr>
<tr>
<td>Consumer Organizations.</td>
<td>270</td>
</tr>
<tr>
<td>Organizations Not Classified Elsewhere (legal services, clubs, churches, voluntary associations, etc.)</td>
<td>285</td>
</tr>
<tr>
<td>Governments</td>
<td></td>
</tr>
<tr>
<td>Federal Government Agencies.</td>
<td>323</td>
</tr>
<tr>
<td>State Government</td>
<td></td>
</tr>
<tr>
<td>State Cooperative Extension Services and Departments of Agriculture.</td>
<td>343</td>
</tr>
<tr>
<td>Other State Offices (Attorney Generals, Departments of Education, etc.)</td>
<td>379</td>
</tr>
<tr>
<td>Local Government Agencies.</td>
<td>405</td>
</tr>
</tbody>
</table>
CONSUMER EDUCATION PROGRAMS OF
BUSINESSES AND FIRMS

PROGRAM SOURCE: Admiral Corporation, Public Relations Department, 3800 Cortland Street, Chicago, Illinois 60647. Admiral Corporation was established in 1934. Manufactures and markets consumer electronic products—color television, black and white television, stereo instruments, radios; and major appliances such as refrigerators, freezers, ranges, and dishwashers.

MAJOR CONSUMER OBJECTIVES: The major objective of Admiral Corporation is to educate the consumer on the merits and features of its products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The company produces various product line folders highlighting features. It also produces and distributes motion pictures of its products.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Admiral Creative Excellence - 16 mm film (return postage)
Folders on color televisions; black and white televisions; stereo phonographs; radios; refrigerators; freezers; air conditioners (free)

PROGRAM SOURCE: Advanced Research Corporation, American Health and Safety Product Division of ARC, 5100 Wisconsin Avenue, N.W., Washington D.C. 20016. American Health and Safety Products Division was founded in 1968 to market products designed to assist the consumer in environmental evaluation on an autonomous basis. Staff includes an M.D., Ph.D. (environmental physiology), two B.S. research assistants, and advisors and consultants.
PROGRAM SOURCE: Ames Company, Division Miles Laboratories, Inc., Elkhart, Indiana 46514. Ames Company is a division of Miles Laboratories Inc. The activities of Ames Company date from 1931. Ames products consist of unique reagent systems packaged in tablet and reagent impregnated strip forms and instrument information systems. These systems help detect indications of disease and provide guidance in treatment. The products of Ames Company are marketed in 86 countries.

MAJOR CONSUMER OBJECTIVES: Ames Company provides clinical and biological information systems to serve medicine. It also provides testing procedures having application in food processing and in the petroleum industry.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The company provides through the medical profession literature for the diabetic patient. It also provides through medical channels instructive films for diabetic patients and provides directly to diabetic patients a publication carrying news of interest to diabetics.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Diabetes in the News ($1.00 per year subscription)
- Guidebook for the Diabetic (free through medical channels)
- Mr. Hypo Is My Friend (free through medical channels)
- Diabetes--What You Don't Know Can Hurt You--film available through medical channels

PROGRAM SOURCE: The Armo Company, Education Department, 206 West 40th Street, New York, New York 10018. The Armo Company initiated its consumer education program in 1965. The Consumer Education Department is headed by a Home Economics Director and maintains a staff of 24 home economists. The company plans to expand its consumer education program in the future.

MAJOR CONSUMER OBJECTIVES: The major objective of The Armo Company is to educate consumers on Armo Products, their uses, and professional sewing techniques.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Armour home economists regularly appear on daytime television-radio shows for homemakers with cooking hints, recipe ideas, in cities and towns throughout the country; conduct cooking schools in major cities for homemakers; lecture to high school and college home economics students; carry on continuing informational programs for food editors of newspapers and magazines; home economics extension groups. Armour home economists prepare and send out a high volume of educational materials to consumers on request and answer thousands of letters from consumers each year.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Armour Processed Meats Study Guide (free)
Armour Fresh Meat Study Guide (free)
MAJOR CONSUMER OBJECTIVES: To provide quality products in attractive packaging, at reasonable prices. To communicate with the public by answering all communications received. Satisfaction guarantee accompanies every product sold.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research on all products, utilizing the most modern equipment and scientific methods. There is quality control in every stage of production and for every product. It answers and adjusts all consumer complaints. Avon Educational Services provides good-grooming materials to junior and senior high schools throughout the U.S. The company distributes grooming information to underprivileged groups, re: grooming, how to obtain and hold a job. It distributes public relations films and information to schools, women's organizations, civic, youth, and other groups. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Cosmetics by Avon (free, single copies only)
- Annual Report (free)
- Simply Beautiful - film (free)
- A Time and A Place - film (free)
- Joy of Living with Fragrance - film (free)
- At Home with Avon - film (free)
- Avon's Good-Grooming Program for Schools (free, in-school use only)
- Avon's Good-Grooming Program for Disadvantaged Youngsters Seeking to Become Employable (free, for use by community groups)

PROGRAM SOURCE: Ball Corporation, Consumer Service Department, Muncie, Indiana 47302. Ball Corporation initiated its Consumer Education Program in the late 1920's. The Consumer Service Department is headed by a home economist and plans to expand the program in the future.
MAJOR CONSUMER OBJECTIVES: To provide to consumers up-to-date information on correct methods and techniques for home canning and freezing. Also to communicate with the general public through fairs, conventions and other media.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Coordinates research on principles of home canning and freezing. Investigates and rectifies consumer complaints. Prepares recipes involving home canned and frozen products and educational material for home economists, teachers, and students. Informs the general public through public channels of communication. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Ball Blue Book (small charge)
- Some Aspects of Food Preservation (free)
- Demonstration Kit of Jars (free)
- The Science of Food Preservation (free)
- Home Canning and Freezing Sketch Book (free)
- Successful Home Canning (free)
- 8 Page Flip-Chart ($2.00)
- Blue Book Pictures Set ($1.00)

PROGRAM SOURCE: Beatrice Foods Company, Public Relations Director, 120 South LaSalle Street, Chicago, Illinois 60603. Beatrice Foods Company was founded as a partnership in Beatrice, Nebraska, in 1884 and first incorporated in Lincoln, Nebraska, in 1898, with executive offices in Chicago. Now has seven divisions—Dairy, Grocery, Confectionery, Agri-Products, Public Warehousing, Chemical and Manufactured Products, and International. Operates 525 plants and branches around the world. Basically, a decentralized company primarily engaged in food production and food services. Consumer education programs also are highly decentralized to division and even company level. Consumer education programs are steadily expanding.

MAJOR CONSUMER OBJECTIVES: To provide information on products, services and company, to some degree in relation to economy.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Maintain small library of films distributed through Modern Talking Picture Service and several distributed by company. Home economics department and test kitchen responsible for development and dissemination of recipes and information on new products; service bureau to reply to inquiries on food industry, products; participation in industry associations for dissemination of information, civic groups and youth organizations such as 4-H, Future Farmers, etc. Information also disseminated by news announcements to newspapers and by direct mail.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Milkman to Malaya - 16 mm color sound film (free)
- Arts and Secrets of Chinese Cookery (free through Modern Picture Service)
- Mexican Foods the American Way
- Johnny's Birthday Cake
- Stain Removal Charts (free)
- The Outer Limits (Hart Ski Co.) (free)

PROGRAM SOURCE: Becton, Dickinson and Company, Director of Public Relations, Rutherford, New Jersey 07070. Founded in 1897, Becton, Dickinson has been offering product related service literature for 40 years. The responsibility for consumer education was centralized in 1969 with the formation of the B-D Consumer Products Division of Becton, Dickinson and Company, which is responsible for all consumer communications.

MAJOR CONSUMER OBJECTIVES: The major objective of the B-D program is to increase consumer knowledge in areas concerning health care. Separately, the division attempts to educate the consumers in the correct utilization of the division's products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Brochures and other teaching aids are made available to the public concerning athletic injuries and how to minimize them, as well as how to aid in their recovery, once inflicted. Additionally, a summer camp program is supported for helping diabetic children understand better how to control their metabolic disorder. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Coaches Manual, Prevention and Treatment of Athletic Injuries with ACE Rubber-Elastic Bandages (free)
- Man, Sweat and Performance (for Team Supervisors) ($1.00)
- What Is Diabetes? - Cassette Film (Physician use)

PROGRAM SOURCE: Bekins Moving and Storage Company, Advertising/Public Relations Department, P.O. Box 15025, Los Angeles, California 90015. Bekins Moving and Storage Company was founded in 1891. The company has some 2400 employees, 1,500 vans, and 110 Bekins-owned warehouses coast to coast. Company headquarters is in Los Angeles.

MAJOR CONSUMER OBJECTIVES: To provide highest quality service and to disseminate helpful and useful information to the public on all aspects of moving.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The company provides brochures, literature and pamphlets for consumers and disseminates information by direct mail. It maintains national magazine advertising and local media-newspapers and radio advertising.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- What You Should Know Before Moving (free)

PROGRAM SOURCE: Bissell Inc., Director of Bissell Home Institute Service, Box 1888, Grand Rapids, Michigan 49501. Bissell Inc. initiated its consumer education program in 1930. The Consumer Education Department is headed by the director of the Home Service Institute.

MAJOR CONSUMER OBJECTIVES: The major objective of Bissell Inc. is to educate consumers on the proper care and maintenance of their carpeting and upholstery.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Bissell Inc. conducts consumer education through college home economics, high school home economics departments, cooperative extension home economists and women's club leaders. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Four Steps to Carpet Beauty - filmstrip ($1.50)
- Complete Guide to Housekeeping for Young Homemakers (50¢)
- Inside Story of Rug and Carpet Care (free)
- So Now You Must Keep House (free)
- Carpet Care Wall Chart (free)

PROGRAM SOURCE: Blue Goose, Inc., P.O. Box 46, Fullerton, California 92632. Original company was founded in 1918. The "Blue Goose" label is precisely related to company age. Through planned decentralization, present Blue Goose, Inc. is a cooperative service marketing organization serving its licensees on a "first assistant" basis in various areas of marketing spectrum. For the past ten years, also affiliated with frozen and canned food organizations marketing under the label. Marketing is international in scope, the trademark registered in 41 foreign countries. Most volume is in fresh fruits and vegetables.

MAJOR CONSUMER OBJECTIVES: To produce information as it relates to selection of better quality for better taste pleasure; more intelligent purchase for budget purposes; the company is also concerned with perpetuation of the "Blue Goose" quality brand image with up-coming generations since most fruits and vegetables are not identified at the point-of-sale other than point-of-purchase display material.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Blue Goose, Inc. is the "watchdog" for all its affiliated companies with respect to product and package compliance with government laws and regulations. It handles and investigates, attempts to rectify, consumer complaints. Blue Goose, Inc. is available to trade organizations, local consumer groups for guidance and information on its groups of products, packaging, etc. Issues weekly trade bulletins on product information, merchandising. Its largest effort has been in two areas: publication of a non-profit booklet consisting of 76 pages, 226 four-color photos of fresh fruits and vegetables, entitled "Buying Guide for Fresh Fruits and Vegetables". Also, more than 300 colored slides of fresh fruits and vegetables are being used by many schools, colleges, government and private organizations for training purposes, on a non-profit basis. Limited mailing list maintained.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Buying Guide for Fresh Fruits and Vegetables ($2.00)
- Colored Slides of various fruits and vegetables (26¢ ea.)
- Weekly product "Flyer" (free to buyers, merchandisers)
- Outlook (free to buyers, merchandisers)

PROGRAM SOURCE: The Boye Needle Company, Director of Educational Projects, 4343 North Ravenswood, Chicago, Illinois. The Boye Needle Company, founded in 1906, is a manufacturer of knitting needles and crochets, and is also a distributor of sewing notions and needlework accessories. The Boye line consists of almost 2,000 items sold throughout the United States and in many other countries. Boye headquarters are in Chicago, Illinois, with distribution centers located in Emeryville, California, and Hackensack, New Jersey.

MAJOR CONSUMER OBJECTIVES: The Boye Needle Company has been characterized by an unusually high standard of quality in its products. It provides the consumer with the latest innovations in the needlework field as well as educational programs to encourage needlework by young people.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Researches Home Economics Departments to discover needs in the classroom. Provides complete Knitting Instruction Program which includes Student kit, containing instruction booklet, knitting needles, yarn, point protectors and yarn needles. Provides Teachers Guide with wall charts. Knitting equipment kit. Slide film on knitting instruction. Provides "Sewing Equipment Beginner's Kit", a complete kit of high quality sewing equipment for each student in a class. Includes 4-inch round point scissors, double-face tracing paper, tracing wheel, hem gauge, rust-proof dressmaker pins, plastic tape measure, hand-sewing needles, dressmaker's chalk, pencil, metal thimble and tomato pin cushion. Also provides Teach Yourself to Knit booklet for consumer education. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Boye Home Economics Knitting Instruction Program:
   Student Kit ($1.25 to Home Economics Classes)
   Filmstrip ($3.50 to Home Economics Classes)
   Classroom Equipment Display Kit ($5.00 to Home Economics Classes)
Teach Yourself to Knit ($1.00)
Sewing Equipment Beginner's Kit ($4.00 to Home Economics Classes)

PROGRAM SOURCE: Brown Company, Service Products Division, Kalamazoo, Michigan. The original Brown Company was founded in 1852 in Berlin, New Hampshire. It produced cellulose pulp from which paper and forest products were made. In 1966 Brown Company merged with the KVP Sutherland Paper Company. This merger brought into being eight divisions. The service products division is mainly concerned with sales of packaged paperware to consumers through supermarkets and supplies products such as meat wrapping paper and deli- tenessen paper through restaurants, hotels, schools.

MAJOR CONSUMER OBJECTIVES: The Service Products Division's objective is development of a brand franchise for the Paper Maid brand name. This franchise will consist of a quality image of good value, striving to fit the needs of the consumer through the development of paper products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Service Products Division has developed a booklet entitled How to Keep the Foods You Freeze at Peak Flavor. This book explains the uses of freezer wrapping paper and how to maintain the best possible freshness of meat, vegetables, baked goods, etc. The booklet also details length of time foods should be kept frozen and how to properly manage a freezer.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
How to Keep the Foods You Freeze at Peak Flavor (10¢)
PROGRAM SOURCE: Calgon Corporation, Home Service Institute, Dept. 4-69, Box 1346, Pittsburgh, Pennsylvania 15230. The Consumer Division of Calgon Corporation initiated its consumer education program in 1961. The Home Service Institute is responsible for all consumer education materials of the division. The Institute is headed by a Director and maintains a staff of three. The Consumer Division of Calgon Corporation plans to expand its consumer education program in the future.

MAJOR CONSUMER OBJECTIVES: The major objective of the Consumer Division of Calgon Corporation is to educate consumers in the correct utilization and maintenance of its products and to improve consumers' marketing competency.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Home Service Institute is the liaison between the Consumer Division of Calgon Corporation and the consumer. The Institute gathers research, technical and marketing data on laundry, dishwashing, personal care, food and health products of the division. This is relayed to the consumer in the form of booklets, lesson plans, leaflets, releases, filmstrips, films and through direct contact with high school and college home economics teachers, cooperative extension home economists, club leaders, radio and television broadcasters and magazine and newspaper editors. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Laundry Book (free)
The Dishwashing Book (free)
Calgon Homemaker's Guide (free)
Fresh Ideas for Fresh Fruit (free)
Tender Care for Baby (free)
Teacher's Guide to Water Management in the Home (free)
I Wish, I Wish - filmstrip (on loan)
Recipe for Clean Clothes - filmstrip ($2.00)
Water Sense - filmstrip ($2.00)
I Wish, I Wish (free)
PROGRAM SOURCE: Celanese Fibers Marketing Company, Consumer Education Department, 522 Fifth Avenue, New York, New York 10036. Celanese Fibers Marketing Company produces and markets several types of man-made fibers. Within the company there is the Consumer and Retail Education Department composed of Manager, a Coordinator of Retail Education, clerical staff and outside counsel and advisory board of educators. The department is about five years old.

MAJOR CONSUMER OBJECTIVES: To communicate information on new developments in textiles, their selection, use, and care, to consumers and retailers. To inform consumers and retailers of the assurance of quality that a licensed trademark backed by a rigorous program will provide them.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Celanese Fibers Marketing Company informs educators and extension service agents of the Celanese Licensed Testing Program and about the technical support required to assure consumer satisfaction with any finished textile and apparel products identified with our trademarks. Provides newsletters, filmstrips, booklets, presentations, conferences for the educators. Also answers all consumer, student, teacher inquiries regarding resource information on textiles. Provides speakers for teacher training and consumer workshops throughout the U.S. Previously worked most with high schools; now increasing efforts for extension agents. Has contact with professional and technical associations. Regular mailings of newsletter for teachers and those engaged in educational programs.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Textiles for Today - filmstrip (free, one to a school)
Five Clues to a Winning Wardrobe - filmstrip (free, one to a school)
Clothing Cues for Young Men - filmstrip (free, one to a school)
Textile Topics - Newsletter (free to educators)
Guide to Home Laundry (free in classroom quantities)
Five Stars on the Home Sewing Scene (free in classroom quantities)
Spotlight on Arnel Triacetate (free in classroom quantities)
Textiles for Today and Tomorrow (free in classroom quantities)
Winning Wardrobes for Young Women (free in classroom quantities)
Appearance Makes a Difference (free in classroom quantities)
PROGRAM SOURCE: **Cessna Aircraft Company**, Air Age Education Division, Wichita, Kansas 67201. The company was started in 1927 as manufacturers of general aviation aircraft. The Air Age Education Division consists of a manager and three education specialists.

MAJOR CONSUMER OBJECTIVES: Assist in disseminating information about general aviation to all levels of teachers from elementary through college. Help to make citizens better informed about the utilization of personal and business airplanes, help educators plan for orderly development of aviation education.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Separate programs have been developed for elementary, secondary, college, and vocational-technical education levels. Programs are intended for classroom use. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Air Age Education in Your Community (free)

PROGRAM SOURCE: **Channing L. Bete Company, Inc.**, Director of Consumer Education Department, 45 Federal Street, Greenfield, Massachusetts 01301. The Channing L. Bete Company, Inc. published its first Consumer Education booklet in 1954. Since then it has produced titles in this area on a continuous basis. The Consumer Education Department maintains five staff members, headed by a director.

MAJOR CONSUMER OBJECTIVES: The major objective of the Channing L. Bete Company is to help educate the consumer on various economic aspects of daily life via its publications, written in simple, graphic style easily understood by everyone.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Channing L. Bete Company publishes educational booklets in areas such as credit, savings, budgeting, life insurance, social security, comparative economic systems, money and banking, home financing, etc. These materials are promoted by direct mail to schools for use by students; to business firms for distribution to employees and customers; to civic organizations and associations for distribution to the general public. Mailing list maintained for schools, business firms, and associations only.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

- About Man's Economic Wants ($1.00)
- About the U.S. Market System ($1.00)
- ABC's of Credit (25c)
- Home Financing (25c)
- Social Security and You (25c)
- ABC's of Life Insurance (25c)
- You and Living Trusts (25c)
- How to Save Money (25c)
- Drugs and You (25c)
- Catalog of Teaching Aids (free)

PROGRAM SOURCE: Coats & Clark Inc., Educational Bureau, 430 Park Avenue, New York, New York 10022. Coats & Clark Inc. is a manufacturer of threads, zippers, knitting worsted, tapes and trims. Its educational bureau has been in existence since 1930 and consists of three sections: consumer sewing laboratory, educational publications sections and field representative service. The twelve staff members include a director, five home economists, a designer, two copy writers, a graphic artist and two secretaries.

MAJOR CONSUMER OBJECTIVES: The objective of the educational bureau's programs is to educate consumers in the needlecraft arts and to sponsor groups engaged in such activity.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Educational materials are developed by the bureau and distributed to a mailing list of 40,000 teachers, 4-H leaders, extension specialists, physical therapists and home economists in business. Members of the bureau attend home economics conventions and 4-H Club Congress. The field representatives address teacher and leader groups, conduct work shops and seminars and take part in cooperative ventures with other companies. Mailing lists are maintained for school home economics departments and extension home economists. Select lists are maintained for individual consumers.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

General Order Form listing all current material (free)
PROGRAM SOURCE: Colonial Stores, Inc., Home Economics Director, P.O. Box 4358, Atlanta, Georgia 30302. Colonial Stores, Inc. currently operates 423 supermarkets and 13 retail drug stores primarily in the southeastern states, Ohio and Kentucky. Corporate headquarters are in Atlanta, Georgia. The consumer education program was initiated in 1952 and is headed by a Home Economics Director.

MAJOR CONSUMER OBJECTIVES: To educate consumers to be more intelligent food shoppers; to prepare and to serve food at its best.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts food shopping workshops for home economics teachers, extension service home economists, and women's club leaders. Also conducts consumer surveys on food stores, food shopping and food products. Prepares consumer information for product labels. Conducts comparative food quality research. Informs general public through public channels of communication about food prices and wise food buymanship. Handles consumer mail.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Family recipe materials (free)

PROGRAM SOURCE: Cone Mills Marketing Company, 1440 Broadway, Greensboro, North Carolina. Cone Mills Marketing Company is a textile mill which has been in operation since the 1800's. The company weaves, finishes, converts and sells fabrics, towels, toweling, bedspreads, draperies and baby blankets.

MAJOR CONSUMER OBJECTIVES: All of the above-mentioned items provide consumers with apparel fabrics and home products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Develops booklets on buying and using textiles. All of these are sent to Home Economics students, textile students and Home Economics teachers upon request.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
How to Sew with Corduroy (free)
Towel Quickies (free)
Romance of Finishing (free)
Textile Glossary (free)
Annual Report (free)
PROGRAM SOURCE: Conso Products Company, Product Publicity Department or Consumer Relations Department, 27 West 23rd Street, New York, New York 10010. Conso Products Company, a division of Consolidated Foods Corporation, manufactures and distributes decorative trimmings and drapery equipment. The 102 year old company maintains plants in Montgomery, Pennsylvania; Union, South Carolina; and Montreal, Quebec, Canada, in addition to its decorator trimmings plant and headquarters in New York.

MAJOR CONSUMER OBJECTIVES: To educate consumers in the practical and decorative uses for trimmings; to aid consumers in selecting and caring for trimmings; and to educate consumers in techniques for home sewing of draperies, curtains, valances, slipcovers, bedspreads, etc.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Educational information is distributed directly to consumers by these routes: (1) how-to brochures; (2) how-to films available to groups such as women's clubs; (3) strong emphasis on product information in releases given to the press; and (4) participation in consumer shows sponsored by department stores and fabric stores. A consumer relations staff is maintained by the company to answer individual queries and complaints. A program aimed at home economics teachers includes distribution of films and filmstrips; demonstration kits for class use; and brochures. New products and techniques are presented to teachers at national and regional teacher conventions. Twice-yearly mailings keep teachers up-to-date on new teaching aids. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
1,001 Decorating Ideas Magazine (60¢, quantity discount to teachers)
Trouble with Windows Film (free to consumer groups and teachers)
Ways with Windows Filmstrip ($5.00)
Demonstration Kit (free to teachers only)
Tricks With Trim Booklet (10¢)
Austrian Shade (free)
Pinch-Pleated Draperies (free)
French Tassels and Tiebacks (free)
Pom-Decors (free)
How to Make Cornices (free)
Continental Baking Company, incorporated in 1924, was formed by a merger which originally included nearly 100 plants making bread. In September 1968, Continental Baking Company was merged into the ITT World System. ITT Continental Baking now has 43 bread bakeries, 22 bakeries producing both bread and cake, seven cake bakeries, and eight plants manufacturing Morton Frozen Foods, snack items, and other food products.

**MAJOR CONSUMER OBJECTIVES:** The major objective of ITT Continental Baking Company is to educate consumers on the correct utilization and maintenance of its products and to improve consumers' marketing competency.

**CONSUMER EDUCATION PROGRAMS AND ACTIVITIES:** ITT Continental Baking Company develops lesson plans for basic food products. Consumer Education Specialists work with high school Home Economics teachers, cooperative extension service home economists, club leaders and distribute educational materials at fairs and conventions to the general public. Individuals can have their names placed on a mailing list to receive materials.

**MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:**
- The Wonderland of Bread - film (on loan)
- The Art of Cake Making - film (on loan)
- Magic of Breakfast booklet (free)
- Wonder Redi-Split English Muffins booklet (free)
- 23 Prize Sandwiches (free)
- Research Brings Good Nutrition (5¢)
- All About Growth (5¢)
- The Story of A Loaf of Bread (5¢)
- A Visit to The Bakery (5¢)
- A Trip with Baker Bill (3¢)

**PROGRAM SOURCE:** Dr. Pepper Company, Consumer Service Department, P.O. Box 5086, Dallas, Texas 75222 (or contact local manager). The Dr. Pepper Company was founded in 1885. The Consumer Service Department with a Home Economist was set up in March, 1960. There are 500 franchised Dr. Pepper Bottling Companies in 50 states, Canada and Puerto Rico, with national headquarters in Dallas, Texas.
MAJOR CONSUMER OBJECTIVES: To provide quality carbonated soft drink beverages. To communicate with the general public; to maintain favorable environment for the industry and the products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepares recipes involving Dr. Pepper and recipe materials for food editors, home economists, teachers and students. Acknowledges and answers consumer questions pertaining to ingredients and use. Prepares filmstrips for use of the products.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Alice in Partyland - filmstrip ($6.00 or will loan free)
The Ballad of Pepper Dan - filmstrip ($6.00 or will loan free)
Cooking with Dr. Pepper (free)
Numerous recipe booklets (free)

PROGRAM SOURCE: Eastman Chemical Products, Inc., Education Department, 1133 Avenue of the Americas, New York, New York 10036. Eastman Chemical Products, Inc. is the marketing agent for the following companies: Tennessee Eastman, Carolina Eastman and Texas Eastman. All are members of the Eastman Kodak family. Products are sold to companies who further process them for or into consumer goods. Although some consumer education is done in relation to chemicals and plastics, organized effort is directed toward fibers since it is in this textile area that the consumer is most likely to find identification of merchandise content. The Education Department is headed by a home economist.

MAJOR CONSUMER OBJECTIVES: To help create an understanding of the activities of the textile industry as a whole, and the part that the fiber types produced by Eastman play in merchandise for apparel and the home; also to point up factors in quality, selection and care of such merchandise.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The program is based around science, home economics, and distributive education departments in schools; activities of the cooperative extension service and others working with consumer groups. In addition to the preparation and distribution of educational material, lecture-demonstrations may be presented. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- About Care and Textile Performance (free)
- About Durable Press...That Wonderful Washday Worksaver (free)
- Newsletters (on the three fiber types produced) (free)
- Order form listing materials such as flow charts, fiber samples, etc. is available upon request.

PROGRAM SOURCE: Peter Eckrich and Sons, Inc., Public Relations Administrator, P.O. Box 388, Fort Wayne, Indiana 46801. Peter Eckrich and Sons, Inc. is a processor of luncheon meats, smoked sausage, frankfurts, bologna, etc. which are distributed throughout the states of Indiana, Michigan, Ohio and Illinois and in parts of the East and Southwest. The consumer education program is new within the last ten years but has grown each year since its inception.

MAJOR CONSUMER OBJECTIVES: The aim of the consumer education program is to suggest uses for meat specialty products and to inform the consumer public of the means of meat processing, with special emphasis on plant sanitation.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Eckrich program consists of two corporate motion pictures—Operation E and The Art of Eating, a wide selection of recipe material and public tours of processing facilities. While the program does carry promotion of the Eckrich brand, it is still based on the idea of enhancing consumer knowledge of the kinds of products produced by companies such as Eckrich and their manner of production. Mailings are made from time to time to special groups such as Home Economics teachers with suggestions on the use of consumer aids in the classroom.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Operation E - 16 mm film (free)
The Art of Eating - 16 mm film (free)
Recipe Booklets (free)
3 Cheers for Meal Times (free)
Fun Franks (free)
12 Basic Ideas for Summer Mealtime Magic (free)
14 Favorite Meals with Smoked Sausage (free)
Delicious in Any Language (free)
All American Sandwich Selection (free)
Fancy Dishes on a Plain Budget--Build Your Meals Around Eckrich (free)
40 Fabulous Things to Do with Franks (free)
Fancy Snacks (free)
Build Your Meals (free)
Whiffs of Smoke (free)

PROGRAM SOURCE: Eli Lilly and Company, Public Relations Services, Indianapolis, Indiana 46206. For information about lawn care and agricultural products write Elanco Products Company, Public Relations Department, Box 1968, Indianapolis, Indiana 46206. For a number of years a consumer relations service has been a part of the public relations division of Eli Lilly and Company and its replying to the many inquiries that are received annually from customers. This is accomplished through the distribution of printed material as well as through personal letters.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Eli Lilly and Company does not conduct any consumer education classes; however, literature, films, etc., are available upon request. Publications and other materials of special interest to teachers and students are listed in various catalogues and newsletters (published by other sources) that are directed specifically to these individuals. Certain consumer material have sometimes been offered through notices in popular magazines, newspaper columns, etc. Eli Lilly and Company does not maintain a mailing list, but will send out a list of the materials that are available, when requested, and published materials are available upon request.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
List of Teaching Aids (free, for teachers only)
A Guide for the Diabetic (free to diabetic patients only)
Let's Learn About Safety (free)
Healers from the Sea (free)
Lawn Care Program brochure (free)
Guide to Identifying Weeds and Grasses (free)


MAJOR CONSUMER OBJECTIVES: The major objective of American Viscose is to inform consumers on the properties and qualities of fiber products in order to improve their knowledge and competency when purchasing finished textile products in the marketplace.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: American Viscose prepares and distributes printed materials and audio-visual aids to Home Economics students and educators, extension service specialists, as well as varying groups and associations as appropriate. In addition, American Viscose participates in conventions such as American Home Economics Association, and Association of Extension Home Economists, and within limitations, provides a representative for textile programs. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Avisco Rayon Staple (free)
Avisco Rayon Filament (free)
Avisco Acetate Filament (free)
Avril Rayon (free)
Avlin Polyester (free)
Avisco Fibers in Fabrics (free)
Fiber Facts (free)
Rayon Today - filmstrip, record and script ($2.00/set)
Home Decorating Slides (free on loan)
PROGRAM SOURCE: General Foods Corporation, General Foods Kitchens, 250 North Street, White Plains, New York 10602. A processor of packaged grocery products, General Foods produces hundreds of items under more than 30 major brand names and markets them throughout the U.S., Canada and many overseas countries. General Foods' roster of packaged products includes some of the oldest (Baker's Chocolate, first processed in Dorchester, Massachusetts, in 1765) and some of the newest (Maxim Freeze-Dried Coffee, Cool Whip Non-Dairy Whipped Topping, Toast'm Pop-Ups). The dissemination of information to consumers is largely the responsibility of the General Foods Kitchens, although some work in this area is done by Corporate Public Relations.

MAJOR CONSUMER OBJECTIVES: To provide products and services for the consumer in the fields of food, beverages, homemaking, personal well-being, leisure time and allied fields; to persist in bold, aggressive and innovating technical research that is both responsive to our changing environment and sharply focused on strengthening existing products, and creating new ones; to advertise, promote and package products in a believable, wholesome and tasteful way within the spirit of all government regulations and guidelines.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Special plant tours for community women's leaders to demonstrate emphasis that is placed on quality assurance, packaging, research and development of new products. Slides and narrative are provided to each guest for use in relaying the story to members of her group or organization. Sponsorship (last nine years) of National 4-H Food-Nutrition Program, including funds for scholarships and underwriting cost of food and nutrition. Educational material for Home Economics teachers and students has been provided at no charge each year since 1925. One and one-half million copies were distributed in 1968. A chart of food values of all General Foods products is issued each year to nutritionists, dietitians, home economists in government and education and to consumers. Product use information is provided on a weekly basis to newspapers and magazine food editors, radio and television broadcasters. Through consumer correspondence (125,000 letters in 1968) provide information on product use, ingredients, availability, etc. Specialized mailing lists maintained.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
What Housewives Want to Know about Packages (free)
Research the Creative Force (free)
Additives and How They Serve You (free)
The Role of Profit (free)
Assorted recipe leaflets (free)
PROGRAM SOURCE: General Mills, Inc., 9200 Wayzata Blvd., Minneapolis, Minnesota 55440. The activities of Betty Crocker, General Mills' First Lady of Food, date back to 1921 and are dedicated to the service of homemakers. A staff of more than half a hundred women, directed by a woman Vice President, serve American homemakers in the name of Betty Crocker.

MAJOR CONSUMER OBJECTIVES: To inform homemakers of new ways of preparing food; to communicate with students concerning the broad field of homemaking.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Develop recipes for inclusion in cookbooks, newspapers and magazines and service on all General Mills products. Consumer education program developed as a service for Home Economics classes includes a series of ten full-color filmstrips with accompanying narration guide and student booklets. Material deals with: (1) techniques of preparing food and standards by which to judge them; (2) meal planning including nutrition and time management; and (3) packaging and labeling. A broad homemaking education program for girls who are seniors in enrolled high schools, the Betty Crocker Search for the American Homemaker of Tomorrow under which 102 college scholarships are awarded annually. Each year high schools are invited to participate. Special services for the visually handicapped, through a large type edition of a collection of package directions and simple recipes. One copy per request. Information about the Betty Crocker Search for the American Homemaker of Tomorrow is mailed annually to all high school principals. It is also available upon request.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Consumer education materials are advertised in several Home Economics magazines periodically. Information or samples available upon request.
PROGRAM SOURCE: General Motors Corporation, 3044 West Grand Blvd., Detroit, Michigan 48202. General Motors Corporation has prepared and distributed consumer education booklets and films for many years. This activity has been conducted on both the corporate and divisional levels. General Motors also participates actively in the consumer education activities of such groups as the National Safety Council, the Automotive Safety Foundation, the American Driver Traffic Safety Education Association, and the Association of Home Appliance Manufacturers.

MAJOR CONSUMER OBJECTIVES: To educate consumers on product and service improvements enabling them to effect economies in use, secure added comfort and convenience and enjoy greater safety.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: General Motors' consumer education activities are divided into product research (pre-testing and post-testing), consumer research, consumer relations and dissemination of informational materials. It also provides vehicles and equipment through dealers to assist accredited schools which sponsor driver training courses. Available to schools and other interested groups is a series of booklets and films on driver education and vocational opportunities. A quarterly magazine, American Youth, is sent to teenagers to promote good driving habits. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Aids to Educators Catalog (free)
GM Motion Picture Catalog (free)
American Youth (free)
The Automobile Story (a resource unit for elementary and junior high schools) (free)
Green Pennant Safety Program (free)
Safety Handbook for 4-H Leaders (free)
Truth in Lending (free)
What You Should Know About Air Pollution Control Systems (free)
A to Zero of Refrigeration (free)
Food Freezing (free)
PROGRAM SOURCE: The Goodyear Tire & Rubber Company, Public Relations Department, Akron, Ohio 44316. Founded in 1898, Goodyear is a tire and rubber company. Other products are chemical and plastic; aerospace and aviation products; electronic; metal; industrial rubber; film, foam and flooring; and shoe products.

MAJOR CONSUMER OBJECTIVES: To promote the use of company products in the safest, most effective ways. To establish and promote Goodyear brand names, and to enhance the corporate image.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Continuous research, development and testing. Goodyear maintains an extensive public relations program, utilizing all communications media to keep customers and general public informed. Prepares and distributes various educational materials; and distributes 16 mm films to schools, clubs and other organizations. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Bicycle Bluebook (free)
- Film Library Catalog (free)
- Steps in the Right Direction (free)
- Story of the Tire (free)
- Tire Talk for Women (free)
- Welcome to the Highway (free)

PROGRAM SOURCE: The Green Giant Company, Educational Department, Office Services Building, Le Sueur, Minnesota 56058. The Green Giant Company is a processor of canned and frozen vegetables. Its Home Services Department was created in 1962, with the goal of dissemination of recipe and product information to homemakers, home economists and the various media.
MAJOR CONSUMER OBJECTIVES: The Home Services Department has an educational program which is directed primarily to Home Economics classroom teachers; utility, dairy council and extension home economists. The educational materials are designed to better acquaint home economists with the company's products and exciting and creative ways to use them in a wider variety of ways. Nutritional information is also incorporated into these educational materials.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Three full color 14½ x 21½ classroom wall charts are available. Also available is a filmstrip produced to help broaden the student's awareness of vegetables and the exciting role they can play in menu planning. The 55-frame full-color filmstrip is titled "Vegetable Treasures". The filmstrip is designed for junior and senior high school Home Economics classes and is also suitable for 4-H, FHA and Girl Scout groups. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Versatile Vegetables--See How They Grow (wall chart) (free)
Versatile Vegetables--Paint a Pretty Picture (free)
Versatile Vegetables--Fun Foods 'Round the Clock (free)
Vegetable Treasures (filmstrip kit) ($2.50 without record - distribution limited) ($3.00 with narration - distribution limited)

PROGRAM SOURCE: H. J. Heinz Company, Consumer Relations, Box 57, Pittsburgh, Pennsylvania 15230. Founded in 1869, the company has grown to an international food processor with 17 companies around the world operating 40 plants in 13 nations and territories. Makes more than 1,250 products marketed in 150 nations and territories. World headquarters in Pittsburgh, Pennsylvania, with managing directors of each affiliated company with primary responsibility for company's profit goals and growth.

MAJOR CONSUMER OBJECTIVES: Provides quality food products through constant experimental and market research. Communicates with consuming public. Maintains favorable rapport with consumers of products.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Provides printed booklets containing product information and recipes. Provides nutritional information on Heinz products and other commonly eaten foods for consumers. Prepares recipes using products for consumer food editors, home economists, teachers. Investigates and rectifies consumer complaints. Provides programs (speeches, demonstrations, television) upon request.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Facts About Foods (free)
- All About Pickles (free)
- Barbecuing for Fun of It (free)
- Spotlight on Salads (free)
- Guide to Better Nutrition (free)
- Generic Terms List (free)

PROGRAM SOURCE: The Hoover Company, The Hoover Home Institute, 101 East Maple Street, North Canton, Ohio 44720. The Hoover Company initiated its Consumer Education Department (The Hoover Home Institute) in 1937. This department is headed by a Home Economics Director and maintains a staff of four members including one Home Economist. The Hoover Company plans to expand its consumer education program in the future.

MAJOR CONSUMER OBJECTIVES: The major objective of the Hoover Home Institute is to assist consumers in the proper use and care of products and to promote good consumer relations.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Tests all products keeping consumer's needs foremost in mind. Works with college and high school Home Economics teachers, cooperative extension service, home economics and professional groups. Consigns products to schools of Home Economics in colleges and universities. Sells products on the replacement plan to high school Home Economics Departments. Prepares and distributes educational material and demonstrates use and care of products at state and national meetings. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Beautiful Floors The Modern Way (free)
- Introduction to Cleaning (free)
- Total Care for Floors and More (free)
- Carpets and Rugs ($1.00)
Since 1930, HFC's Money Management Program has helped individuals and families in the United States and Canada to manage their financial affairs more effectively. Its staff is comprised of professionally educated personnel who prepare objective, up-to-date money management materials in consultation with authorities in business, education, and government.

MAJOR CONSUMER OBJECTIVES: Just as a good physician is interested in public health and a good lawyer in good laws, so HFC is interested in improving the financial stability of families and individuals. The purpose of HFC's Money Management Institute is to provide interesting and practical educational tools to help people become more businesslike in their management of family finances. This includes planning or budgeting the use of money, and spending or buying effectively.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Money Management Institute's efforts are directed toward the development of an informed, educated consumer well able to protect his economic interests. MMI's consumer education program currently includes a library of 12 Money Management booklets (covering all areas of personal and family finance); a Guide for Teaching Money Management; a series of 3 Mind Your Money Leaflets in English and Spanish (designed for audiences of limited economic experience, income, and reading ability); a Filmstrip Library of 5 prints (dramatizing five areas of personal finance with accompanying study guides); and selected materials for French-speaking provinces of Canada. Money Management materials are used by classroom teachers, professional and civic groups, youth organizations, homemakers, social workers, librarians, radio and television commentators, business and industry, government agencies and services, editors, authors, and HFC Branch Offices. Money Management materials are utilized as resource and text material, practical guides to better living, and topics for group discussions. Mailing list for bi-annual newsletter maintained for educators and individuals interested in consumer education.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Money Management Library (12 booklets) ($3.00)
Guide for Teaching Money Management (25¢)
Mind Your Money Leaflets (set of 3) (25¢)
Filmstrip Library ($7.00)
Individual Filmstrips ($1.75)
Individual Money Management booklets (25¢)
Money Management Program Folder (free)
PROGRAM SOURCE: Jacobsen Manufacturing Company, Public Relations Department, 1721 Packard Avenue, Racine, Wisconsin 53403. Jacobsen is a major producer of outdoor power equipment.

MAJOR CONSUMER OBJECTIVES: Jacobsen's consumer education program is to provide the public with information for more efficient and safer use of power lawn grooming products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: For safety: Jacobsen provides three safety films of 10 minutes each on the subject of power mower safety, lawn and garden tractor safety, and snow thrower safety. For efficient grounds maintenance: Jacobsen has developed a unique Minimum Maintenance Landscaping Concept to instruct homeowner how to get the most from his grounds with a minimum of care. This program is backed up by a comprehensive, well-illustrated booklet, narrated slide strip film, and publicity related materials. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Minimum Maintenance Landscaping Booklet (25¢)
- Minimum Maintenance Slide Presentation (free loan)
- Lawn Mower Safety Film (free loan)
- Lawn Tractor Safety Film (free loan)
- Snow Thrower Safety Film (free loan)

PROGRAM SOURCE: S. C. Johnson & Son, Inc. (Johnson Wax), Consumer Center, Johnson Wax Golden Rondele, Racine, Wisconsin 53403. The consumer education program at Johnson Wax was started over 30 years ago. Currently the department consists of two home economists (Director and Assistant Director) plus stenographic and clerical help.

MAJOR CONSUMER OBJECTIVES: To serve as a liaison between the company and the consumer. To keep the user of company products informed about product developments, selection of products and how to use them properly.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The program has a very broad scope—from the teen-age potential user to the senior citizen. Any consumer can contact us directly by phone or mail for information, but major dissemination of information (film, demonstration kits, printed materials, etc.) is done through organized groups such as the classroom youth and women's clubs, cooperative extension program. The department also works with authors, newspaper and magazine writers and radio and television personnel to bring this information to large audiences. Personal appearances are also made.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Floor Care (free)
- Furniture Care, Repair and Refinishing (free)
- House Cleaning (free)
- Use of Insecticides (free)
- Use of Air Fresheners (free)
- Shoe Care (free)
- Car Care (free)
- Listing of all informational bulletins (free)

PROGRAM SOURCE: Kellogg Company, Department of Home Economics Services, Battle Creek, Michigan 49016. Kellogg Company was founded in 1906. The Department of Home Economics Services was established in 1923 under the direction of a graduate home economist and dietitian. Communication services to various media; nutrition, health, diet, buymanship, cereal processing, packaging. Educational services to teachers at all grade levels. Consumer correspondence. Representation at various conventions. Product development and use. Recipe development. Services to institutions. There is a staff of seven professionals and four non-professionals.

MAJOR CONSUMER OBJECTIVES: The company contributes to better nutrition by producing and marketing convenient, economical, wholesome and appetizing food products for human consumption. The Department of Home Economics Services researches and disseminates information to buy and use these products with satisfaction. Mrs. Consumer is Boss in the marketplace and her wants must be satisfied if the company is to compete successfully with other food products. The company feels an informed consumer is a desirable customer.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Department of Home Economics Services has the responsibility of preparing informative copy for package panels regarding merits and use of products. An advertising effort is carried on in teachers' and Home Economics magazines to offer educational material prepared by the trained staff. Recipe folders for consumers and food service operators are prepared and offered. Information is published regarding the processing and nutritive values of products and informative releases are sent to food editors of newspapers and magazines which offer free photo prints and transparencies. A bi-monthly publication, "Kaleidoscope", is issued and sent without charge to editors and educators. Research is conducted and offered to teachers, public health workers, nutritionists, physicians, extension workers at no charge on educational materials. Consumer inquiries are answered promptly and as precisely as possible. Exhibits are maintained at national conventions such as National Restaurant Association, American Home Economics Association, American Dietetic Association, American Food Service Association, American Camping Association, and others, and information and publications are distributed without charge. New ways to serve the public better are constantly being explored. A mailing list is maintained for professionally employed persons only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Breakfast Game Materials (free to educators and others, one kit per group)
Foods for Growing Boys and Girls (free to educators and others)
Good Health Record (free to educators and others)
Breakfast Your Way to a Better Day (free to educators and others)
Choose Your Calories Wisely (free to educators and others)
Posters (free to educators and others in limited quantities)
Recipe Folders (free)
Nutritive Values (free)

PROGRAM SOURCE: Kimberly-Clark Corporation, Life Cycle Center, Neenah, Wisconsin 54956. The Kimberly-Clark Corporation sponsored a menstrual hygiene educational program for approximately 25 years. As an extension of this program, the company introduced a new program in 1968. It is called the Life Cycle Center.
MAJOR CONSUMER OBJECTIVES: The purpose of the Life Cycle Center is to supplement and support the efforts of educators to enlighten girls and women about their sexual identity in all its aspects.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The program as it is presently developed consists of booklets for girls (ages 10-19) and instructional aids for the teacher. When the program is finalized within the next two to three years, it then will offer booklets for girls and women of all ages. The present program is geared primarily to the school level.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Miracle of You (adolescents) (10¢ each; quantity discounts to schools)
Your Years of Self-Discovery (Mid-teens) (10¢ each; quantity discounts to schools)
You and Your Daughter (10¢ each; quantity discounts to schools)
The Years of Independence (10¢ each; quantity discounts to schools)
Tell It Like It Is (10¢ each; quantity discounts to schools)

PROGRAM SOURCE: Kraft Foods, Division of Kraftco Corporation, Public Relations Manager, 500 Peshtigo Court, Chicago, Illinois 60690. Since 1924 Kraft Foods has maintained a professionally staffed consumer service kitchen facility. From a start of one, the staff has increased to 23, 18 of whom are graduate home economists. Kraft also maintains a Consumer Service Department and an Education Assistance Department within its Public Relations Department.

MAJOR CONSUMER OBJECTIVES: To represent the interests of the consumer and to help her with food service ideas, to answer her questions or complaints about Kraft products, to provide educational assistance, particularly in the food field of Home Economics to students and teachers.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Through its Kraft Kitchens, Kraft originates some 2,400 new recipe ideas each year which are distributed to consumers primarily through advertising, submissions to food editor or home service representatives of all media, and a mailing list of 600,000 who receive all the recipes used on the television show. Through its Consumer Service Department, Kraft maintains good correspondence communications, answering questions or handling complaints about the products; providing recipe sheets and information leaflets to women's groups and individuals. Through its Educational Assistance Department, Kraft offers instructional and reference material to teachers and students of food usage and nutrition. A mailing list is maintained covering all food recipe ideas shown on TV. Write to P.O. Box 1718, Chicago.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Kits of filmstrips: $15 per set; $4 each
Guide to Cheesemaking
Guide to Cheese Usage
Guide to Breakfast
Guide to Meats
Guide to Vegetables
The World of Cheese - 16 mm movie (free) available from Modern Talking Pictures, 3 East 54th Street, New York, New York 10022
Complete Treatment of Cheese - kit including filmstrips, etc. ($7.50)
Recipe Sheets (free)
Informational Leaflets (free)
Product Information (free)

PROGRAM SOURCE: Lane Bryant, Inc., Customer Relations Manager, 1501 Broadway, New York, New York 10036. Lane Bryant was founded in 1900 by a young widow, Mr. Lane Bryant, who, in 1904, created the first maternity dress. Incorporated in 1916, Lane Bryant is a multi-divisional corporation: Lane Bryant stores across the country, Mail Order Plant in Indianapolis, The Coward Shoe, Newman-Benton, The Tall Division, Lewis Bryant (for men) and Town and Country Department Stores.
MAJOR CONSUMER OBJECTIVES: To instill a pride and to educate special size customers. For this purpose booklets are distributed through Women's Club Kit. The kit included booklets designed for tall customers, stout, pregnant, etc. However, this program has been discontinued along with most others for the time being. Plans are being formulated for another program for the consumer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Present programs have been discontinued, but plans are being formulated for other programs. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Tall Catalog (free)
- Womens Sizes (free)
- Half-size (free)
- Lewis Bryant - for men (free)
- Town & Country Discount Stores (free)
- Chubby - for girls and teens (free)

PROGRAM SOURCE: Lederle Laboratories, Division of American Cyanamid Company, Public Relations Department, North Middletown Road, Pearl River, New York 10965. Lederle Labs was founded in 1906 by Dr. Ernst J. Lederle and in 1930 became a subsidiary, and subsequently an operating division, of American Cyanamid Company. Today, Lederle with its 150 buildings on a 510-acre site employs 3,600, including 1,000 scientists, physicians and technicians. An emergency shipment service delivers life-saving drugs worldwide.

MAJOR CONSUMER OBJECTIVES: Lederle's research and development objectives are specific: progress in the diagnosis, prevention, control and cure of disease and the alleviation of symptoms of disease.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Disseminates background material, brochures, and pamphlets on diseases, drugs, immunization, health and research to the general public upon request. Communicates work in research and development by reference reports and news releases to the mass media.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
What's Behind a Drug Name (free)
Antibiotics--What Is an Antibiotic (free)
The Aureomycin Story (free)
Poison Ivy--The Summer Itch (free)
Rabies (free)
Smallpox (free)
Gamma Globulin (free)
Immunication (free)
Tetanus (free)
Diptheria (free)

PROGRAM SOURCE: Lenox, Inc., Consumer Education Department, Trenton, New Jersey. Founded in 1889 by Walter Scott Lenox; makers of fine china, handblown lead crystal, melamine dinnerware and plastic housewares. Headquarters in Trenton, New Jersey, with outlets in Pomona, New Jersey; Mt. Pleasant, Pennsylvania; St. Louis, Missouri; Oshkosh, Wisconsin; Los Angeles, California; Kingsport, Tennessee; Monterrey, Mexico; and El Salvador. Consumer education programs relate to Lenox China and Crystal.

MAJOR CONSUMER OBJECTIVES: Provide quality products. Educate consumer regarding quality criteria; pattern coordinations of china, crystal, sterling; decorating trends.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Teaching aids: Annual Table Setting Contest, open to Home Economics classes from the 9th grade up. Classroom project on creating table settings; Pattern Selector - teaching pattern coordinations of china, crystal, sterling; Classroom project for typing and secretarial courses from rough draft through accuracy and tabulation (provides Lenox data on quality, history, etc.); Award-winning, 16 mm sound-color motion picture showing handcraftsmanship that goes into the making of china and crystal; also distributed to theaters as short subfeature. Film available through United World Films Inc., 221 Park Avenue, New York, New York; Attention of Mr. Alan Roberts.

Consumer aids available to general public: Booklets illustrating china and crystal in color plus serving pieces, price information and coordination guide; booklet on care and use of fine china and crystal; 100-page publication on home entertaining and decorating, in color. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Annual Lenox Creative Table Setting Contest (free; one per student)
Oxford Personal Pattern Selector (free; one per student)
Secretary's Day in the Office of Lenox China (free; one per student)
Student Manual (free; one per student)
Teacher Manual (free; one per teacher)
Of Earth and Fire - motion picture (free)
Lenox China/Crystal Pattern Booklet (free)
Oxford Bone China Pattern Booklet (free)
Reference Book of Fine China and Crystal (free)
McCall's "You-Do-It" Entertaining Guide (75c)

PROGRAM SOURCE: Lever Brothers Company, Home Economics Director,
Consumer Education Department, 390 Park Avenue, New York,
New York 10022. Lever Brothers initiated its consumer education program in 1936. The Consumer Education Department is headed by a Home Economics Director and maintains a staff of four members. Lever Brothers plans to expand its consumer education program in the future.

MAJOR CONSUMER OBJECTIVES: The major objective of Lever Brothers is to educate consumers on the correct utilization and maintenance of its products and to improve consumers' marketing competency.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Department develops teaching aids to enable consumers to use products for maximum capability. This includes information on detergent products, laundry techniques and textile care. It also includes lesson plans for basic food products. Consumer Education specialists work with high school Home Economics teachers, cooperative extension service home economists, club leaders and distribute educational materials at fairs and conventions to the general public. A mailing list is maintained for those engaged in professional activities.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Create Your Own Beauty and Charm (free)
Stain Removal Charts (free)
Washing Your Sweaters the Professional Way (free)
Lesson Plan—Creative Use of a Basic Food Product (free)
Let's Pretend You're a Bride...A Role-playing Workbook on Foods and Nutrition (free)
Wisk Throughout the Wash (free)
Foods Lesson Plan—"Convenience Product" Study (free)

PROGRAM SOURCE: Libby, McNeill & Libby, Home Economics Department, 200 South Michigan Avenue, Chicago, Illinois 60604. Libby, McNeill & Libby, founded in 1858, is an international packer and distributor of canned and frozen foods with 23 food processing plants in the continental United States, two in Canada, one each in Hawaii, Puerto Rico, Spain, England, West Germany and France. The company maintains a Food Technology Research Center, an Agricultural Research Center and seven Agricultural Research Laboratories. Libby initiated its consumer education in the 1930's. This program is administered by the Director of Home Economics and maintains a staff of three home economists. All questions on quality and complaints are handled by the Research and Development Division.

MAJOR CONSUMER OBJECTIVES: The major objectives of Libby's consumer education programs are to educate consumers on the correct use, storage, package sizes, economy and nutritional aspects of the company's products and to improve the consumers' marketing ability.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepare and distribute consumer education materials and recipe leaflets to high school and college Home Economics teachers and students, extension home economists, 4-H leaders, women's club leaders and consumers. Develop recipes and serving ideas for canned and frozen foods for package labels, educational materials, advertising and promotional pieces and food editors of newspapers, magazines and cookbooks. Prepare statements for labels as to can or package size, sugar and/or salt added, quantity, style and other special information. Answer consumer correspondence on use, storage, nutritional analysis, recipe material and other special product information. The Research and Development Division answers and investigates all consumer complaints. Participate in industry and association meetings to inform food editors, home economists and other thought leaders regarding pertinent aspects of the business and products.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- XH 13 The Art of Salad Making (free)
- XH 18 Tomato Juice Kitchen Chatter (free)
- XH 20 Frozen Orange Juice Kitchen Chatter (free)
- XH 9 Canned and Frozen Juice Kitchen Chatter (free)
- XH 14 Vegetable Kitchen Chatter (free)
- XH 19 Canned Meat Kitchen Chatter (free)
- XH 21 Canned Fruit Kitchen Chatter (free)
- XH 23 Pineapple Kitchen Chatter (free)

PROGRAM SOURCE: Magic Chef, Inc., Director of Home Economics and Consumer Relations, King Edward Avenue, Cleveland, Tennessee 37311. The Magic Chef story began in 1901 with the merger of nine manufacturers into a single corporation known as the American Stove Company. The corporate name was changed to Magic Chef in 1951. In 1958 Dixie Products, Inc. acquired the assets of Magic Chef, Inc. General offices and the main manufacturing plant in Cleveland, Tennessee; other plants and/or facilities in California, Indiana, West Virginia, Italy, and Venezuela. Consumer education programs are headed by a Director of Home Economics and Consumer Relations. Magic Chef plans to extend these programs in the future.
MAJOR CONSUMER OBJECTIVES: The major objective of Magic Chef, Inc. is to manufacture and distribute quality products, to educate consumers on the correct use and maintenance of its products, and to improve consumers' marketing competency.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Magic Chef prepares use booklets for shipment with appliances and for distribution to educators and others working with consumers. Prepares periodic newsletters for utility home economists, sent to educators and extension personnel upon request. Keeps current a slide program and script on range styles, features, etc. Available on loan to educators, extension personnel and utility home economists. Handles consumer correspondence pertaining to buying, performance or attitudes. Participates in consumer education workshops at the college level or conducted by some professional or industrial organizations. A mailing list is maintained for those engaged in professional activities.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Care and Use of Ranges (free)
Ranges: Yesterday and Today - slides and script (free)
Chef-ette Newsletter (free)

PROGRAM SOURCE: The Maytag Company, Home Service Director, Newton, Iowa 50208. Founded in 1893, Maytag has 3,600 employees and 18,000 shareowners. Maytag is a manufacturer of laundry and kitchen appliances, with headquarters in Newton, Iowa. The 350-member sales organization is composed of nearly 250 regional managers working with over 12,000 dealers throughout the nation and Canada through 20 major distribution centers.

MAJOR CONSUMER OBJECTIVES: To provide dependable appliances with use and convenience features desirable for the best and most efficient care of the items these appliances process, and to provide various models and colors to meet consumer needs based on individual preferences and problems. To become highly specialized in the total area of the appliances manufactured to the extent the company can make a contribution to these fields of endeavor.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Recommendations for use of each appliance are based on research and continued testing and provided to the user through instruction books and operating guides. Appliance sales and servicemen are trained in the art of correct results to provide meaningful information at point of sale. Five home economist communicators conduct use and management educational programs throughout the nation to consumers, educators, on subjects which complement appliances manufactured. Fabric care seminars are conducted by home economists to train retail soft goods salespeople on accurate care of washable merchandise solely as an aid to helping keep the consumer up to date. Cooperate and work with other home economists in related areas of consumer education--utility, extension, college professors, high school teachers--as speakers or in providing consumer literature. Produce and distribute consumer educational materials. Produce and distribute films for viewing by students and consumer groups. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Know Your Laundry Recipes (free after demonstration by home economist)
Removing Spots & Stains (free after demonstration by home economist)
Primer of Home Laundry Planning (free after demonstration by home economist)
Bride's Guide to Home Laundry (free after demonstration by home economist)
How to Read a Hangtag (free after demonstration by home economist)
Dryer Cartoon Book (free after demonstration by home economist)
Maytag Encyclopedia of Home Laundry (25¢, after demonstration by home economist)
Answers to Some Frequently Asked Questions about Dishwashers (free after demonstration by home economist)
Smug Duds Suds-in-Laundry - film (free showing, indicating 3 dates)
Secrets for a Happy Hostess Dishwasher - film (free showing, indicating 3 preferred dates)
PROGRAM SOURCE: Montag Associates, 1629 K Street, N.W., Washington, D.C. 20006. Montag Associates is a public relations consultant firm located in Washington, D.C. The staff is made up of capable researchers, writers and consultants.

MAJOR CONSUMER OBJECTIVES: To provide educational information for the consumer through research and brochures.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Montag Associates has worked closely with the "Truth in Lending" law developing brochures for the employer and employee. In addition, research is conducted for various clients in the field of consumer education. Clients include banks, retail merchants and government agencies. Programs and materials are tailor-made and are for distribution by our clients only.

PROGRAM SOURCE: Montgomery Ward & Company, Director of Consumer Education and Community Services, P.O. Box 8339, Chicago, Illinois 60680. Montgomery Ward formally inaugurated a consumer education program in 1969. It is presently staffed by one person, but will be expanded in the coming year.

MAJOR CONSUMER OBJECTIVES: To offer educational materials related to Wards products and services designed to assist consumer in achieving maximum utilization of their resources.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Wards sponsors the National 4-H Consumer Education-Home Economics Project. An expanded program of consumer education materials for school use is being developed for distribution in the 1970-71 school year. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Montgomery Ward Catalogues (free)
PROGRAM SOURCE: Needham Packing Company, Inc., 220 Badgevan Building, Sioux City, Iowa. Needham Packing Company was founded in 1961 and is a producer of beef, lamb and by-products for wholesalers and grocery chains. It is the producer of Needham branded frozen consumer beef cuts. The company is an active supporter of the American Meat Institute and the National Livestock Board consumer education programs.

MAJOR CONSUMER OBJECTIVES: To increase knowledge of food values of meats, methods of preparation, and the uses and benefits of Needham frozen meat cuts.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The main part of the program is a booklet called "The Needham Story". Also distribute to consumers much material prepared by American Meat Institute and National Livestock Board. Direct mail is used for consumer education for frozen meat products. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Needham Story
New Meat Ideas


MAJOR CONSUMER OBJECTIVES: To keep consumers informed and up-to-date. To broaden consumer awareness of the products and policies and create acceptance of them. To help consumers become better shoppers through comparative shopping; awareness of label information, etc.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Oscar Mayer plans and coordinates nation-wide product publicity program for food editors, trade journals, consumer magazines. Plans and develops special materials for consumers, teachers, special interest groups. Includes preparation of recipe booklets, educational materials for classroom use, merchandising aids in the form of fact sheets, new product information, etc. Handles consumer correspondence dealing with recipes, nutrition, serving ideas, etc. "Ellen Edwards" makes guest appearances on local radio and television stations; personal appearances before women's groups, cooking schools, etc. Oscar Mayer makes contacts with food editors of newspapers, magazines and trade papers; home economists, teachers and other key media people. Lectures and educational materials for high school and college Home Economics classes and home economists with utilities and government agencies are given.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Kitchen With a View (10c)
Life Begins at 40°F (leaflet on care and storage of processed meats) (free, limit of 10 copies)
Portfolio of Materials on Sausage and Smoked Meats (folder of materials for teachers with teacher supplements (one free kit; available in classroom quantities)
Sausage & Smoked Meats (50c)
Sausage I.D. (wall chart and notebook size) (one free copy)
Six-In-One Guide to Good Eating (5c per booklet or 25c per kit)

PROGRAM SOURCE: Pellon Corporation, Educational Department, 1120 Avenue of the Americas, New York, New York 10036. The Pellon Corporation began its educational program in 1954. The Educational Department is headed by an Educational Director and has a staff of six Home Economists, one of whom is located regionally. The Pellon Corporation is planning to expand its regional staff and its education program in the near future.

MAJOR CONSUMER OBJECTIVES: To educate consumers as well as Home Economics teachers and students on the correct use of Pellon products; to improve sewing skills; and to increase interest in sewing.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Develop educational materials for the consumer and for Home Economics/sewing classes. Present lectures and demonstrations to consumer groups, Home Economics classes, and cooperative extension groups. Conduct in-service workshops for teachers and extension leaders. Exhibit at Home Economics conventions. Provide consumer information through appearances on television and radio and articles in newspapers and magazines. Conduct research on new textile products. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Inside Story of Knits..Non-Wovens..Fusibles (free to teachers)
The Inside Story of Knits..Non-Wovens..Fusibles (free)
All About How to Do It Without Stitches (free)
Fashion Tailoring (free)
Pop Art Bag pattern (free)
The Importance of Shape - filmstrip ($2.85)

PROGRAM SOURCE: J. C. Penney Company, Inc., Manager of Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019. The Educational and Consumer Relations Department was established 40 years ago to answer teacher requests as a part of the Public Relations Division of J. C. Penney Company. Its staff is made up of home economists with Master's degrees and teaching experience. Service is provided through local stores and includes single copies of publications for educators and filmstrips and teaching units which can be borrowed for classroom use. Small stores preview materials twice a year. Large stores in major cities present formal programs for educators with field home economists once a year.

MAJOR CONSUMER OBJECTIVES: To provide a service to the community as a company responsibility. To provide up-to-date teaching materials not available anywhere else so that teachers will receive materials that will be helpful. To provide a purely education program with no product promotion, and to provide information for consumers to help them make their own decisions in the market place.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Forum magazine for teachers published twice a year as a source of information. (2) One new major teaching supplement twice a year usually includes filmstrips, recordings, classroom learning experiences, teacher's guide. (3) Program of professional improvement for educators sponsored by Penney stores in major cities with talk presented by field home economist and packets of educational materials presented to educators. (4) Small stores preview new educational materials twice a year, for teachers in their communities.

Local Penney stores give single copies of publications free to educators and loan filmstrips. Educators not near Penney stores may purchase all materials at actual production cost from the New York office. Programs conducted personally by staff home economists use a variety of visuals. Publications include variety of visuals such as transparencies, overhead projectors, filmstrips, recordings, role-playing devices.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Fact Sheet (free)
- Forum (free)
- Fashions & Fabrics (free)
- Financing a New Partnership (free)
- Decision-Making for Consumers (free)
- The Consumer Decides (free)

PROGRAM SOURCE: The Pillsbury Company, Educational Manager, 1312 Pillsbury Building, 608 Second Avenue South, Minneapolis, Minnesota 55402. The educational program at Pillsbury was established in the late 1950's. The current program is part of the consumer service function of the company and is headed by an Educational Manager who reports to the Director of Consumer Service. The current program is in the process of evaluation. Plans to expand and re-position the emphasis on consumer communication are underway.

MAJOR CONSUMER OBJECTIVES: The program's objective has been to provide food and product information to educators who are communicating to students and consumers information about new foods and the selection and preparation of food. The objective will broaden with new emphasis.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: In support of the Pillsbury Company research and marketing efforts, product information had been adapted for use by Home Economics educators, extension home economists and utility company economists who reach the public. Distribution of materials is made through professional publications and at professional conventions. The consumer is also served directly by mail. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Refrigerated Products Educational Kit and Films (free, limit of two years)
Time Saver Educational Kit and Stencils (free, limit of one year)
Product Fact Sheets (free)

PROGRAM SOURCE: Procter & Gamble Company, Supervisor of Consumer Relations, P.O. Box 599, Cincinnati, Ohio 45201. Procter & Gamble Company was founded in 1837 and maintains headquarters in Cincinnati, Ohio. The Public Relations Department, working with company home economists, administers educational program which dates back to 1913. Special emphasis on consumer education, introduced in 1969, will be expanded in the future.

MAJOR CONSUMER OBJECTIVES: To provide practical information on proper homemaking techniques and personal care; to educate consumers on the selection and correct use of products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Procter & Gamble has educational programs on laundering; home care; personal grooming; cake selection; fats and oils; which are designed for concept teaching/student involvement. Information is developed by company home economists on subject areas in which Procter & Gamble, through extensive experience and research, has gained expertise. Public Relations works with high school home economics teachers and cooperative extension home economists and mails information and order blanks to 50,000 teachers each September. The program is also publicized at two major Home Economics conventions.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Laundering Unit (teaching kit) (free)
- Home Care Unit (teaching kit) (free)
- Personal Grooming Unit (teaching kit) (free)
- Cake Selection Unit (teaching kit) (free)
- Fats and Oils Unit (teaching kit) (free)
- Better Baking/Proper Frying (free)
- The Last Word - movie (free)

PROGRAM SOURCE: Remington Arms Company, Inc., Bridgeport, Connecticut 06602. Remington Arms Company, Inc. has been involved in consumer education since its founding in 1816. In the main its activities in this area are directed at teaching people about the proper and safe use of sporting firearms and ammunition.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Remington Arms produces films related to the proper use of its products and the conservation of our natural resources. It has also produced books and booklets in these areas. The company also maintains a continuing public relations program designed to inform the press and public about its products and policies. A select mailing list is maintained.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Sporting Firearms and Ammunition Catalog (free)
- List of Films (free)
- The Remington Historical Treasury of American Guns ($1.95)
- Skeet Shooting with D. Lee Braun ($1.95)
- Wild Game Cookbook ($1.95)
- Trapshooting ($2.95)

PROGRAM SOURCE: Revlon, Inc., Consumer Division, 767 Fifth Avenue, New York, New York 10022. Founded in 1932 as the Revlon Company, Revlon originally manufactured only nail enamels. The product line has since diversified to include makeups, skin care products, toiletries, implements, hair colorings, and fragrances.
MAJOR CONSUMER OBJECTIVES: The major objective is to answer inquiries received about the Revlon products or the company as fully as possible. Requests include: individual advice on cosmetic care; help on student research reports; help on teaching aids; and help on "charm school" activities from groups of all kinds.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: An educational services program has not been initiated but the division acts primarily in response to inquiries received. A number of booklets have been developed and these are sent with appropriate covering letters. The booklets are occasionally mentioned in package labeling or in consumer magazines, and these mentions generate additional requests. Revlon is currently preparing a "charm school" lecture outline to answer inquiries from groups.

PROGRAM SOURCE: Reynolds Metals Company, P.O. Box 2346, Richmond, Virginia 23218. Founded in December 1919 as U.S. Foil Company. Reynolds Metals Company today is the third largest producer of primary aluminum in the world. Headquartered in Richmond, Virginia, with manufacturing facilities all over the United States and in foreign countries.

MAJOR CONSUMER OBJECTIVES: To provide consumer directly with household aluminum foil. The consumer also reaps the benefits of the aluminum industry in recreational equipment, packaging, transportation, communication, architectural supplies for home and industry and farm maintenance equipment.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Investigates and serves customer complaints and product suggestions. Prepares information for specific uses of aluminum in and around the home.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Holiday Hints
- Holiday Happenings
- Bright Ideas
- How to Use Reynolds Do-It-Yourself Aluminum
- Reynolds Do-It-Yourself Aluminum Sheet
  (Booklets listed above obtainable from Advertising Distribution Center, Reynolds Metals Company, P.O. Box 2346, Richmond, Virginia 23218)
- Creative Cooking
- Creative Living
  (Two items listed above available at retail or write Reynolds Wrap Cookbook, P.O. Box 70, Brooklyn, New York 11202)
- Design for a City - motion picture
- To Reach the Dawn - motion picture
  (Two motion pictures listed above available from Motion Picture Service, Reynolds Metals Company, P.O. Box 2346, Richmond, Virginia 23218)
PROGRAM SOURCE: Riviana Foods Inc., Test Kitchens, P.O. Box 2636, Houston, Texas 77001. Riviana Foods Inc. is a diversified foods company whose products include rice, canned meat products, packaged candy, pet foods, canned ethnic and refrigerated foods, instant bouillons, and caviar.

MAJOR CONSUMER OBJECTIVES: To recognize through correspondence from consumers, the positive and negative attributes of the company's products, and supply to these consumers answers to their questions concerning quality, packaging, availability, nutritional value, etc.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: This program is accomplished primarily through direct correspondence with consumers, and in contact with women's groups and Home Economics classes.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

- Rice Milling and Rice Products (free)
- Riviana's Rice Fact Sheet (free)
- Austex Presents the Label and the Consumer (free)
- The Story of Mexene (free)
PROGRAM SOURCE: Rubbermaid Incorporated, Home Service Center, Wooster, Ohio 44691. Rubbermaid has had an expanded program operating as a public relations function since 1959. It contains a staff of two headed by a Home Economics Coordinator who reports to the Director of Public Relations.

MAJOR CONSUMER OBJECTIVES: To provide quality materials in fields related to the company's products for Home Economics teachers, extension specialists and agents, women's clubs, utility home economists, 4-H leaders, etc. To communicate product information to consumers through editorial channels and electronic media.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Development of teaching materials--booklets, filmstrips, films and slides--provide product information to consumer magazines and newspapers, television. Materials are used by teachers, cooperative extension specialists and agents, club leaders, program directors. Mailing list maintained for extension specialists and agents only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
New Room in Your Kitchen - filmstrip ($2.50 or free 30-day loan to teachers, extension personnel)
Small Wonders in the Kitchen - filmstrip ($2.00 or free 30-day loan to teachers, extension personnel)
How to Save 30 Minutes a Day - filmstrip ($2.00 or free 30-day loan to teachers, extension personnel)
Alice in Blunderland - filmstrip (free loan to women's clubs, extension personnel)
New Room in Your Kitchen - booklet (free)
Small Wonders in the Kitchen - booklet (free)
How to Save 30 Minutes a Day - booklet (free)
PROGRAM SOURCE: Safeway Stores, Inc., Washington, D.C. Division, Public Relations Department, 6700 Columbia Park Road, Landover, Maryland 20785. The position of Consumer Consultant created by Safeway, Washington, D.C. Division in October 1968 is to develop the Consumer Education and Information Program. Home Economist is being added in 1969. Reports to the Public Relations Department will be responsible for basic consumer education and certain consumer services throughout the four-state Division.

MAJOR CONSUMER OBJECTIVES: To improve the consumers' marketing competency and economic literacy, at the same time alerting buyers to their responsibility in the marketplace. To educate and inform consumers on selection, utilization, care of nutritional food products to get the most for their money; and to improve community and public relations through active involvement in programs for the low economic level. To be available as a "resource person".

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Primary targets: (1) Public school Home Economics food classes; (2) Young adults in "hard core" job training centers; (3) Residents of public housing centers; (4) Parent involvement groups in Head Start Programs; (5) Women's groups in all socio-economic levels in city and suburbs. Program is an outgrowth of research into printed information related to food purchase and eventual consumption. Audio-visual materials created by professionals in field are used (filmstrips, slides and charts, etc.). As yet the company has not developed these. Abstracted and adapted materials from those sources available are duplicate and distributed to audiences. Program is constantly changing to fit needs of audiences. Point of distribution is in groups. Press releases, press interviews, visits to organization and school directors, and word-of-mouth are means of making program known to community leaders. Tours of warehouse facilities by appointment are offered to adult groups. Relevant printed material given out and lectures by the professional department heads accompany these tours. Store and in-store--bakery-tours are available to younger groups.
PROGRAM SOURCE: Salton, Incorporated, 519 East 72nd Street, New York, New York 10021. The Consumer Education Program at Salton, Incorporated is conducted by a Public Relations Director backed up by specialists in Home Economics, Engineering, Advertising and Marketing.

MAJOR CONSUMER OBJECTIVES: The major objective of the Consumer Education Program at Salton, Incorporated is to stress the utility of its products by informing consumers of the purpose and varied uses of Salton products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Salton, Incorporated answers consumer inquiries and rectifies consumer complaints; compiles gourmet recipes for use with its food appliances; and distributes educational materials to home economists, conventions, etc. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Salton Product Catalog (free)
Salton Hotray After-You-Cook Book (free)

PROGRAM SOURCE: Scott Paper Company, Home Service Center, Philadelphia, Pennsylvania 19113. Scott Paper Company's Home Service Center was organized in 1960. Its Consumer Relations Department came into existence in 1964. Both departments are engaged in programs designed to provide information to consumers.

MAJOR CONSUMER OBJECTIVES: The major objective of Scott's consumer programs is to inform consumers of the economy and convenience of paper products and the variety of uses and adaptations. Through its subsidiaries Technifax and S.D. Warren, more technical and specialized information is available.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Director of Scott's Home Service Center works with high school counselors, women's clubs and home economists. Product information and literature are distributed at conventions, trade shows and general public gatherings.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Teaching Aids in Feminine Hygiene (free)
World of a Girl (free)
Table Setting Tips (free)
Your Favorite Things (free)
Accent Decor (free)
Paper Making Kit (free)
World of Paper and Scott Paper Company (free)
Guide to Maine Timberlands (free)
What Scott Paper Is Doing About Pollution (free)
Teachers Guide to Overhead Projection (free from Technifax Education Division, The Plastic Coating Corporation, Holyoke, Massachusetts 01040)

PROGRAM SOURCE: Sealtest Foods, Consumer Service Department, 605 Third Avenue, New York, New York 10016. Sealtest Foods initiated its Consumer Service Department in 1935. This department is headed by a Director and one assistant. The Director is a Home Economist and a Registered Dietitian of The American Dietetic Association. Her assistant has the same basic qualifications.

MAJOR CONSUMER OBJECTIVES: The major objective of Sealtest Foods is to educate consumers on the correct utilization and maintenance of its products and to improve consumers' marketing competency.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Product information and teaching aids are made available to high school Home Economics teachers, cooperative extension service home economists, club leaders, dietitians, paramedical groups and consumers. Educational materials are distributed at conventions and professional organizations whose members are involved directly or indirectly in consumer education. A mailing list is maintained but limited to areas served by Sealtest distributors.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Average Composition of Various Food Products (free)
Facts About Cottage Cheese Food Values (free)
Kitchen Measures (free)
Some Foods Just Go Together (free)
What Is A Balanced Diet? (free)
1001 Dairy Dishes From The Sealtest Kitchens (35c)
PROGRAM SOURCE: Sears, Roebuck and Co., Consumer Information Services, Dept. 703-Public Relations, 7401 Skokie Boulevard, Skokie, Illinois 60076. "Satisfaction Guaranteed or your money back" has been a basic merchandising philosophy of Sears, Roebuck and Co. throughout the company's 83 year history. Because it was learned early that a truly satisfied customer is also an informed consumer--able to recognize her needs, articulate them, and shop intelligently to meet them--the company became a pioneer in formalizing a Consumer Information program nearly 50 years ago.

MAJOR CONSUMER OBJECTIVES: Sears Consumer Information Services were established to help educators: inform young consumers about the hidden values to be found in contemporary merchandise; show how personal satisfaction with goods and services relates directly to wise decision-making in the market place; help students develop necessary knowledge, skills and attitudes to become competent consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Sears Consumer Information Services develops and makes available: Educator Resource Series - manuals, study guides and printed originals for use by the consumer education instructor; Audio-Visual Series - comprehensive teaching units on a variety of subjects with instructor's manuals, some with student leaflets; Hidden Values Booklets - series of booklets relating to the better bymanship of merchandise, written for student use; Special Educational Services - audio-visual materials and single concept publications for use, with persons of low reading ability. Sears' learning aids are designed to supplement available texts, serving as a source of current information and visual aids depicting various categories of consumer goods and services. All materials are non-commercial in content, and are regularly updated by persons with educational experience in cooperation with testing and merchandise departments. Also available and of interest to persons concerned with consumer education is the Sears Guide for Informed Buying bound into each edition of the General Catalog. New information is presented semi-annually in this manner.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Catalog of Learning Aids (free)
Hidden Values Booklets (Evaluation copies) (free)
Young Fashion Forecast - filmstrip (free to teachers of consumer education and clothing selection)
A Department Store in the Classroom ($1.00)
Hidden Values Booklets (sets of 50) ($2.50)
Educator Resource Series
Audio-Visual Series
Special Educational Services

MAJOR CONSUMER OBJECTIVES: Serta Associates, Inc. has the objectives of manufacturing the highest quality possible of mattresses and box springs at reasonable prices to the consumer, of marketing these products in an effective way to benefit both the company and the consumer, to educate consumers on product purchase, use and maintenance and the use of the product in furnishing the home decoratively.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Serta home economics program consists of a teacher's guide, a student booklet, a slide film presentation and printed script. It is planned to guide and assist the teacher in motivating students to want to decorate a home in a way suitable to the lifestyle of the persons living in it, to inform both teachers and students on the purchase of mattresses and box springs for health, comfort, beauty and the quality construction of the product. Full information on construction is provided in the literature and illustrated in the slides. A guide is provided for five lessons to be taught in the classroom with the aid of the student booklet and the slide presentation. The program is advertised in a publication for teachers which features a coupon order, and listed as available in various publications' bibliographies of Home Economics programs. The program will be featured in the 1970 American Home Economics Show in a Serta Associates, Inc. booth. Parts of the slide presentation will show an apartment and bedrooms decorated by a top decorator (N.S.I.D.) showing how supersize bedding can be fitted into modern small space rooms with good taste. A mailing list is maintained for Home Economics teachers only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Creative Bedrooms (Teachers' Guide, Student Booklet, Slide Film, and Script) available to Home Economics teachers only.
PROGRAM SOURCE: The Singer Company, North American Consumer Products Division, Department of Sewing Education, 30 Rockefeller Plaza, New York, New York 10020. The Singer organization was founded in 1851 by Isaac Singer, inventor of the first practical sewing machine. Now operating are 146 manufacturing or research facilities in 33 countries with sales in 182 countries. Singer directly employs 135,000 people.

MAJOR CONSUMER OBJECTIVES: To provide specific information as to care and use of sewing machine model purchased; to provide broad information on sewing for self, family and home.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Singer conducts free lessons for sewing machine purchases—two lessons for straight stitch sewing machine and 3 lessons for zigzag machine purchases in Singer stores. Conducts Home Dressmaking Course of eight lessons of 2½ hours for $25, or for $12.50 for new sewing machine purchase in Singer stores. Conducts World Stylemaker Course of eight lessons of 2½ hours for $12.00 for girls 10-18 years, during April-August in Singer stores. Has school in-classroom program-film/recording and lecture entitled "You and Your Sewing Machine". At 4-H Leader Program, conducts two-day session for key leaders and county extension workers, plus Leader's Manuals and Members Books, "Your Sewing Machine".

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Singer Sewing Book ($7.95 at Singer stores and bookstores)
Instruction Books—Sewing Machines (specific models) ($1.50 at Singer stores)
Singer Library Booklets (29¢ at Singer stores)
4-H Leader's Manual and Member's Books (free from County Extension Office)
Singer Showcase Magazine (75¢ at Singer stores, newsstands)
Sewing leaflets (free at Singer stores)
PROGRAM SOURCE: Speed Queen, A Division of McGraw Edison Company, Home Service Director, Ripon, Wisconsin 54971. Speed Queen is a manufacturer of home laundry equipment, in business since 1908. Headquarters and factory is in Ripon, Wisconsin, with a new auxiliary manufacturing plant at Searcy, Arkansas. Products manufactured now include automatic washers, gas and electric dryers, wringer washers, and a portable spinner washer. Commercial products include coin operated washers and coin operated dry cleaning equipment.

MAJOR CONSUMER OBJECTIVES: To provide the best clothes washing equipment for the price paid and to provide information concerning its use as well as to give all possible assistance to consumers as requested.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Speed Queen's program consists of providing the proper information for the use of the equipment (packed with the equipment) and for training salesmen, dealers, utility home service personnel and others who may have contact with homemakers. By special arrangement the Home Service Director speaks to large groups of consumers. Unlimited assistance is given to the users of the equipment at the consumer's request. A mailing list is maintained for home economics.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
A Short Course in Home Laundering (free; limit of 30 to teachers or home economists; one to consumers)

PROGRAM SOURCE: The Sperry and Hutchinson Company, Consumer Relations Department, 330 Madison Avenue, New York, New York 10017. Thomas A. Sperry and S. B. Hutchinson started the cash-discount trading stamp business in 1896. The first S&H redemption center was located in Bridgeport, Connecticut in 1897. S&H licenses its trading stamp service to retailers. There are more than 770 redemption centers and 90 mail order facilities across the United States plus 17 overseas.

MAJOR CONSUMER OBJECTIVES: To prepare and distribute consumer education programs and materials for use by schools, consumer groups and youth organizations.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Maintain field staff of Consumer Relations Representatives located throughout the United States. Responsibilities include: contact of teachers and educators to offer available materials and services as well as personal presentations of consumer education programs on state and regional levels. Sponsor consumer education programs with youth groups. This includes Cooking Awards Program for Girls Clubs of America and 4-H Home Improvement Awards Program through the Cooperative Extension Service. Inform the general public of available consumer education services through mailings, exhibits at conventions and fairs and mass media. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- How to Be a Better Shopper (Teachers Guide, student booklets in quantity) (free)
- Color, Texture, Design in Space (Teachers Guide, student booklets in quantity) (free)
- Publicity Handbook (free)
- Ways and Means Handbook (free)
- Membership Handbook (free)
- Supermarket Film (free)
- Fantastic Journey Film (free)
- To Market, To Market (for clubs) (free)
- Trading Stamp Publications (free)

PROGRAM SOURCE: Spring Air Mattress Company, 666 North Lake Shore Drive, Chicago, Illinois 60611. Spring Air is a national licensee group of bedding manufacturers with plants in major cities across the United States. Organization was founded in 1928. Executive offices are in Chicago at the American Furniture Mart.

MAJOR CONSUMER OBJECTIVES: A national public relations and publicity program is conducted to keep consumers aware of new developments in sleep research, ideas in bedroom decor, importance of correct sleep equipment, and ways to evaluate bedding purchases.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Continuing publicity aimed at newspapers, magazines, house organs, radio and television. Guidance for local Spring Air plants to help them arrange tours of bedding factories for local consumer groups. Speech material for local plant executives to be used in appearances before local civic and service groups.

PROGRAM SOURCE: Stokely-Van Camp, Inc., Home Economics Director, Consumer Education Department, 941 North Meridian Street, Indianapolis, Indiana 46206. Stokely-Van Camp, Inc. initiated its Consumer Education Program in 1949. The Consumer Education Department is headed by a Home Economics Director and maintains a staff of five.

MAJOR CONSUMER OBJECTIVES: The major objective of Stokely-Van Camp, Inc. is to educate the consumer on how to care and use its products to the fullest degree and to be available for quick response to consumer inquiries.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Stokely-Van Camp's Home Economics Department prepares and advertises the availability of educational materials that can be used by teachers, extension workers, youth organizations, women's organizations and the consumer in general. Live programs are planned for groups of various sizes and they often include demonstrations. The company participates in many conventions where large numbers may ask questions or request information. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
What's in the Food (free; limited to 50 copies)
Variety Makes the Difference (free; limited to 50 copies)
Calorie Chart of Canned and Frozen Foods (free; limited to 50 copies)
Outdoor Cooking for Boys and Girls (free; limited to 50 copies)
Canned Foods Information for Boys and Girls (free; limited to 50 copies)
Activities of a Home Economist (one free or 50 Placemats for $1.00)
Recipe Folders (free)
PROGRAM SOURCE: Swift & Company, Martha Logan, 1919 Swift Drive, Oak Brook, Illinois 60521. Swift & Company, a meat processor, established its Home Economics Department in 1936 as a service group in marketing. Employs only graduate home economists.

MAJOR CONSUMER OBJECTIVES: Give information on consumer research that will aid homemakers in doing a better job of buying, cooking, serving meat, poultry, cheese and spreads.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Instructional programs for retail meat personnel. Demonstrations in the form of cooking schools, radio and television appearances. Appearances at high schools and colleges. Movies, filmstrips and overhead transparencies for educators are distributed through ads in home economics magazines; and instructional pamphlets for distribution at store level. Mailing list maintained for editors and professional people only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Know the Cut by Shape of Bone - set of 11 transparencies ($6.00)
How to Buy, Cook and Serve Protein Beef - filmstrip (free to educators)

PROGRAM SOURCE: Tappan Division of the Tappan Company, Home Service Department (Betty Brown), 250 Wayne Street, Mansfield, Ohio 44902. Tappan was founded in 1881. Manufactures and sells major appliances including refrigerators, food waste disposers, kitchen cabinets, exhaust hoods, gas, electric and electronic ranges and dishwashers. Plants located in Mansfield, Ohio, and Murray, Kentucky, employing 2,400 people. Products are sold through a national distribution system.

MAJOR CONSUMER OBJECTIVES: To create, manufacture and distribute quality products at fair prices to the ultimate consumer which will serve the home and kitchen in a diverse and labor-saving manner.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Create improved appliances to better serve the consumer. Educate the consumer in proper use and maintenance of appliances to optimize value. Develop recipes which enlarge the scope of appliance utility or improve the quality of existing recipes. Investigate and rectify consumer complaints. Educate the consumer in regard to appliance selection. Educate the consumer in regard to repair services. Participate in consumer and industry dialogues. Participate with utility and retailers in education programs for their customers.

PROGRAM SOURCE: Olivetti Underwood Corporation, 1 Park Avenue, New York, New York 10016. Olivetti Underwood is engaged in the manufacture and sale of office machines. World wide sales and service installations. All software materials (instruction books, teachers manuals, etc.) are designed to improve consumer skills and knowledge in the purchase and use of products and services.

MAJOR CONSUMER OBJECTIVES: To improve the level of knowledge and skill in the area of business or technical applications. Arithmetic skills, letter writing skills, and computer programming skills, etc. are some of these applications.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Institutions, schools and commercial houses are all targets for the company. Texts, seminars, training classes and sales presentations aid in reaching the customer. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Union Carbide Corporation, Consumer Information, Public Relations Department, 270 Park Avenue, New York, New York 10017. Union Carbide, a chemical company in the United States, was founded in 1917. It has plants and facilities around the world and an integrated technology in chemicals, plastics, carbon products, electronics, gasses and related products, material systems, mining and metals, and consumer and related products.
MAJOR CONSUMER OBJECTIVES: The corporation endeavors to provide the highest quality of products, services, and information to meet present and future customer and consumer needs and desires consistent with ethical and efficient business management.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The corporation's consumer information function is aimed at consumer thought leaders in the publication, education, and women's group areas. It also assists in plant community events and works closely with related trade association activities. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
ABC's of A Better Consumer (free)
Plastics Self Taught (free)
How to Read a Label (free)

PROGRAM SOURCE: Unique Zipper Distributing Service, Education, Promotion/Education Department, 4120 Stoneway North, Seattle, Washington 98103. Unique Zipper Company, Inc. was formed in 1962 to distribute the new invisible zipper for the home seamstress. In 1968 Unique added a dress form and scissors to the line. In August 1969 the company was purchased by American Can Company. The primary vehicle for distribution is through 90 distributors of notions and fabrics for home sewing. The company's four departments, Operations, Sales, Promotion/Education and General Office, employ approximately 80 people.

MAJOR CONSUMER OBJECTIVES: Since the invisible zipper is a new concept, the major objective of the company is to expose the consumer to the product and give her adequate information as to the correct use of the product.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: It is known that the consumer usually buys the zipper after she sees the actual installation; therefore, Unique has relied heavily on demonstrations at retail and with educational groups to reach all home seamstresses, regardless of age. A year ago an in-service program was initiated for teachers arranged through city and state home economics supervisors. These programs are implemented by twelve field home economists. This fall the program is on consumer education in general and, specifically, on Unique products information.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Education Booklet (10¢)
- Teacher Information Kit (25¢)
- Zipper Installation Kit ($2.00)

PROGRAM SOURCE: United Van Lines, Bette Malone, United Van Lines,
#1 United Drive, Fenton, Missouri 63126. United Van Lines is a carrier of household goods with 800 franchised representatives in the United States and 114 foreign countries. Although the company has its roots in the "return-load" days of the late 1920's, its present structure was formulated in 1947. United's agents are allowed to operate on their own authorities as well as on United's.

MAJOR CONSUMER OBJECTIVES: United maintains a growing library of consumer education materials which are designed primarily to make the public aware of the problems they will encounter and the responsibilities they must assume when moving. There are good times to move and bad times. There are many things a customer can do and should do to assure the best move possible. The mover will assume a great deal of the responsibility for a move, but the customer can save himself much trouble by knowing what to do and when to do it.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The major part of the consumer education program is carried on just prior to moving time. Materials are distributed to the customer by United and its agents provide the most direct means of reaching the consumer.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Welcome Aboard (free)
- When Should You Plan to Move? (free)
- Pre-Planned Moving (free)
- Moving to and from Canada (free)
- Moving to and from Mexico (free)
PROGRAM SOURCE: Wear-Ever Aluminum, Inc., Public Relations Department, 1089 Eastern Avenue, Chillicothe, Ohio 45601. Wear-Ever is a manufacturer of consumer cookware, cutlery and food service equipment and has prepared and disseminated educational materials for more than 30 years. Materials are prepared under the direction of the Public Relations Department and in conjunction with the Home Economics Director and staff of the Wear-Ever Kitchens.

MAJOR CONSUMER OBJECTIVES: The major objective is to educate consumers on the proper selection, care, use of utensils and the preparation and serving of foods.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Wear-Ever develops lesson plans for Home Economics teachers and educational material for students, brides, extension home economics service and public utility home service department. It maintains a headquarters information service for consumers. Mailing list maintained for professional home economists and teachers only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- How to Select Cooking Utensils (free)
- How to Choose and Use Cutlery (free)
- ABC's of Cooking - filmstrip (on consignment)
- Style Book-Color in Cookware (10¢)

PROGRAM SOURCE: Whirlpool Corporation, Benton Harbor, Michigan 49022. Whirlpool was founded in 1911 and presently employs 20,000. Manufactures a full line of major home appliances.

MAJOR CONSUMER OBJECTIVES: To manufacture top quality home appliances. To keep consumers informed on buying, use and service of appliances. To provide wide ranging program of consumer services. To conduct continuing program of product safety and to provide easily accessible two-way communications with consumers.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Use and care guides--easy to read information on use of appliances. Maintains "Cool-Line--a toll free phone service for consumers having any questions concerning appliances. Operates "Care-A-Van"--a traveling musical show designed to bring consumers information on buying, using and service of appliances. Issues Simplified Warranty--easy to read and understand warranties. Maintains Tech-Care--franchised qualified service sources. Warranty Service Central--assured warranty service payment regardless of where performed. Maintains Home Service Department which provides use and care information to consumers. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Appliance Buy Lines (10¢)
Recap (free to home economists)
Serviceways (free to appliance salesmen)
Home Is What You Make It - movie available in 1970

PROGRAM SOURCE: Zenith Radio Corporation, 1900 North Austin Avenue, Chicago, Illinois 60639. Zenith was founded in 1918 and called the Chicago Laboratory. The company's primary interest was to produce radios. Through the years it has become producers of television, stereo, and hearing aids with approximately 10,000 employees in the Chicago area.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Interested employees meet Tuesday and Thursday of each week for 90-minute sessions. Problems are posed from an imaginary family. Discussion follow the problems and group solutions are reached. The program is entitled "Wise Use of Buy Power". Professional people visit meetings on Thursday and oftentimes suggest particular reading material. A listing has been compiled and distributed to participants indicating the party to contact if fraudulent practices are evident.
CONSUMER EDUCATION PROGRAMS OF TRADE AND COMMERCIAL ASSOCIATIONS

PROGRAM SOURCE: Advertising Federation, American, Public Affairs, 1225 Connecticut Avenue, N.W., Washington D.C. 20036. The American Advertising Federation was formed by the merger of the Advertising Federation of America and the Advertising Association of the West. Both predecessor organizations were founded in 1905. Besides headquarters in Washington D.C., offices are maintained in New York and San Francisco. AAF is made up of 40,000 members, representing 180 advertising clubs, 30 national advertising associations and over 500 corporate firms.

MAJOR CONSUMER OBJECTIVES: To safeguard advertising against needless, unfair and unwarranted restrictive legislation at the national, state and local levels that would hinder advertising from accomplishing its basic function in the free enterprise society. To improve advertising and greater public, government and business confidence in advertising. To champion truth in advertising at all times. To implement these objectives through support of the Advertising Code of American Business. To promote better understanding of advertising’s function and its contribution to our economic growth.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: AAF serves as a watchdog over legislative and regulatory matters in Washington, publishing a monthly Washington Report analyzing these developments affecting the industry. The educational area is designed to accomplish the goals: to help build a firm understanding of advertising among tomorrow’s leaders. To encourage young people to believe in advertising and to consider it as a career. To help strengthen the industry’s own skills and professionalism. Three hundred to 500 inquiries a month are received for various tools published or for answers to a variety of inquiries, including consumer affairs. Mailing lists restricted to educators at present time.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- In Answer to a Need - slide presentation
- Educators’ Information Service - booklet listing quantities of information and where to get it
- Jobs in Advertising (single copies free; quantity discounts)
- Questions and Answers About Advertising (single copies free; quantity discounts offered)
- Rebuttal to Some Unfounded Assertions About Advertising (single copies free; quantity discounts offered)
- The Copywriter (up to 5 copies free; $1 per 100)
- The Commercial Artist (up to 5 copies free; $1 per 100)
- Job Getting Procedures (up to 5 copies free; $1 per 100)
- Matter of Ethics (up to 5 copies free; $1 per 100)
- Publications List (up to 5 copies free; $1 per 100)
PROGRAM SOURCE: Air-Conditioning and Refrigeration Institute, 1815 North Fort Myer Drive, Arlington, Virginia 22209. ARI is a trade association of manufacturers of air-conditioning, heating and refrigeration products. It was formed in 1953 through a merger of two predecessor organizations whose history dates back to 1903, when an Ice Maker Manufacturers Association was formed. The Institute has approximately 170 members, all manufacturing companies, and a staff of 32. Its primary purposes are to serve the industry in the fields of engineering (including standards and certification programs), statistics, public relations, manpower, and other areas.

MAJOR CONSUMER OBJECTIVES: (1) Promotion of certified equipment; (2) Education to the fact that equipment needs servicing, perhaps twice a year (heating and cooling) to cut down on breakdowns and service problems during the height of the heating or cooling season; (3) Attempt to get more manpower into service and maintenance end of the industry.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Publication of "Clipsheets", booklets, and other material; (2) Publication of booklets urging periodic maintenance; (3) Publication of course outlines, textbooks, etc., and promotion of establishment of training courses in local high schools and vocational schools.

Clipsheets are distributed to the press for "special sections", etc. Booklets are available to the public through dealers, contractors, wholesalers, etc., or direct through ARI.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Central Air-Conditioning--What to Look for in Its Selection and Purchase (10¢ each)
program source: aluminum siding association, 22nd floor, tribune tower, chicago, illinois 60611. the aluminum siding association was founded in 1957. membership consists of manufacturers engaged in marketing brand name aluminum siding. standing committees include guarantees, communications, industry statistics, and training programs.

major consumer objectives: through continuous research, provide the best possible quality product to the consumer, keeping the industry aware of latest developments in research technology. to keep the public constantly aware of the merits of the members' products and to increase public acceptance of a demand for aluminum siding. to further conduct research in the areas of selling, application and maintenance of aluminum siding so as to best benefit the consumer.

consumer education programs and activities: through use of general media, keep the public informed on the values received through use of aluminum siding. conduct continuing research into methods of improving all phases of aluminum siding production, selling, application and maintenance. organize schools for training of skilled applicators of aluminum siding. keep the general public informed through all forms of public media of the employment opportunities available in the industry. through training programs, offer job opportunities to servicemen going through discharge process or segments of the hard core unemployed. check into and resolve consumer complaints.

materials developed and available for distribution:
care and maintenance booklet (30¢)
cleaning leaflet (15¢)
installation specification (40¢)
invitation to better living (35¢)
repainting bulletin (ppv co.) (25¢)
repainting bulletin (s-w) (35¢)
repairing damaged siding pamphlet (25¢)
your questions answered (40¢)
PROGRAM SOURCE: Apparel Manufacturers Association, American, 2000 K Street, N.W., Washington D.C. 20006. Original association founded in 1933 and merged with four other groups within the past six years. Is major organization representing the apparel industry with over 450 member firms and some 275 associate members (suppliers to the apparel manufacturing industry). Headquarters in Washington D.C.; staff of 17. Produces Annual Meeting and Trade Show, Panorama for Progress. Other means of communicating to membership and general public include management and economic newsletters; special publications of technical and management-oriented nature; production and management seminars; and editorial services to news media and writers.

MAJOR CONSUMER OBJECTIVES: To provide consumers with information relating to techniques developed in the industry which provide ultimate benefit to the user through greater value for money, longer wear, ease of maintenance of apparel items.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Association has Consumer Affairs Committee whose function is to cooperate, whenever appropriate, with industry, consumer and/or governmental representatives in the development and implementation of programs designed to meet demonstrated consumer needs involving the apparel industry.

Maintains liaison with Mrs. Margaret Dana, Nationally syndicated columnist, who writes on Consumer Interests. Readers' comments concerning apparel furnished association by Mrs. Dana. Comments passed on to manufacturers. Work with home economists of colleges, industry and civic groups when called upon.

Work with U.S. Chamber of Commerce in development of consumer-oriented programs on clothing and textiles. Disseminate information of interest to the consumer through various media when appropriate.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
World of Apparel - 16 mm film, 20 min. ($5.00 rental)
Focus - economic profile of apparel industry ($10.00)
Apparel Import Problem ($5.00; quantity discounts offered)
Industry Guide for the Voluntary Improvement of Permanent Care Labeling (free)

MAJOR CONSUMER OBJECTIVES: Development of display material for use of retailers, schools, institutions. Recruit Volunteer Local NAW Chairmen throughout the United States to organize and execute NAW programs in their own communities.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The development and distribution of literature--general information about products use, history, production. Expanded program effort put forth by seeking tie-in (related food manufacturers) in the development of consumer programs; e.g., Kraft Foods, Brach, M.J. Holloway, Best Foods Co. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Apple Facts and Fancy (free)
Johnny Apple Seed (free)
NAW Recipes (free)
Display Banners (free)

PROGRAM SOURCE: Apples Institute, Inc., Processed, 342 Madison Avenue, New York, New York 10017. Processed Apples Institute, Inc., a trade association, was organized in 1951. Active members are processors of hot-pack apple products--apple sauce, slices and juice. Associate and contributing members are suppliers to apple processors, growers and others interested in the industry who wish to support the P.A.I. program.

MAJOR CONSUMER OBJECTIVES: Processed Apples Institute maintains a strong public relations and promotion program to create a steadily increasing demand for hot-pack apple products on the part of the consumers as well as operators of restaurants and other eating places.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The approach is to develop and promote new uses for apple products, as well as to increase traditional uses. As trends emerge, the emphasis is shifted to meet each new opportunity. Most of this promotion is directed toward the homemaker in the form of newspaper releases, television movies, television slide presentations, radio scripts, recipe booklets, and magazine articles. USDA approved school lunch recipe cards are distributed to state departments of education throughout the United States and supplied in whatever quantity necessary. For the restaurant and institutional trade, quantity recipes with photos are provided to trade magazines as well as direct distribution of other literature, booklets and menu tip-ons featuring apple products.

PROGRAM SOURCE: Appliance Manufacturers Association, Gas, 60 East 42nd Street, New York, New York 10017. The Gas Appliance Manufacturers Association (GAMA), founded in 1935, now has 640 manufacturer company members which produce residential, commercial and industrial gas appliances and equipment in the United States. Headquarters are located in New York City. GAMA also has a Washington office.

MAJOR CONSUMER OBJECTIVES: To assist manufacturers in developing voluntary programs that will assure that gas appliances are safe and reliable. To inform consumers on how to buy and use gas home appliances and equipment.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Since 1950 GAMA has conducted a national consumer information program. Emphasis is on a national publicity program with news releases and features directed to the readers of local newspapers and nationally circulated magazines. GAMA also prepares materials and information sheets which are distributed to home service staffs of gas utility companies to assist them in better serving the purchasers and owners of gas home appliances. Mailing list maintained for publicity releases only.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Gas Range Information, Part I (up to 10 copies free)
Gas Range Information, Part II (up to 10 copies free)
Outdoor Gas Equipment Information (up to 10 copies free)
Information About Gas Water Heaters (up to 10 copies free)
Information About Gas Incinerators (up to 10 copies free)
Information About Gas Heating Equipment (up to 10 copies free)
Information About Gas Central Air Conditioning (up to 10 copies free)
Fact Sheet on the Gas Industry's Appliance Design Certification Program (up to 10 copies free)
Fact Sheet on Permanent Press (up to 10 copies free)

PROGRAM SOURCE: Appliance Manufacturers, Association of Home, 20 North Wacker Drive, Chicago, Illinois 60606. The Association of Home Appliance Manufacturers is a non-profit association of companies manufacturing over 90% of the major and a majority of the portable appliances produced in this country each year. Membership includes more than 100 manufacturers of appliances and appliance components. Board of Directors acts as governing and policy-making body, subject to control by the members. Program committees develop industry-wide programs in statistics, engineering standards, certification, government relations and consumer information. Professional association staff.

MAJOR CONSUMER OBJECTIVES: Provides consumers with essential information necessary to purchase, use and care for home appliances. Creates awareness of safe practices to follow when using equipment. Supplies teachers of home economics at secondary and college levels with the latest information on home appliances and equipment teaching aids.

Grants and scholarship program: Provides funds for equipment research.

"Alma" Awards: Annually honors significant contributions to homemaking education and information by communicators.

Teaching aids: Numerous publications especially designed for home economics educators.

Educational literature: Distributes publications that provide information about home appliances to consumers and appliance owners.

Consumer education committee: Home economists from member companies conduct home economics projects which benefit educators and consumers.

Home Appliance Information Bureau: Answers daily inquiries from educators, editors and consumers.

Home appliance news: Prepares and distributes releases on new developments on proper care and use of appliances, buying and safety facts.

Consumer complaint counsel: Investigates and seeks to rectify complaints.

Mailing list maintained for professional people only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Educational Activities and Teaching Aids (free)

Home Appliance Education (free)

Home Appliance Conference Proceedings Book ($1 for first copy; 50¢ each additional copy)

Safe Electrical Practices (free)

Household Equipment Today (first copy free; 10¢ each additional copy)

How to Choose a Room Air-Conditioner (10¢)

Choosing and Using Your Automatic Dishwasher (10¢)

Your Child Trusts You (to prevent him from refrigerator entrapment) (free)

Home Laundry Classroom Kit (15¢)
PROGRAM SOURCE: Automobile Association, American. See your local AAA Club. The American Automobile Association is a federation of autonomous motor clubs in the United States and Canada, having a total of 810 offices to serve 12,000,000 members. It was organized in 1902. There are approximately 550 employees at national headquarters. The organization is dedicated to providing special services for members and working for improvement of motoring conditions generally.

MAJOR CONSUMER OBJECTIVES: Aid motorists to enjoy trouble-free, economical operation of their cars through providing information on proper car care and correct driving practices, through warning of filling station racketeering practices and of speed traps or unusually severe enforcement areas, and through legislation to protect the motorist as consumer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Dissemination of consumer information primarily in the form of materials supplied to affiliated clubs with special emphasis on the 150 periodicals published for members by the clubs. Also materials supplied to free-lance writers and national magazine editors. Some information supplied in pamphlet form. A few affiliated clubs hold special clinics on freeway driving or car upkeep. Tour books, listing and evaluating approved accommodations: available to members only. In all cases, requests for information or materials should be made to the local AAA Club.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
How To Drive ($1.00)
Winterize Your Car Now (free)
Traveling with Pets (free)
Automobile Income Tax Deductions (free)
Your Driving Costs (free)

PROGRAM SOURCE: Bakers Association, American, 1700 Pennsylvania Avenue, N.W., Washington D.C. 20006. The American Bakers Association was founded in 1897. It is composed of some 400 firms operating over 1,000 commercial baking plants and producing over 70% of the bread and bread-like products sold in the United States retail outlets. Headquarters in Washington D.C. Staff of 15 plus consultants. Services to wholesale baking industry include: legislative activities, product promotion, nutrition promotion, public information, statistical reports, labor relations, conventions, sanitary standards, accident prevention, and industry news.

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MAJOR CONSUMER OBJECTIVES: Dissemination of information on easy and attractive usage of bakery foods in family diet. Acquainting students with the role of bread in the diet and educating all ages about the care and skill which goes into commercial baking.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Recipes and photos and copy developed for usage of bakery foods is provided regularly to newspaper food editors and to broadcasters, the association's link to consumers. Special material is also developed for individual periodicals. The target is the homemaker. A film, The Color of Health, is available at no charge to elementary schools; another film suitable for all students and adults, Your Daily Bread, tells the story of step-by-step production of bread in a modern bakery.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Color of Health - film (free to elementary schools)
Your Daily Bread - film

PROGRAM SOURCE: Baking, American Institute of, Director of Nutrition Education, 400 East Ontario Street, Chicago, Illinois 60611. Founded in 1919, the American Institute of Baking membership includes baking organizations and firms with interests allied to baking. In addition to a scientific staff engaged in basic research in baking and in nutritional values of baked foods, the Institute involves the following areas of education: School of Baking, Sanitation Education, Nutrition Education. The Louis Livingston Library includes extensive literature in the fields of baking technology, cereal chemistry, and nutrition.

MAJOR CONSUMER OBJECTIVES: This scientific and educational center in the field of baking promotes the cause of education, in nutrition and in the science and art of baking, for the advancement of mankind. To this end, in addition to its educational activities, it disseminates information to scientific and trade journals, to educators, and to the public via mass communication media.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Nutrition Education Department--for 24 years, the Consumer Service Department--prepares and publishes literature for use by educators in fields concerned with nutrition for the general population. It handles requests for information from educators, students, and consumers seeking information on food values and on diets for normal healthy population groups. It cooperates with professional health, home economics and health education organizations, and with agricultural groups concerned with nutrition. It provides nutrition education programs to the School of Baking.

Nutrition publications--available at cost, for reference or classroom use--are planned to add to, or reinforce learnings from texts. Each publication is predicated on latest, valid findings in nutrition and educational research; designed with scope and sequence in mind; classroom tested, evaluated by teachers in the field.

For complete listing of educational materials and information, send for Order Blank/Brochure. Quantity prices are available. Mailing lists are maintained for professional people in the home economics and health education fields only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Bread in the Making (elementary) (10¢)
Eat and Grow Slim (adult) (10¢)
Food Mobile (50¢)
Foodway to Follow: Poster (20¢)
Notebook-size (5¢)
Check Chart (5¢)
Food and You (Junior High) (10¢)
Wonder of You (Senior High) (10¢)
Your Guideline to Nutrients (10¢)
Enriched Bread: History, Ingredients (10¢)

PROGRAM SOURCE: Bankers Association, The American, Order Processing Department or Banking Education Committee, 90 Park Avenue, New York, New York 10016. The American Bankers Association was founded in 1875 when bankers became convinced that the mutual exchange of information and assistance might help to maintain order in the nation's still new banking system. The ABA has a staff of 350 located in New York and Washington D.C.
MAJOR CONSUMER OBJECTIVES: To supply the vehicle through which bankers can exchange information and work for the good of their depositors, to develop materials for the consumer which can be useful in teaching him how to handle his money.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Several publications have been developed by the American Bankers Association to acquaint consumers with the services banks render for them and how to handle their money wisely. The audience target is elementary and secondary school children, college students and professors. The publications are usually purchased by local banks and state bankers associations for distribution to schools in their areas. Several publications developed by the Banking Education Committee of the ABA are available on a single copy free of charge basis. Mailing lists are maintained for teachers and college professors only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
List of Materials (single copy free)
Aids from ABA (single copy free)

PROGRAM SOURCE: Bankers Association, American Industrial, 1629 K Street, N.W., Washington D.C. 20006. The American Industrial Bankers Association's present organization was formed from the January 1, 1965, merger of the American Finance Conference (founded in 1933) and the former AIBA (founded in 1934). Has membership of over 330 companies, operating some 11,000 subsidiaries and branch offices engaged in consumer credit, financing, and industrial banking. Headquartered in Washington D.C., it has a staff of ten headed by executive vice president. Services for members include publications, government-industry representation, public relations, consumer education, annual convention.

MAJOR CONSUMER OBJECTIVES: For consumers: To stress the importance of the wise use of credit. For members: To keep them informed of latest developments in areas of the economy, finance, legislation, and business in order to best serve their customers, the public.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publish periodic articles, pamphlets, etc. dealing with such subjects as benefits of free enterprise; the role of consumer credit in our economy; the importance of the wise use of credit; do's and don'ts of installment buying, etc. Provide such materials upon request for consumer workshops, educational meetings and programs. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Helping America Prosper: The Consumer Finance Story (free)
Family Budgeting - colorslide film (available through AIBA member companies and members of the other co-sponsoring associations)


MAJOR CONSUMER OBJECTIVES: To inform and educate consumers about (1) importance of quality mattresses, box springs, and dual-purpose sleep equipment to comfortable and healthful sleep; (2) types of bedding and characteristics of each; (3) how to buy and care for bedding.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Makes available an educational filmstrip on bedding (Invest in Rest) to home economics teachers for classroom use. Began distributing in 1969 a 16 mm movie (The Big Happy Bed) and teacher's guide, to home economics teachers for classroom use. Using light comedy approach and question-and-answer summary, film covers basic bedding information described in educational objectives above.

As participating member organization of Home Furnishings Council, Inc., cooperates in research and educational projects designed to inform and educate consumers on how to budget for, buy, and care for home furnishings products.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Invest in Rest - 35 mm sound-slide filmstrip in color, with audible cue phonograph record; 15 min. (free loan to home economics teachers)
The Big Happy Bed - 16 mm sound film in color, with teacher's guide; 20½ min. (free loan to home economics teachers)


MAJOR CONSUMER OBJECTIVES: Assist business in maintaining consumer confidence through self-regulatory programs. Assist public in becoming wiser in our marketplace.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Handle consumer inquiries. Provide consumer pamphlets; conduct consumer seminars and forums. Address schools, civic groups, etc.; maintain mobile unit service in low-income areas. Consumer information films to every conceivable audience. Special offices in inner-city communities. Consumer information on regular monthly public service advertising through television, radio, and press. Frequently represent business before Congressional hearings and regulating agencies. Also some at state and local levels.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
BBB Consumer's Buying Guide ($1; contact one of 134 offices in the United States)

MAJOR CONSUMER OBJECTIVES: Truth in advertising through voluntary persuasion. Promulgation and implementation of codes of ethics with industries. Consumer education and protection.

Seek adjustment of consumer complaints to maintain and improve the public's confidence in business.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer Information Series--a group of 15 leaflets designed to alert and inform consumers on typical schemes and pitfalls to avoid.

Educational leaflets on wise buying practices.

Radio, television and group appearances by staff experts.

Special consumer education articles and columns to newspapers and magazines.

Consumer Protection Program--Monthly bulletins covering a wide variety of topics to Bureaus and Chambers in over 1,000 communities. News Releases to 500 newspapers, magazines and broadcasters. Media Bulletins to 750 print and broadcast media to assist in evaluating advertising.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

All materials listed are available free by enclosing self-addressed stamped envelope.

Homework Schemes

Mail Order Profit Mirages

Unordered Merchandise

Appliance Servicing

Franchises

Freezer-Frozen Food Plans

Central Air Conditioning

Room Air Conditioners

Color Television

Referral Selling

PROGRAM SOURCE: Blue Shield Plans, National Association of. The National Association of Blue Shield Plans was organized in 1946 to promote and assist in the development of non-profit, voluntary Plans to finance the medical care needs of the American public. At the time of its formation, NABSP's membership consisted of nine Plans serving less than one million subscribers. Presently it is the coordinating organization for the 82 Blue Shield Plans in the United States, Canada and Puerto Rico, serving some 79 million persons. NABSP is headquartered in Chicago.
MAJOR CONSUMER OBJECTIVES: Keep consumers abreast of the latest developments in the health care finance field; enlighten the public about subjects affecting physical well being such as drug and alcohol abuse; create a favorable public image of Blue Shield; maintain a strong dialogue and close working relationship with the medical profession.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: NABSP is involved in several areas of consumer education. The largest and most recent of these programs consists of a trilogy of films dealing with the problem of drug abuse. The films are presented to the public through the individual Blue Shield Plans throughout the nation, most of which have already telecast the trilogy. The program is then made available for private showings to civic and community groups. In conjunction with the films, most Blue Shield Plans are making available to the public a booklet entitled "Drug Abuse: The Chemical Cop-out".

NABSP also distributes a Health Lints column to some 2,000 newspapers throughout the nation on a monthly basis. The column contains advice pertaining to what should be done to maintain good health. Similar information is sent to television stations in the form of 60-second public service films, and to radio stations as public service scripts.

Several pieces of literature dealing with the voluntary prepayment concept of health care coverage are also published by NABSP and distributed to the public through individual member Blue Shield Plans.

Press releases are sent out to the news media whenever a newsworthy event occurs.

Other programs of consumer education are conducted on an individual basis by many of the Local Blue Shield Plans throughout the nation. All consumer education material must be obtained through the Local Blue Shield Plan.
MAJOR CONSUMER OBJECTIVES: To provide legislative and regulatory representation against harsh and overly restrictive laws and regulations. To provide educational and safety oriented materials. To provide materials and services to increase consumer and economic competency. To provide economic protection to members, and boatmen in general, through group strength. To provide goods and services at substantial economic savings.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Insurance and Financing: by using group strength and selective shopping and expertise, to provide these services at lower cost and/or longer term payment plans. Education and Safety: via correspondence course and a Newsletter to provide education in and about boating. Buying potential: via a series of Boating Buys of the Month to provide commonly needed items at substantial savings. Information dissemination: via a Boating Publications Log, a single compilation of all useful books, pamphlets, etc., available to members at reduced costs. Personal assistance: via Cruise Planning Aid Service and Technical Services Staffs, members are encouraged to ask about special problems. Better Boating Bureau: A file of marine facilities with evaluations on goods and services by members, available to members only by request. Mailing list maintained for members only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Marine Insurance Primer (free)
Boating Publications Log (one copy free; member discounts only)
Basic Seamanship & Piloting (correspondence course) ($35 to members; $45 to non-members)
PROGRAM SOURCE: Boating Industry Association, Boating Services and Education, 333 North Michigan Avenue, Chicago, Illinois 60601. The Boating Industry Association was founded in 1928 as the National Outboard Association. Membership of 450 manufacturers of pleasure boating equipment, with headquarters at Chicago, Illinois. Staff of 25. Primary activities include development of engineering standards, legislative reporting, market research and dealer and consumer education.

MAJOR CONSUMER OBJECTIVES: To promote the growth, enjoyment and safety of pleasure boating in the United States.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts consumer research on who owns boats, how they are used, where they are used, consumer preferences, future buying plans, etc.; publishes booklets, pamphlets, posters, films, etc., on how to operate boating equipment for maximum safety and satisfaction; compiles data on boat usage and causes of boating mishaps and develops educational materials on how to avoid accidents; works with other national boating and water safety educational groups; publishes materials on how to organize and conduct local boating education programs, including a three-lesson course in small boat handling. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Small Boat Handling (free)
- Use Common Sense Afloat (free)
- Boat Safety and You (free)
- Directory of Boat Films (free)
- Small Boat Seamanship Course Kit (free)
- Launching Ramp and Piers (free)
- Omnibus Boating Code (free)
- Boating - America's Top Family Sport (free)
- What's a Boat Load? (free)
- Boating Insights (free)
PROGRAM SOURCE: Boston Better Business Bureau, 150 Tremont Street, Boston, Massachusetts 02111. The Better Business Bureau of Metropolitan Boston, Inc. is a 44 year old public service agency of business. Supply reliability ratings on business firms developed from files which contain customer experience, advertising checks and investigation reports by bureau shoppers. Seven men employed as trained BBB Trade Practice Consultants who are experts in various fields of business practice.

MAJOR CONSUMER OBJECTIVES: To provide meaningful information to enable consumers to choose reliable firms, handle customer complaints by bringing them to the attention of business and encouraging cooperation between business and the consumer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Boston Better Business Bureau writes and publishes fact booklets and pamphlets for BBB's throughout the country. Provides speakers, educational material and advice to members of the public and consumer organizations on request. Issue alerts to the press on unfair business practice and supply information on businesses and business practices over the telephone and in the office. Booklets and pamphlets are written by BBB's experts in cooperation with reputable businessmen in each field. They are intended to provide the public with hard facts to enable a consumer to become a wiser shopper.

All educational material is available on request and sold at cost. Quantity discounts are offered. A Publication List and order blanks available on request.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Accident and Health Insurance (6¢; quantity discount)
Buying or Building a Home (6¢; quantity discount)
Buying, Servicing New, Used Cars (6¢; quantity discount)
Your Credit (6¢; quantity discount)
Health Quackery (6¢; quantity discount)
Home Insulation (6¢; quantity discount)
Read Before You Sign (2¢ each)
Photo Schemes (2¢ each)
What About Service Calls? ($1.20 per 100)
Home Heating ($1.60 per 100, plus postage; no order less than 200)
PROGRAM SOURCE: Brewers Association, Inc., United States, 535 Fifth Avenue, New York, New York 10017. The United States Brewers Association was established in 1862 with present headquarters in New York City and field offices in 36 states.

MAJOR CONSUMER OBJECTIVES: To engage in any lawful activity in furtherance of maintaining the industry on a high standard of business principles which will command confidence and respect and will promote and foster good will for the industry in its relation to the public.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The United States Brewers Association has films and pamphlets available to the public which provide the history of malt beverages, its economic contributions, and recipe booklets which describe the use of malt beverages in and with various foods.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- The Story of Beer
- Brewing in Brief
- Barley, Hops and History
- Beer and Brewing in America
- Beer Party/U.S.A.
- Parties in Motion
- A Guide to Game Cookery
- Smorgasbord Is Served
- Secrets of Beer Cookery

PROGRAM SOURCE: California Almond Growers Exchange, P.O. Box 1768, Sacramento, California 95808. Founded in 1910, with a current membership of 4,700 almond growers throughout the state of California. Headquarters in Sacramento, with branch sales office in New York City. Processes and markets almond crop for all of its members.

MAJOR CONSUMER OBJECTIVES: To make consumers and various industries it serves aware of the many uses of almonds and almond products. Much of the published material is recipe material.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: California Almond Growers Exchange conducts research on almonds and almond products, develops recipes, etc. The majority of research is done in the company's own research laboratory in Sacramento, although some is done by outside firms. Conducts work with high school home economics teachers, cooperative extension service, home economists, etc. Mailing list restricted to home economists.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Treasury of World’s Best Almond Recipes (25c)
Bakery Formula Book (free)
Ice Cream Formula Book (free)
Candy Formula Book (free)
Art of Almond Cookery (free)
Elegance, Everyday (free)
Institutional Recipes (free)

PROGRAM SOURCE: California Lima Bean Advisory Board, P.O. Box 943, Dinuba, California 93618. A California State Marketing Program, established in 1952, under which growers and handlers of large dry Lima beans grown in California assess themselves to finance programs of research, promotion and grade regulation designed to improve the quality, increase the consumption, and the return to producers of large Limas. A 15-man board establishes and administers annual programs under authority of the State Director of Agriculture.

MAJOR CONSUMER OBJECTIVES: To conduct research to develop beans and bean products having improved convenience, nutritional value, appetite appeal; to improve varieties grown for quantity and quality of production. To promote consumption of California Large Limas and develop new recipes for their use. To regulate the quality of large Limas so all sub-standard grades are eliminated.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: General: Preparation and distribution of recipe leaflets, booklets, card files, etc. for use by bean dealers. Preparation and distribution of new recipes and improved preparation methods for release to food editors with appropriate illustrations. Preparation and distribution of special recipes in institutional quantities for use by restaurants, hotels, etc.

Special: Preparation and distribution on a selected area basis to home economics teachers at high school and college level of classroom kits containing historical and nutritional information on large Limas, enough beans for classroom use in preparation of several dishes, and a set of recipe file cards for each student in the class. These are ordered by teachers to whom the offer is mailed.

Distribution of all materials restricted to select areas and groups which are changed from time to time. No publications are available for general distribution except through established bean dealers and then quantities are limited. Special groups involving a sufficient number of persons are invited to inquire about having a custom-made program developed for their use.

PROGRAM SOURCE: Canners Association, National, 1133 - 20th Street, N.W., Washington D.C. 20036. The National Canners Association was founded in 1907; membership of 580 commercial packers of canned food products. Headquarters in Washington D.C. with research laboratory branches in Berkeley, California and Seattle, Washington; staff of 130. Operates Agriculture Division; Communications Services includes Convention Services, Editorial Services, and Home Economics-Consumer Services; Programs in Fishery Products and Labeling; and Divisions in International Trade; Government-Industry Relations; Statistics and Economics.

MAJOR CONSUMER OBJECTIVES: Provide quality canned products through research and keep industry informed on latest developments in the canning industry. Communicate also with the general public; maintain favorable environment for canning industry and its products.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research on principles of canning quality control measures, spoilage prevention, sanitation techniques. Investigates and rectifies consumer complaints. Prepares recipes involving canned foods and educational material for food editors, home economists, teachers, and students. Compiles figures on canned food packs and stocks, and conducts economic studies and surveys.

Informs the general public through public channels of communication; all aspects of the industry are covered. Weekly Information Letter and annual Canned Food Pack Statistics are issued. Canners Directory is published. Materials on all phases of the canning industry including technology, careers, raw products, legislation, and recipes. Bibliography of Publications lists over 100 printed NCA materials. Clientele consists of government officials, food editors, general press editors, consumer organizations, educators, trade press, and consumers. Mailing lists restricted to professional people, consumer groups, and students.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Significance of Consumerism (free)
The Food Processing Industry - slides and script ($11.50 a set; limited distribution)
Interesting Facts About Canned Foods (free)
Canned Food Buying Guide (free)
Canned Food Tables (free)
Focus on Canned Foods (free)
How You Can Cut the Cost of Food (free)
How You Can Cut the Cost of Food - slides & text ($3.50; limited distribution)
It's on The Label (free)
Know Your Canned Foods (free)
The Canning Industry (free)
Films About the Canning Industry (free)
Miscellaneous background information sheets (free)

PROGRAM SOURCE: Cattlemen's Association, American National, 801 East 17th Avenue, Denver, Colorado 80218. The American National Cattlemen's Association is basically a trade organization designed to increase the profitability of America's beef cattle producers. A subsidiary effort is now being undertaken by ANCA's public relations staff to meet the rising challenge of consumer resistance to high prices.
MAJOR CONSUMER OBJECTIVES: To inform consumers about beef price structure; and to "take some of the heat off" concerning beef boycotts.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Preparation of literature to be used in magazine articles, news releases, radio and television studies, and speeches. A mailing list is maintained for news and financial people only.

PROGRAM SOURCE: Cement Association, Portland, Old Orchard Road, Skokie, Illinois 60076. The Portland Cement Association is a non-profit research and marketing organization supported by cement manufacturers who produce about 75% of the portland cement used in the United States and Canada. It maintains general offices and research and development laboratories in Skokie, Illinois, and serves cement users through 17 regional offices in major cities of both countries. Staff of about 700.

MAJOR CONSUMER OBJECTIVES: Provide information on correct use of portland cement in concrete construction for home and farm use. Encourage use of concrete in preference to other construction materials on the basis of economy, fire safety, low maintenance.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Association publishes literature to guide homeowner and farmer in selection and use of concrete for homes, driveways, steps, floors, patios, swimming pools, farm buildings, paved feeding areas. Literature is available, single copies free, from any Portland Cement Association office. PCA also produces and lends motion pictures covering some consumer uses of concrete.

More than 100 titles of literature are available. It is better to ask for information by subject: such as, driveways, patios, farm buildings, remodeling, steps, irrigation, water storage, etc.
PROGRAM SOURCE: Cereal Institute, Inc., 135 South LaSalle Street, Chicago, Illinois 60603. Cereal Institute, Inc., a national food industry association, is a voluntary organization sponsored by breakfast cereal manufacturers. The institute contributes to scientific research, publishes research information about breakfast and cereals to nutrition and health leaders and consumers.

MAJOR CONSUMER OBJECTIVES: To inform consumers of: the nutritional importance of breakfast and cereals through educational and informational materials, both printed and visual; the cereal industry's contribution to national health by its continuing research to improve even more the nutritional quality of breakfast cereals.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer education materials are promoted among professional and educational leaders who are either teaching in high schools and colleges or working with consumer groups. Through educational advertising and direct mail, teachers and leaders are informed of the availability of printed materials, filmstrips and motion pictures. University, public school and health department film libraries circulate Institute audio-visual materials. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Educational Materials on Cereals and Breakfast (catalog) (free for teacher training classes, educational workshops and conferences)
If You Think Breakfast Is for the Birds...Think Again! (free)
Cereal Service Brochure, Recipes and Facts (Source Book) (free to teachers and leaders)
PROGRAM SOURCE: Chamber of Commerce of the United States, 1615 H Street, N.W., Washington D.C. 20006. The Chamber of Commerce of the United States is a federation of business enterprises, local and state chambers of commerce and trade and professional associations; 36,000 business firms and individuals, with an underlying membership of 5,000,000 firms and individuals.

MAJOR CONSUMER OBJECTIVES: (1) To create a better business awareness and understanding of consumer problems, questions and concerns—and to develop constructive business responses for their solution. (2) To safeguard and expand consumer's freedom of choice in the marketplace. (3) Build a higher level of mutual understanding about matters of common interest among businessmen, consumers, and government. (4) To foster opportunities for business enterprises to compete, to grow, to innovate, and to provide for rising levels of living and for all consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The National Chamber's Consumer Issues Committee has developed a Business-Consumer Relations Program which stimulates activity by local chambers of commerce to discuss, identify, and resolve consumer problems at the community level. The type and nature of consumer education programs of local chambers participating in this program vary by community. Details of the Business-Consumer Relations Program are set forth in the program guide, "Let's Revitalize Business-Consumer Relations".

The National Chamber does not have a consumer education program as such. Its Business-Consumer Relations Program and other Chamber activities seek to serve consumers through continued strengthening of the competitive enterprise system and by helping consumers to use that system most effectively to their own betterment. An important tool in this regard is the "Understanding Economics" course, noted below.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Let's Revitalize Business-Consumer Relations (1616) ($1.50)
Understanding Economics - set of pamphlets (0989) ($6.00)
- discussion leaders guide (1022) ($1.00)
Publications Directory (free)
PROGRAM SOURCE: Chemical Specialties Manufacturing Association, Public Relations Office, 50 East 41st Street, New York, New York 10017. The Association membership numbers over 550 members representing all facets of the chemical specialties industry. Founded in 1914, the Association is divided into six divisions: Aerosol, Automotive, Detergents and Cleaning Compounds, Disinfectants and Sanitizers, Insecticides, and Waxes, Polishes and Floor Finishes.

MAJOR CONSUMER OBJECTIVES: CSMA committees, staff and officers are constantly working to see that specifications for public purchases are uniform. CSMA develops specifications and testing methods for insect sprays and disinfectants, and methods for testing floor waxes, brake fluids, cleaning compounds and numerous other products. CSMA cooperates with government agencies at all levels for improvement of product quality and industry standards. In conjunction with the U.S. Bureau of Standards and related industries, CSMA is constantly working on specifications and methods to protect the consumer and the interest of the industries it represents.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The CSMA communicates to the consumer information on the proper and correct use of chemical specialties through all available media including radio, television, newspapers, consumer magazines, movies, and speakers.

CSMA periodically holds various divisional packaging contests in order to provide public recognition of packages with outstanding sales appeal and, in addition, encourage all marketers to improve the design of their products.

The CSMA conducts annual surveys. The results are made available. Product surveys are concerned with: Aerosols, Antifreeze, Auto Cooling System Chemicals, Brake Fluids, Fuel Line Antifreeze, Windshield Cleaning Preparations, and Polishes, Finishes and Cleaners.

Individuals can have their names placed on a mailing list to receive materials.
PROGRAM SOURCE: Chemists' Association, Inc., Manufacturing
Consumer Information Program Manager, 1825 Connecticut
Avenue, N.W., Washington D.C. 20009. Manufacturing
Chemists' Association, Inc. was founded in 1872. Its
current membership is 184 chemical companies, of which
11 are headquartered in Canada. Headquarters site is
Washington D.C. Staff of 68 operates in administrative,
technical, government relations, public relations, and
education areas. In addition to the staff, some 500
member company executives serve on MCA's 26 functional
and technical committees.

MAJOR CONSUMER OBJECTIVES: The consumer information program was
established in March of 1964 as a part of the Public
Relations Department to serve as a liaison between the
chemical industry and the consumer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Distribution of
educational materials to educators, women's clubs, ex-
tension workers, physicians, dietitians and homemakers;
releases to food editors entitled Chemistry in the Kitchen
featuring chemistry's contributions to today's foods and
food products; radio shows, nationally distributed, point
out the contributions of the industry; television kits
for women's shows. Features have varied from plastics
to careers; industry speakers for regional and national
conferences.

Cooperation with government agencies, such as the U.S.
Departments of Agriculture and Health, Education, and
Welfare, in providing reference material, educational
material and speakers. MCA materials order forms may be
requested.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Food Through the Ages - filmstrip ($4.00)
Science Tells Why...Food Additives - filmstrip ($4.00)
Ann's Additive Story - slide program ($5.50; available
from USDA, Washington D.C. 20250)
Food Additives--What They Are/How They Are Used (20¢)
Everyday Facts About Food Additives ($5.00 per 100)
Everyday Facts About Air Pollution ($5.00 per 100)
Everyday Facts About Good Water ($5.00 per 100)
Everyday Facts About Poison Prevention ($5.00 per 100)
Pollution "Dollar Bills" - 50 per package (10¢ a package)

MAJOR CONSUMER OBJECTIVES: To acquaint the public with the fine eating qualities of red tart cherries. To provide new uses for cherries in menus. To stimulate research in new cherry products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research on problems of quality control measures. Stimulates private research on new products. Prepares and disseminates cherry recipes. Provides recipe material and background information to educators and home economists. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
10 Red Tart Cherry Recipes (free)
Cherries--The Fruit of the Future (free; distribution limited)
Cherry Production in Michigan (free)
Red, Red, Red, Red, Tart Cherries - produced by Michigan State University. Individual requests for this leaflet can be honored (free)

PROGRAM SOURCE: Colorado Beef Promotion Board, Colorado CowBelles Office, 4675 Lafayette Street, Denver, Colorado 80216. Founded in 1964 by cattle producers, cattle feeders, packers, and purveyors. The dairy industry is involved voluntarily. Contribution of 3¢ per head by producers, feeders, packers; 3¢ per 700 pounds by purveyors. Using funds to promote beef primarily out of state.

MAJOR CONSUMER OBJECTIVES: Encourage high quality beef production and marketing.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research through genetics and produces finer animals that produce better quality and cutability. Conducts group meetings giving slide program showing and describing cuts of beef, where they come from and how to prepare them. Discusses and answers many questions with regard to beef. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Facts About Beef (one copy free)
"Beef", King of Meats (one copy free)
Live Beef Charts (one copy free)
Carcass Beef Charts (one copy free)
Colorado Beef Story (one copy free)

PROGRAM SOURCE: Colorado Wheat Administrative Committee, 1636 Welton Street, Suite 300, Denver, Colorado 80202. The Colorado Wheat Administrative Committee represents the state's 21,000 wheat producers, under a wheat marketing order initiated in 1958 by the Colorado Department of Agriculture. Primary function is market development for the state's hard red winter wheat. The committee sponsors research, utilization, and promotion activities. Domestic use of wheat food is promoted through the Home Economics Program. International marketing offices are located in eight foreign countries; these are operated through affiliates, Great Plains Wheat Inc., and Western Wheat Associates.

MAJOR CONSUMER OBJECTIVES: To communicate with the general public; to promote working relations between wheat organizations, cooperating organizations, and consumers. To provide consumers with latest information concerning wheat products, baking techniques, and nutrition.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Colorado Wheat home economist works with high school home economics teachers, cooperative extension service home economists, Public Health home economists and nutritionists in programs designed to improve baking skills, knowledge of nutrition and consumer awareness in the marketplace. Educational materials are distributed to educators and consumers both directly and at fairs and conventions. The Committee distributes educational literature, purchased from Wheat Flour Institute and American Institute of Baking, at no cost to educators and consumers in Colorado. Recipes and assistance in high altitude adjustment is also available. A detailed list of materials will be sent upon request.

PROGRAM SOURCE: Confectioners Association, National, 36 South Wabash Avenue, Chicago, Illinois 60603. The National Confectioners Association was founded in 1884; membership of approximately 550 candy, chocolate and chewing gum manufacturers and suppliers to the candy industry. General counsel in Washington D.C. Staff of 15 persons. Services include annual convention, regional seminars of financial operations, marketing, employer-employee relations, monthly newsletter, public relations, government-industry relations, statistics, research and education, three week school in candy technology, trade-mark service, credit reports, and state legislation.

MAJOR CONSUMER OBJECTIVES: To help the confectionery industry to provide consumers with ever-improved candy through research programs, educational courses, and information programs; to keep consumers informed on the positive values of candy.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Sponsor, through the National Confectioners Educational and Scientific Foundation, several research projects at the University of Wisconsin for the improvement of confections. (2) Publish booklets and leaflets of an educational and/or promotional nature. (3) Distribute film on the candy industry to schools, club groups, television stations. (4) Financially sponsor statistical annual report on industry, prepared by U.S. Department of Commerce. (5) Service information about the industry to daily press, trade papers, television and radio news directors. (6) Research information about industry for educators, students, marketers, etc. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Story of Candy (one copy free)
Candy Goes to School (one copy free)
Candy Quiz (one copy free)
Wonderful World of Candy (one copy free)
How to Say Thank You with a Gift of Candy (one copy free)
How to Drive Safely and Fight Fatigue by Eating Candy (one copy free)
How to Lose Weight and Stay Happy by Eating Candy (one copy free)
How to Get Quick Energy and Keep Alert by Eating Candy (one copy free)

PROGRAM SOURCE: Consumer Credit Association, International, Department of Education, 375 Jackson Avenue, St. Louis, Missouri 63130. The International Consumer Credit Association, founded in 1912, is a non-profit membership corporation which provides informational, educational and association services for some 60,000 men and women actively engaged in consumer credit administration in the United States, Canada and other countries. Operations are carried on under the direction of elected officers, a board of directors, committees and staff in St. Louis, Missouri. The ICCA unites credit executives and credit department personnel in comprehensive programs, projects and activities for their mutual benefit and protection, for maintenance and improvement of credit conditions and for upgrading the consumer credit profession.

MAJOR CONSUMER OBJECTIVES: To inform and educate the consumer on the wise use of consumer credit.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: ICCA annually sponsors and provides publicity and promotional materials for a weeklong Consumer Credit Week observance designed to encourage the broad use of consumer credit consistent with sound business principles and the welfare of both the community and the individual consumer. Provides booklets and pamphlets covering the wise use of consumer credit for use by local consumer credit association representatives and/or high school and college teachers in conducting educational programs.

Using press, radio, television and other media, ICCA's officers, board of directors and staff carry on an effective public relations program which reaches a growing audience each year with information and education on consumer credit. ICCA members cooperate with government, industry and consumer groups to provide information, counsel and practical assistance to the consumer in the area of consumer credit use.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
How to Use Consumer Credit Wisely (50¢; quantity discount)
The Good Things of Life on Credit ($11 per 500; quantity discount)
Guidelines for Wise Use of Consumer Credit ($3 per 100; quantity discount)
Newlywed Folder ($2.50 per 100; quantity discount)

PROGRAM SOURCE: Consumer Credit National Foundation for, 1819 H Street, N.W., Suite 510, Washington D.C. 20006. The National Foundation for Consumer Credit was founded in 1949. Membership consists of banking, retailing, manufacturing, consumer finance and sale finance companies, insurance, organized labor and other public groups. Staff of eight including a Director of Community Credit Counseling Services, Director of Education, and a Director of Education for Low-Income Consumers.

MAJOR CONSUMER OBJECTIVES: (1) To develop courses of study and educational materials in the field of consumer credit for the use of schools, colleges and other educational institutions and in adult education. (2) To develop reasonable and proper standards of ethical principles and practices in the granting and administering of consumer credit and to encourage the adoption and observance of such standards. (3) To foster and encourage the organization, establishment and proper functioning of non-profit consumer credit counseling services.


Information about these programs is available through the Newsletter. In addition, members and other interested parties distribute materials and use programs that have been developed. Using Our Credit Intelligently is used in 3,000 schools and colleges throughout the United States. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Using Our Credit Intelligently (single copy free; 85¢ each in quantities)
The Emergency Problem: What to Do About It (single copy free; $6 per 100)
Five Steps to Intelligent Buying (single copy free; 50¢ each to non-education groups or persons)
Plans and Working Suggestions ($5 each)
Managing Your Family's Credit (single copy free; $4 per 100)
Consumers' Credit and Wealth ($1 each)
The Consumer and Truth-in-Lending (25¢ each)
Consumer Credit Annual ($3.50 each)
How Much Credit Can You Afford ($6.50 per 1000 plus shipping)
Here's How to Get More Value out of Every Dollar You Earn ($6.50 per 1000)
How Much Are You Really Worth? ($6.50 per 1000)

PROGRAM SOURCE: Consumer Finance Association, National, Educational Services Division, 1000 - 16th Street, N.W., Washington D.C. 20036. The National Consumer Finance Association was founded in 1916; the association has a membership of over 1,100 companies operating more than 15,000 consumer finance offices and 47 associate member state associations. The staff of 16 includes an Executive Vice President, Secretary, Director of Research, Director of Educational Relations, Director of Industry Relations and Director of Member Services.

MAJOR CONSUMER OBJECTIVES: To provide consumers with the basic understandings and techniques of personal and family financial planning and money and credit management and instill in them an appreciation for the proper use of consumer credit, in such planning and management.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The association conducts its consumer education activities on and orients its educational materials (including films, workbooks, teaching units, charts and study guides) to both formal and informal education programs. Working with educational institutions at all grade levels, the clergy, financial and marriage counselors, the military and with others, the consumer finance industry works toward its goal of developing a better informed, financially wiser and happier body of consumers.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: In addition, research is continually underway seeking to learn more about consumer credit and general financial affairs. Comprehensive statistical data on the economy including credit usage is disseminated on a monthly and annual basis.

Examination copies of many of the printed materials are available to schools and counselors at no charge. For detailed price and distribution information, contact the association.

Mailing list restricted to Finance Facts Newsletter (monthly).

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Consumer Credit and You
It's Your Money
Money and Your Marriage
Teaching Unit on Consumer Finance
Finance Facts Newsletter
Basic Principles in Family Money and Credit Management
Family Budget Slide Guide
Elementary Filmstrip Series
Money Management Recording
Educational Materials Catalog

PROGRAM SOURCE: Corset and Brassiere Council, Educational Director, 180 Madison Avenue, New York 10016. The Council was formed in 1955, co-sponsored by the Corset and Brassiere Association of America and Associated Corset and Brassiere Manufacturers. Has membership of 125 manufacturers, 35 supplier companies. Staff of three.

MAJOR CONSUMER OBJECTIVES: Education on the selection, wear and care of foundation garments.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepares study outlines for adult and youth groups (clubs, schools, colleges, extension services, etc.). Releases articles on fashion highlights to newspaper women's pages, radio, television, magazines.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Figure Perfect (free)
The National Cotton Council of America is a trade organization founded in 1933. Its function is to conduct research and promotion activities for the cotton industry. The Council is closely associated with the Cotton Producers Institute, representing cotton producers. The Council and the Cotton Producers Institute separately and jointly sponsor consumer education activities.

MAJOR CONSUMER OBJECTIVES: To provide information about the nature of the cotton industry and the latest research developments. To aid consumers in the purchasing and care of cotton fabrics and products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Home economists work with college, junior high and high school home economics teachers, cooperative extension service home economists, students, and the general public.

A complete listing of educational materials can be obtained by sending name and address and position to the Council.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Wonderful World of Cotton (free up to 25 copies)
- Cotton Facts About Fiber and Fabric (free up to 25 copies)
- The Story of Cotton (free up to 25 copies)
- Cotton from Field to Fabric Kit - fiber, swatches ($3.50 a kit; limited distribution)

The national organization of the American National CowBelles, Inc. began in 1952--after a number of states already had CowBelle groups. Until 1969 the personnel have been part-time but now there is a full-time secretarial-administrative position and there is also a part-time membership clerk. The dues are $2.00 per year and there are about 7,000 members. To be a national member a woman must be related to a member of American National Cattlemen's Association or a member of state CowBelles.
MAJOR CONSUMER OBJECTIVES: The objectives are to educate the consumer on the uses, nutritional values of beef and to teach that the beef producer is not the cause of high beef prices. Consumer good will is of prime importance and the organization tries to dispel misconceptions about the life of a cattleman and his family.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The national organization has a free-loan film "Selecting and Preparing Beef". It is loaned to the state groups for use in their schools or at public meetings. Also publish "Beef Fact Finder" which is a slide rule type device which shows price per pound, number of servings, method of cooking various beef cuts. The state organizations and the Beef Industry Council are studying the best methods of using the slide rules and consumer reaction to them. Much of the work is done through the Beef Industry Council in Chicago because they have greater manpower and better facilities. The "Beef for Father's Day" promotional campaign originated with the CowBelles but is carried out by the Beef Industry Council. Person to person educational activities are carried out on the state and local level. Many CowBelle states conduct cooking contests. The national organization has published a cookbook for many years. The cookbook is now out of print and a new edition is being readied for 1970.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Selecting and Preparing Beef - film (free loan for maximum of two weeks)
Beef Fact Finder ($1.00; quantity discount)

MAJOR CONSUMER OBJECTIVES: Insure through Certification Program that children's art materials meet specific quality standards and are safe even if ingested. Acquaint educators with means of testing for quality of art products. Acquaint educators, parents, health officials and youth leaders with Certification Program.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Since 1940 has conducted rigidly supervised and legally binding CP Certified Products Program to insure non-toxicity and specific quality standards of members' products. Retains toxicologist who must approve all ingredients and formula changes. Publicizes program through advertising and publicizing descriptive pamphlet. Refutes erroneous inclusion of certain art materials in outdated lists of harmful household products. Prepares publications to assist educators in purchasing quality art products.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Brochure describing CP Certified Products Program (free)
Quality Art Materials (free)
Make the Most of Your Color Materials Budget (free)

PROGRAM SOURCE: Credit Bureaus, Inc., Associated, Director of Public Relations, 6767 Southwest Freeway, Houston, Texas 77036. Associated Credit Bureaus, Inc. is a trade association serving the credit bureau and collection service industries. ACB was founded in 1906 at Rochester, New York, as the National Association of Retail Credit Agencies and was incorporated in 1937 as the Associated Credit Bureaus of America, Inc. International headquarters are in Houston. ACB has four regional offices and a public affairs office. ACB provides its members programs in education, research, public affairs, publications and public relations, member relations, automation, marketing and consumer education. It also operates an international inter-bureau reporting system for the credit bureau industry.
MAJOR CONSUMER OBJECTIVES: ACB members compile, maintain and report on consumer credit records to bonafide credit granters. Credit bureau members are required to enforce the "Protection of Privacy" policies adopted by ACB which include interviewing consumers who wish to review their credit record, a standardized coded language for credit reporting and a quality control system. ACB members are encouraged to participate in community-sponsored credit counseling programs; contribute to local consumer education efforts; and participate in public information programs to acquaint consumers with credit bureau services which will assist them if the consumer encounters credit difficulty.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer brochures: four pamphlets, published by ACB, are available through local credit bureaus. They explain the importance of a credit record to young people, how credit bureaus assist consumers who have credit difficulty and the policies for "Protection of Privacy".

Films: The film, "People Who Know People", is available through ACB. Two other films soon will be available. One will be directed to the consumer and the other will be oriented to credit bureau and collection service customers, the credit granters.

Radio public service: Six 60-second public service radio spots are provided to local credit bureaus to acquaint consumers with the "Protection of Privacy" policies.

National publicity: The Credit News Bureau, public information service of ACB, works with national news media in the distribution of information about the credit bureau industry. Regular news releases are issued by the CNB. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Help Your Credit Bureau Help You - for adults; available from local credit bureau
You and Your Credit Bureau - for adults; available from local credit bureau
You and Your Credit Bureau - for young people; available from local credit bureau
Credit Bureau Policies to Protect Consumer Privacy - for adults; available from local credit bureau
People Who Know People - film; order from ACB
PROGRAM SOURCE: Dairy Council, National, 111 North Canal Street, Chicago, Illinois 60606. The National Dairy Council is a non-profit, research and educational organization promoting national health, through a better understanding of dairy foods and their uses. It was organized in 1915 by leaders of the dairy industry with the assistance of leading health authorities and nutritionists. It is financed by all segments of the dairy industry. The many Dairy Council units concentrate Dairy Council program services at the state and community level. The affiliated units are supported by their local dairy industry.

MAJOR CONSUMER OBJECTIVES: Promote optimum health and human welfare through adequate use of milk and its products in accord with scientific recommendations, and thus contribute to a more secure American agriculture and national well-being.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Dairy Council is recognized nationally and locally as a professional organization. The headquarters staff establishes and directs national programs of nutrition research, nutrition education, and public relations. The Dairy Council works closely with leaders in government, professional, educational and consumer fields, providing factual nutrition information on dairy foods.

The Dairy Council services are varied and extensive, all of them based upon and emanating from nutrition research findings. These services include: the provision of authentic nutrition literature, exhibits and displays and other visual aids. Each affiliated Dairy Council unit serves as a community resource in programs of health and human welfare. Professional personnel, informed on latest developments in nutrition offer their services as program consultants. Exhibits and displays on nutrition are available for use at national meetings, conferences and other assemblies. Films and filmstrips featuring good nutrition and its relation to health are available to group leaders. A variety of subjects of interest are available for all age groups. Posters, charts, booklets, nutrition periodicals provide authentic information on nutrition. Mailing lists restricted to leaders.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Educational Materials Catalog (free; distribution limited)
A Guide to Good Eating (4¢)
Easy Meals that Please (5¢)
Food Before Six (10¢)
What to Feed Your Family (5¢)
Milk (1¢)
Personalized Weight Control (10¢)
It All Depends on You (10¢)
Many Happy Returns (15¢)
Newer Knowledge of Milk (60¢)
PROGRAM SOURCE: **Drycleaning, National Institute of,** 909 Burlington Avenue, Silver Spring, Maryland 20910. The National Institute of Drycleaning was founded in 1907. Membership of 10,000; doing well over $2 billion a year on drycleaning service in the United States and 50 other countries. Headquarters in Silver Spring, Maryland; Textile Trade Relations Office, New York City; Branch of Textile Analysis Laboratory located in Glendale, California. Associate membership open to allied trade firms; Textile affiliate membership to business firms in textile and apparel fields.

MAJOR CONSUMER OBJECTIVES: **NID** represents the drycleaning industry in communicating information to the general public as well as to specialized publics--like the makers of clothing, teachers of tomorrow's homemakers, officials of the federal government, and others--concerning techniques of drycleaning, garment analysis, fair claims, industry public relations, and general information about the drycleaning industry.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: **NID** provides 100 plus services to aid members in producing better service to the consumer. It conducts fundamental and applied research in drycleaning detergency and care of modern-day fabrics. It maintains Textile Trade Relations Office to work directly with textile industry to solve and eliminate textile problems. It sponsored the National Fair Claims Guide for Consumer Textile Products. It maintains Textile Analysis Laboratory to analyze customer complaints. It supports a consumer educational program, making fabric behavior information available to Better Business Bureaus, retail stores, educators, and the general public. Individuals can have their names placed on a mailing list to receive materials; some materials are free; others are available at a small cost.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:  
Fabric Fact Bulletins ($3.50 subscription; bi-monthly; 12 issues)  
Facts about Fabrics ($1.50 per 100)  
Focus on Fabrics ($29.50 to educators)  
The Clothes We Wear ($1.50)  
Fair Claims Guide (one copy free)  
Preserving Fashion Is Our Business (one copy free)  
Clothing Care News - quarterly (free)

MAJOR CONSUMER OBJECTIVES: Provide knowledge about engine generator sets as sources of emergency electrical power. Through research, strive for constant improvement of the capability and reliability of engine generator sets. Formulate suggested ethical and product standards for the industry. Conduct continuous research into unexplored sources of consumer views.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Continuing program of product upgrading and product acceptance. Compile and disseminate figures on generator sets in use by the military in troubled areas of the world. Continuously evaluate the power blackouts and the need for generator sets as emergency standby power.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Emergency Electrical Power "Sample Bill" ($1.00)
- An Industry View of the Military Engine Generator Set Dilemma ($1.00)
- Report on State Codes and/or Regulations for Emergency Power ($3.00)
- Glossary of Terms ($3.00)
- Engine Specification Forms (10 sets per pad) ($15.00)

PROGRAM SOURCE: Evaporated Milk Association, 910 Seventeenth Street, N.W., Washington D.C. 20006. Founded in 1923. Represent the 15 manufacturers of evaporated milk in the United States. Headquarters in Washington D.C.; staff of seven. Services include: educational materials (both printed and visual) for professional programs in home economics and consumer education, public health and welfare; promotion of product research, nutrition research and quality control; government-industry relations; statistics.

MAJOR CONSUMER OBJECTIVES: Provide factual information on the product and its care and use in infant nutrition, family food preparation and quantity food service.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Preparation and distribution of filmstrips, motion pictures and educational publications. Cooperation with government agencies in the development of visual aids and printed materials with the objective of improving the nutritional status of low-income consumers. Recipe development and food photography for editorial use. Action program on quality control. Compilation of statistics on evaporated milk production and stocks.

Audience targets: educators; dietitians; nutritionists; home economists; physicians; pediatricians; professional leaders in public health and welfare; food editors. A mailing list is maintained for professional leaders, consumer groups, and teachers only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Fact Sheet--Evaporated Milk (free)
Labeled for You (free)
Mix and Match for Good Meals (free)
Make the Most of Your Food Money--Feed Your Family (free)
How to Make a Baby's Formula (free)
The Development of Evaporated Milk--Evolution of an American Industry (free)
Learning from Labels - filmstrip and teaching guide (free to leaders only)
Mix and Match for Good Meals - filmstrip and teaching guide (free to leaders only)

MAJOR CONSUMER OBJECTIVES: Acquaint the public with the merits of the members' products and increase public acceptance of a demand for fireplaces. Conduct research with view to continue the improvement of the product, use, maintenance, construction and installation of fireplaces. Acquaint the consumer with the many fun benefits of fireplace ownership. To stress safety in the operation of the fireplace.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Receive, evaluate and resolve consumer difficulties with fireplaces. Prepare articles showing safe check-out procedures necessary in order to ready the fireplace for safe utilization. Furnish editors of consumer magazines all necessary information which may be requested by them for incorporation in articles they will publish for the further education of their consumer readers. It informs the consumer public through the use of regular news releases of fashion and design trends in fireplaces and fireplace equipment.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Guide to Fireplaces (50¢)
FAA Product Directory ($1.50)

PROGRAM SOURCE: Fisheries Institute National, 333 North Michigan Avenue, Chicago, Illinois 60601. The National Fisheries Institute, 20 years old, is the national trade association for businessmen and firms engaged in production, processing, and marketing of fish and seafood products. Headquarters are in Washington D.C., and the NFI Promotions Division is in Chicago, Illinois. NFI is managed by Smith, Bucklin and Associates, Inc.

MAJOR CONSUMER OBJECTIVES: To educate consumers in the palatability, nutritional and health and health benefits, economy, and versatility of fish and seafood products; and thereby expand both the retail market and institutional foodservice market for fish.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer education program of the National Fisheries Institute is conducted on several fronts: (1) Development of new recipes for fish and the dissemination of these recipes through recipe-photo features for the food pages of leading metropolitan dailies; further dissemination of recipe material and background information through radio and television scripts; and servicing food editors of all major consumer magazines with special materials. (2) A continuous youth education market program pursued through the free dissemination of teaching materials to high school home economics teachers for themselves and their students.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Cook up Some Fun with Seafood - folder with following inserts:
  Basic Fish Cookery - recipe sheet
  Species and Market Forms - chart
  Good Eating...Good Health...Long Life - leaflet (available free to high school home economics teachers, organization leaders and media food editors)
  Selected Recipes and/or Photographs of Fish Dishes


MAJOR CONSUMER OBJECTIVES: Represent the millers of self-rising flour and corn meal and allied representatives as a source of information on the uses, convenience and nutritional value of self-rising flour and corn meal products. Promote consumption, use and knowledge of these foods through releases to mass media and preparation of educational materials and teaching aids.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Develops and releases recipes using self-rising flour and corn meal for food editors, home economists, teachers and students. Prepares educational materials, such as films, filmstrips, informational texts and recipe booklets. Publishes an educational bulletin, "Southern Hospitality", containing information and recipes utilizing self-rising flour and corn meal for circulation to home economists, teachers, extension agents, food editors and writers. Promotes "October--Biscuit/Muffin Month" by developing and circulating recipes and releases to mass media.

Mailing list for "Southern Hospitality" is limited to home economists, home economics teachers, extension agents, food editors and writers in the Southeastern area of the United States.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Baking Basics ($1.00; $50 per 100, f.o.b. Chicago)
160 Recipes (Recipe section from Baking Basics) (50¢; $25 per 100, f.o.b. Chicago)
25 Easy Recipes (10¢; $5 per 100, f.o.b. Chicago)
Recipe Variations (5¢; $2.50 per 100, f.o.b. Chicago)
Recipes for Clock Watchers (5¢; $2.50 per 100, f.o.b. Chicago)
Classic Recipes (5¢; $2.50 per 100, f.o.b. Chicago)
Recipes 'Round the South (5¢; $2.50 per 100, f.o.b. Chicago)
Apples Every Day--The Biscuit/Muffin Way (5¢; $2.50 per 100, f.o.b. Chicago)
Best for Buffets (5¢; $2.50 per 100, f.o.b. Chicago)

PROGRAM SOURCE: Flour Institute, Wheat, 14 East Jackson Boulevard, Chicago, Illinois 60604. Wheat Flour Institute, the educational division of the Millers' National Federation, was founded in 1928. Headquarters in Chicago, Illinois, with a staff of 15.

MAJOR CONSUMER OBJECTIVES: Serve as an educational agency representing the milling industry as a source of facts on the use and value of wheat flour products. Through preparing and circulating educational materials, teaching aids and news releases, its goals are to stimulate greater consumption, promote greater use and further professional knowledge of the social, economic and nutritional values of wheat flour foods.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepares educational materials and teaching aids concerning wheat flour products for teachers and home economists. Develops and releases recipes utilizing wheat flour and bread for food editors, home economists, teachers and students. Prepares promotional material for August--Sandwich Month, in cooperation with other trade associations, for food chains, companies and allied trades in the grocery field. Publishes educational bulletin, "Institute Ideas", six times per year, which provides recipes and factual material on wheat flour and its products for home economists, teachers, extension agents, food editors and writers. Mailing list for "Institute Ideas" limited to home economists, home economics teachers, extension agents, food editors and writers.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: (All quantity prices listed are f.o.b. Chicago, Illinois)

Eat to Live (50¢; $40 per 100)
From Wheat to Flour (50¢; $35 per 100)
Kernel of Wheat - chart 17" x 22" (10¢; $6.50 per 100)
Kernel of Wheat - chart, notebook size 8½" x 11" (5¢; $2.50 per 100)
Shield of Good Health - chart 17" x 22" (10¢; $8 per 100)
Shield of Good Health - chart, notebook size 8½" x 11" (5¢; $2 per 100)
Weight Control the Module Way (10¢; $5 per 100)
Snack Foods (10¢; $2.25 per 100)

PROGRAM SOURCE: Food Chains, National Association of, 1725 Eye Street, N.W., Washington D.C. The National Association of Food Chains was organized in 1934; represents approximately 230 chain food distributors operating 23,000 stores. Members range in size from those operating two stores to corporations operating in 20 or more states. Services include the annual meeting, several management clinics annually, bulletins and newsletters, economic information, government and public relations activities; including agricultural and consumer relations.
MAJOR CONSUMER OBJECTIVES: Consumer information and education activities are oriented to fact that chain food retailers serve as consumer's purchasing agent in the continuing competitive effort to provide customers in the store's trading area with best combination of quality, price, and variety possible within an average inventory of 7,000 items.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Cooperation with agricultural groups to help move large supplies of farm commodities into consumption. Information for public through women's editors, women's clubs, etc., on wise buying of food. Research activities designed to increase efficiency in food distribution, thus making it possible to keep food distribution costs low. Cooperation with government agencies in activities designed to serve the consumer or increase consumer understanding of the marketplace. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Shopping Cart "Cents"--Your Inflation Fighter (free)
Revolution in The Shopping Cart (program guide for women's clubs) (free to women's clubs and home economics teachers; $1 to others)

PROGRAM SOURCE: Food Tray and Board Association, Director of Home Economics, 122 East 42nd Street, New York, New York 10017. A trade association which has been in existence for 15 years. The membership is composed of manufacturers of food trays used primarily by supermarkets for packaging meat and produce. The membership is composed of 14 manufacturers and represents foam plastic, paper and molded pulp interests.

MAJOR CONSUMER OBJECTIVES: To communicate to consumers the relative merits of the product, how they will be protected by its use and to assure them of their freedom of choice in the marketplace.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer education program is designed to give the consumer an idea of the products which are manufactured and how they affect her. Since this is a "once removed" consumer item--bought and used by the supermarket for consumer packaging--the consumer has had very little if any information about the plus factors of the products. Information is disseminated through demonstrations, news releases, personal contacts and club programs. Individuals can have their names placed on a mailing list to receive materials.
PROGRAM SOURCE: **American Forest Institute, 1835 K Street, N.W., Washington D.C. 20006.** The American Forest Institute was founded in 1941. Staff of 45 includes writers, educators, foresters, departmentalized—Education Department, Forestry Department, Research Department, Women's Activities and Editorial Department. Field offices in Atlanta, Georgia; Augusta, Maine; Chicago, Illinois; Shreveport, Louisiana; San Francisco, California; and Portland, Oregon. Supported by companies making pulp and paper, lumber, plywood, furniture and other wood products.

**MAJOR CONSUMER OBJECTIVES:** To inform the public about wood and the uses and manufacture of wood products.

**CONSUMER EDUCATION PROGRAMS AND ACTIVITIES:** Prepare booklets on manufacture of wood products and their uses for use in schools, grades 4 to 12.

**MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:**
- Story of Pulp and Paper (free)
- Story of Lumber (free)
- Story of Hardboard (free)
- Story of Hardwood Plywood (free)
- Story of Insulation Board (free)
- Story of Particleboard (free)

PROGRAM SOURCE: **Fresh Fruit and Vegetable Association, United, 777 - 14th Street, Washington D.C. 20005.** The United Fresh Fruit and Vegetable Association was founded in 1904; membership of 2,600 growers, shippers, receivers, wholesalers and retailers of fresh fruits and vegetables as well as allied industries (packaging materials, transporters, etc.). UFF & VA has divisions for major commodities, an Information Division and a training arm staffed with consultants in all merchandising areas. A primary function is the promotion of the sale of fresh fruits and vegetables at all levels. Publishes much technical material for the industry and food service technicians.

**MAJOR CONSUMER OBJECTIVES:** Provide consumers with the information they need to wisely purchase fresh fruits and vegetables, properly prepare them and gain the maximum nutritional benefits for their food dollar.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Administer a comprehensive public relations program that reaches consumers through food columns in more than 3,000 daily and weekly newspapers, 800 or more television stations and about 3,000 radio stations. Releases with pictures and editorial material are produced for about 60 commodities annually. Material for Canada is in French and English. Almost 3,000,000 copies of a professionally prepared coloring book and teacher's guide have been requested by and distributed to 1st, 2nd and 3rd grade students throughout the United States and Canada.

Quarterly abstracts of all important nutrition news are distributed to food service professionals (about 6,000) free of charge.

Point-of-Purchase materials for retailers of fresh fruits and vegetables are prepared and distributed for almost every commodity. Materials include recipe kits, posters and informational signs informing consumer of the value and use of the food.

Courses are administered to wholesale and retail food personnel to increase their knowledge of fresh fruits and vegetables so they may better serve the consumer.

Mailing lists restricted to those who demonstrate a need to know or have the information. Teachers must state grade levels, etc.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Fresh Fruits and Vegetables, Health Facts for the Consumer ($3.50 per 100; single copies free)
Fruit and Vegetable Facts and Pointers ($50 a set; discount available)
Jane and Jimmy Learn About Fresh Fruit and Vegetables (25¢ a kit; teaching)
Nutrition Notes (free; not available in classroom quantities)
Nutrition Notes--Nutrition, Diet and The Teeth (50¢ a pkg.)
Nutrition Notes--Nutrition in Old Age (50¢ a pkg.)
Nutrition Notes--Obesity Has Many Angles (50¢ a pkg.)
Nutritive Value of Fruits and Vegetables (25¢)
PROGRAM SOURCE: Frozen Food Packers, The National Association of, 919 - 18th Street, N.W., Washington D.C. 20006. The National Association of Frozen Food Packers was founded in 1942. Membership represents frozen food processors plus a large number of allied industries who provide a service or product to the frozen food industry. Headquartered in Washington D.C.

MAJOR CONSUMER OBJECTIVES: To educate consumer on the value of frozen foods; to improve quality of frozen food products through research and technical services.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer Information Program inaugurated in November 1962. Administered by the J. Walter Thompson Company, New York City. Initial objective: to expand consumer knowledge of attributes of frozen foods, including those of nutrition, quality, convenience, economy, variety, availability. Accomplished through distribution of publicity-educational materials for all channels of communication including newspapers, magazines, television, radio, syndicated columnists, schools, home demonstration agents and other opinion leaders. Individuals can have their names placed on a mailing list to receive materials. Lists are maintained according to media; material prepared and released on exclusive in city basis.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Leaflet - Wonderland of Frozen Foods (free)
- Fact Sheet - What To Do if Your Freezer Breaks Down or The Power Fails (free)

PROGRAM SOURCE: Funeral Directors Association, Inc., National, 135 West Wells Street, Room 605, Milwaukee, Wisconsin 53203. The National Funeral Directors Association, Inc. was founded in 1882. Membership of about 14,000 in a federation of state funeral director associations. Members in all states, District of Columbia and Puerto Rico and some in foreign countries. Full-time staff of seven. Consultants from various disciplines are resource persons. Service to state associations; loose leaf Reference Manual; Clergy seminars; public information programs; representations before U.S. government agencies; monthly publication, The Director; State Officers' Bulletins; and annual statistical study among principal programs.
MAJOR CONSUMER OBJECTIVES: To provide information on how the funeral helps meet the needs of those who survive a death and to relate thereto the various facets of the services of the funeral director.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research on death, grief, bereavement and mourning. Gathers and disseminates information on the basic costs involved in the separate and distinct categories of charges that make up the cost of the funeral. Prepares and/or makes available pertinent material. Has a list of over 35 books, pamphlets, compilations of studies and other printed matter used by funeral directors, suppliers of funeral merchandise, educators both in and outside of funeral service, funeral press, government officials, writers, clergy and other thought leaders, consumer organizations, consumers and students at all academic levels.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Some Thoughts to Consider When Arranging a Funeral (single copy free; $8.50 per 100)
- What About Funeral Costs? (single copy free; $8.50 per 100)
- The American Funeral (single copy free; $18 per 100)
- Teaching Your Wife to Be a Widow (single copy free; $12 per 100)
- How to Meet a Family Crisis (single copy free; $15 per 100)
- Facts Every Family Should Know About Funerals and Interments (single copy free; $3.50 per 100)
- Questions You Should Ask About Cemetery Lot Promotions (single copy free; $3.50 per 100)
- The Pre-financing of Funerals (single copy free; $8.50 per 100)

PROGRAM SOURCE: Funeral Service, National Foundation of, 1600-1628 Central Street, Evanston, Illinois 60201. The National Foundation of Funeral Service is a non-profit, educational, public trust established in 1945, aiming at better funeral service for the public primarily through better mortuary managements. Supported by funeral directors and funeral suppliers. Headquarters in its own building at Evanston, Illinois. Permanent staff of five, supplemented by faculty and guest lecturers in excess of 30, on periodic basis. Conducts School of Management, maintains library of funeral service literature, provides public information services and various demonstration rooms. Hundreds of direct lay inquiries handled annually.
MAJOR CONSUMER OBJECTIVES: (1) To provide an answering service for inquiries and problems relating to funeral service. (2) To disseminate, through funeral directors, factual printed information relative to any and all aspects of the field. (3) To make available to all interested a comprehensive reference library (non-circulating) on the literature of funeral service; approximately 2,500 titles. (4) To develop, through increased understanding and acceptance, better public relations for the funeral director on a national basis. (5) To cooperate with all groups sharing these aims.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Information service for personal or mail inquiries. Printed pamphlet material supplied on request. Reference library available for use. Bibliographical service on funeral topics. Visitors conducted through funeral merchandise demonstration rooms. Occasional lectures arranged for service clubs, church groups, etc. Compile statistics released by funeral service organizations. Exerts influence upon funeral firms toward improved management practices. Refers complaints, if and when received, to State Boards, which are the only legally authorized bodies to exercise authority. Utilizes contributed funds for a program to improve funeral service in the public interest. Conducts occasional surveys and research investigations on problems of the field. Distribution of materials largely limited to and through funeral directors, except for guidance material available to school counselors and students.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Facts About Funeral Service Every Family Should Know (single copies free; bulk rates to funeral directors)
The Funeral Dollar (single copies free) (Revised annually; single sheet flyer)
Mortuary Operation as a Career (single copies free to students and counselors; 50¢ each to funeral directors)
PROGRAM SOURCE: Fur Information & Fashion Council, 101 West 30th Street, New York, New York 10001. FIFC is a promotional organization supported by all segments of the American fur industry (manufacturers, auction houses, dealers, unions, associations, etc.) founded in 1958. Headquarters are in New York.

MAJOR CONSUMER OBJECTIVES: Promotion of increased consumer interest and improved public relations in connection with the consumption of fur apparel and other articles of fur.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Plans and prepares fashion shows, fashion publicity, films, displays, booklets and other printed materials which are used to bring furs to the attention of retailers and, through retailers, to the consumer. (2) Plans, prepares and conducts fashion shows and information and educational programs directly for the consumer by means of newspapers, radio, television, women's club and campus activities. (3) Works closely with the industry to help create and develop new fur fashions and new uses for under-utilized furs. (4) Surveys, from time to time, segments of the consumer market to learn consumer reactions to various furs, fur pricing, taste preferences, etc., then relays these findings to the industry so that it can better fulfill consumer needs. Mailing list maintained for industry, retailers, and educational institutions only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- How to Picture Yourself in Furs ($1.00)
- The Softest Touch (25¢)
- 3 Rules for Adding Years of Service to Your Furs (10¢)
- Projections - film ($95 to buy; $25 to rent; free rental to educational institutions)


MAJOR CONSUMER OBJECTIVES: To assist manufacturers in better sales planning, more effective plant production to save time and labor, to help them in labor problems (maintain a labor consultant to advise them); assist them with traffic and freight rate problems; etc.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Have a Consumer Publicity Program through which send to home furniture specialists in Land Grant Colleges stories and photos of products on design, use, arrangement, etc. on furniture. This also goes to some 300 newspapers to help them show the consumer what the new furniture is like that is just going on retail floors. Care booklets on Upholstered Furniture and Care of Furniture Surfaces (wood, metal, plastic, etc.) are issued.

Provide home furnishing specialists with swatch cards of new fabrics each January, explaining what style furniture these go with.

Program is conducted by the public relations director. Information mailed each month to newspapers and home furnishing specialists.

PROGRAM SOURCE: Furniture Manufacturers Association, Southern P.O. Box 951, High Point, North Carolina 27261. The Southern Furniture Manufacturers Association was founded in 1911. The more than 200 member companies are located principally in the southern and southwestern United States. Headquarters, including a package testing laboratory, are located in High Point, North Carolina, with a staff of 13.

MAJOR CONSUMER OBJECTIVES: SFMA's major goal is to aid in the continued growth and development of the furniture industry. Its major functions are encouraging the exchange of useful information among member companies and acting as a source of industry information for the homemaker.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research in quality control and packaging for manufacturers. Produces color films for television on styles and trends. Produces radio and newspaper stories on styles, trends and other industry information of interest and assistance to the homemaker. Works with universities on projects directed to the homemaker through agricultural extension agents. Works with universities to furnish demonstration houses for public showing.

Publishes a comprehensive education program entitled "All About Furniture" to provide home economics teachers, extension agents and retailers conducting in-store consumer information programs with comprehensive teaching aids. Publishes quarterly newsletter for home economics teachers and extension agents on trends and developments in industry technology.

Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Furnishing Your Home, set of 6 booklets ($1.00 set)
All About Furniture, Education Kit ($16.00)
All About Furniture, a 45-page color illustrated text from kit ($2.00)

PROGRAM SOURCE: Furniture Association, National Retail, 1150 Merchandise Mart, Chicago, Illinois 60654. The National Retail Furniture Association was founded in 1920. Membership composed of nearly 10,000 independent retail home furnishing stores. Headquartered in Chicago with branch offices in High Point, North Carolina; Los Angeles; New York and Boston. Primary aim to provide member stores with services and programs that will help them operate their business more effectively. Services run from inventory control programs to advertising and merchandising services, sales training and management development programs to consumer education and information program. Educational activities carried on through meetings, conferences, packaged programs, association magazine.

MAJOR CONSUMER OBJECTIVES: To increase knowledge about and interest in furnishing the home. To increase consumer satisfaction with home furnishings by helping prepare consumers to be better buyers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Home Economics Program developed to equip retail stores to provide home furnishings teaching assistance to local home economics teachers. Covers all areas of home furnishings buymanship (furniture, bedding, carpet). Shows what to look for to judge quality, types of construction, materials. Covers basic decorating and budgeting for home furnishings, how to use credit, the implications of credit buying. Based on extensive research among home economics teachers to ascertain how they thought home furnishings retailers can assist them in teaching. Prepared and reviewed by industry experts under the guidance of an experienced home economist.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
NRFA Home Economics Program ($105; for NRFA Member Stores only)

MAJOR CONSUMER OBJECTIVES: Providing means by which members of the industry may coordinate their efforts for the advancement of tempered, improvement of products and meaningful communication with the general public.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Collect statistical and other information relating to the safety factors in tempered glass and disseminate such information to the public. Establish quality standards for the products of the industry as a guide both to the consumer and manufacturer. Conducts continuing programs in home safety practices involving glassed in areas.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Cheap Glass Doors ($1.00)
- Cornell Crash Report ($1.50)
- State of Washington Bill on Glass Doors ($1.00)
- Glass Door Injury Survey ($1.00)
- What Is Tempered Glass ($1.00)
- Programs in Home Safety ($1.00)

PROGRAM SOURCE: Grocers' Association, National-American Wholesale 51 Madison Avenue, New York, New York 10010. The National-American Wholesale Grocers' Association was founded in 1906. Headquarters in New York City. Staff of 15 to 20. Provides members with research materials on all phases of food distribution, warehousing and transportation. Special seminars and an annual convention devoted to specific areas in the food distribution field. Merged with United States Wholesale Grocers' Association in 1968. Total membership of 550 wholesale food distributors and institutional food distributors. Disseminates information on food distribution to educators, media, legislators and the general public.

MAJOR CONSUMER OBJECTIVES: To promote the public welfare through food distribution by contributing the greatest consumer value in cost, quality and service; to assist in the enactment, maintenance and enforcement of laws insuring food quality and safety; to promote the total system applications that maximize the best interest of all participants in food usage and handling from original producer to ultimate consumer.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: All materials sent directly to membership for dissemination by the members to the independent supermarket retailers they service, and from these retailers to the consumer. Materials cover ways of distributing food at the lowest possible cost and with the best service, and such direct retailer material as Plentiful Food Lists.

PROGRAM SOURCE: Grocery Manufacturers of America, Inc., Consumer Inquiries Center, 1632 K Street, N.W., Suite 300, Washington D.C. 20006. Founded 1908. The present membership is approximately 200 manufacturers of grocery products. Headquarters located in New York City; and since 1966 has maintained an office in Washington D.C. The present staff is 35. The association was instrumental in founding the Consumer Research Institute, an independent organization which conducts consumer research through the academic community.

MAJOR CONSUMER OBJECTIVES: To improve service for the consuming public through more efficient and effective production and distribution techniques by its member companies; to promote industry public service through the identification, analysis and solution of industry problems which affect the consumer in the marketplace.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: GMA maintains an active Consumer Education Committee to offer technical advice to state and local departments of education who may be involved in consumer education programs such as in the states of Illinois, New York, and Massachusetts. GMA is supporting a pilot Consumer Education program in the state of Massachusetts by offering financial and technical expertise to the local school system where this pilot is being tested. In cooperation with the President's Committee on Consumer Interest, GMA established a Consumer Inquiries Center to answer consumers' questions concerning the grocery industry. In addition to the President's Special Assistant for Consumer Affairs, this service has been extended to consumer groups, government agencies, and to members of Congress. Through special committees, GMA makes available information which has been prepared by various government agencies and member companies. These committees distribute this information through the contacts with consumer groups, community programs and public media.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Grocery Industry Barometer ($3.75)
PROGRAM SOURCE: Hardwoods Association, Fine, 666 North Lake Shore Drive, Chicago, Illinois 60611. The Fine Hardwoods Association was founded in 1933 and has a membership of 30 manufacturers of hardwood veneer. Perform promotional, legislative, and statistical services. Six employees.

MAJOR CONSUMER OBJECTIVES: To build a better market for products made of hardwood veneer.


MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Fine Hardwoods Seelectorama ($1.00; quantity discount)
A World of Fine Hardwoods (25¢; quantity discount)
Fine Furniture Woods (free; over 10 copies 10¢ each)
Ten Questions (free; over 10 copies 10¢ each)
Veneers for Interiors (free; over 10 copies 10¢ each)
Hardwoods Dollars and Sense (free; over 10 copies 10¢ each)
Furniture Lecture Kit ($5.00)
Architecture Lecture Kit ($5.00)

PROGRAM SOURCE: Heating-Cooling Council, Better, 393 Seventh Avenue, New York, New York 10001. The Better Heating-Cooling Council is a national trade organization, acting as the marketing-promotion arm of the hydronic (hot water heating) industry. It is supported by all segments of the industry, including manufacturers, distributors, contractors and installers of hydronic heating and air-conditioning systems.

MAJOR CONSUMER OBJECTIVES: To inform and educate consumers about the benefits of hot water heating and cooling in all types of construction. To state the case for hydronics in a positive, responsible manner and has been a vital factor in the industry's continual growth in recent years.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Films for television, booklets, leaflets, brochures, etc. This material is prepared primarily for distribution through manufacturers, contractors, distributors and others.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Remodel Your Home with Hydronics (22¢)
Fuel Facts Card (4 for 1¢)
This Is a Hydronic Home (5¢)
Hydronics Is the Answer for Apartments (12¢)
School Board Slide Presentation - with slides, tape, script ($27.50)
Air Conditioning the Hydronically Heated Home (10¢)
Comfort Plus (14¢)
Information and single copies of literature available at no charge.


MAJOR CONSUMER OBJECTIVES: To encourage homeowners to remodel their homes for better living and to upgrade community housing standards.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Prepares and distributes booklets on how to remodel. (2) Produced a television series on the subject of home improvement for showing over educational television stations. (4) Publishes a kit of remodeling information for newspaper use. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Home Improvement Idea Library: (25¢ each)
Introduction to the general subject of remodeling and how to finance it
Kitchen Planning
Bathroom Planning
Remodeling After a Fire--and first part of basement remodeling
Second part of basement remodeling
Finding new space - attics, closets, porches
Adding a Room

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PROGRAM SOURCE: Home Manufacturers Association, 1701 - 18th Street, N.W. Washington D.C. 20009. Organized in 1943 to advance the interests of the prefabricator or manufacturer of housing, as compared with site-built housing. Activities typical of trade association work. Staff at present consists of three people.

MAJOR CONSUMER OBJECTIVES: To enhance the image of the home manufacturer, his product, his builder/dealer in the eyes of prospective home buyer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Yearbook of Manufactured Homes. Releases to real estate editors. Work with such magazines as Woman's Day, Redbook, Business Journals, for their articles.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Yearbook of Manufactured Homes ($2.00)
PROGRAM SOURCE: Mobile Homes Manufacturers Association, Consumer Education Division, 20 North Wacker Drive, Chicago, Illinois 60606. The Mobile Home Manufacturers Association was founded in 1936. At one time it also represented manufacturers of recreational vehicles, but today it is a non-profit trade association serving only the mobile home industry and supported by manufacturers of mobile homes and suppliers to the industry, including banks and finance firms. The firm is headquartered in Chicago with a staff of 30; its managing director's office is in Arlington, Virginia.

MAJOR CONSUMER OBJECTIVES: The association promotes industry growth and welfare by seeking to provide better operating tools to its businessmen and women, thus enabling them to provide more economical housing for the U.S. consumer. It seeks to eradicate unfair trade practices within the industry; to study, advise and recommend the enactment of legislation in the interest of the industry; and to make a study of state and municipal laws concerning the industry. It has defined and promotes minimum standards for the construction of its products so that the mobile home owner may be better served.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Its consumer education program is designed to reach high school and college students as well as adult homemakers, and other interested groups related to the housing industry. A public relations program has been established with housing educators, extension personnel and other representatives of government and educational agencies at the state and federal level.

For high school teachers, housing educators, extension personnel and government representatives: mobile homes are displayed at conventions and conferences which they attend. Teacher kits, containing pertinent consumer information, are distributed through direct mail and through ads placed in Home Economics publications. Assignment sheets involving mobile home planning are sold to teachers for classwork with students. Related industry groups that have a stake in the nation's housing are reached through participation in seminars, conferences and expositions attended by MHMA personnel. Technical publications are sold or distributed to them free of charge, depending upon the items. Purchasing, planning and assistance given to schools that want to buy mobile homes for home management residences in Home Economics programs.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Teacher's Kit ($1.00)
Mobile Homes (Yearbook) (75¢)
Owner's Guide to Mobile Home Maintenance ($1.15)
What About Financing and Insuring a Mobile Home (15¢)
What Mobile Home Construction Standards Mean (free for one copy)
Mobile Home Planning Assignment (30¢)
Careers for Men in the Mobile Home Industry (15¢)
Careers for Women in the Mobile Home Industry (15¢)
Flash Facts About Mobile Home Industry (free for one copy)
New Way of Life...Retirement in a Mobile Home (25¢)
PROGRAM SOURCE: Honey Institute, American, 333 North Michigan Avenue, Chicago, Illinois 60601. The American Honey Institute is a non-profit industry-wide trade association, supported by three classes of membership—packers and dealers; bee supply manufacturers, breeders, and intramural organizations; and honey producers. It was established in 1928, and has had headquarters in Indianapolis, Indiana, Madison, Wisconsin, and now in Chicago. Management is by Smith, Bucklin and Associates, Inc.

MAJOR CONSUMER OBJECTIVES: To educate the consumer in the value and versatility of honey as a food product, to encourage its use and thereby expand the honey market.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer education program of the American Honey Institute is conducted on four levels: (1) The development of new recipes for honey and the dissemination of these recipes through recipe-photo features for the food pages of the leading metropolitan daily papers; the further dissemination of recipe materials and honey background information through radio and television scripts. The sponsorship of two national promotions: Honey for Breakfast Week, the week starting with Easter Sunday each year; and National Honey Week, October 24-31. (2) A youth market program, pursued through the development of teaching materials for high school home economics classes, and the free dissemination of these materials in limited lots to high school home economics teachers. (3) A honey literature program, providing attractive recipe literature for quantity sale at cost to industry members for further dissemination. (4) Direct response to consumer inquiries sent to Institute offices.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Honey Sampler - for home economics teachers in lots of 25
Honey Recipes (single copies for professional people only; write for quantity prices)
The Simple Pleasures...Cooking with Honey (single copies for professional people only; write for quantity prices)
PROGRAM SOURCE: Hotel and Motel Association, American, Membership Services Department, 221 West 57th Street, New York, New York 10019. A federation of state and regional hotel/motel associations, membership consists of nearly 7,000 properties. The association is more than a half century old and is the lodging industry's leading trade association. Headquarters are in New York; governmental affairs office in Washington D.C. There are 50 employees.

MAJOR CONSUMER OBJECTIVES: Disseminates information about the facilities and services of U.S. hotels and motels and encourages greater use of commercial lodging accommodations.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research on floor coverings, mattresses, cleaning materials, laundering, etc.; disseminates information on facilities and services of U.S. hotels and how to make rewarding use of them; develops programs to insure that the accommodations industry keeps ahead of social and technological change; informs the public on activities of the industry and the association; publishes "Hotel-Motel Red Book"; informs the public of proper persons to contact with complaints involving hotels and motels.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Hotel and Motel Red Book ($7.50)
- Directory of Hotel and Motel Systems ($2.00)
- A Guide to American Hospitality in Hotels and Motels (free)
- American Innkeeping Today (free)
- Your Career in the Hotel/Motel Industry (free)


MAJOR CONSUMER OBJECTIVES: Make consumer aware of the importance of the independent business sector to the national economy.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Press releases, television programs, radio programs, supply speakers. Mailing lists are restricted to educators and media.

PROGRAM SOURCE: Insurance Association, American, Director of Publications, 85 John Street, New York, New York 10038. The American Insurance Association is a trade association serving and representing companies that write property and casualty insurance. Formed in 1964 through merger of National Board of Fire Underwriters (1866), Association of Casualty and Surety Companies (1926), and original American Insurance Association (1952). Staff of approximately 500. Headquarters office in New York City; regional offices in Washington D.C., Chicago and San Francisco. Provides legislative, technical and advisory services, serves as information clearinghouse and forum for discussion of common issues.

MAJOR CONSUMER OBJECTIVES: Provide a better insurance product. Promote fire protection and fire prevention, develop research in fire protection and prevention. Promote safety engineering. Reduce insurance costs through arson and fraud prevention. Provide mechanism for on-the-spot processing of insurance claims in disaster areas.


MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Catalog and Publications Price List
Boating Safety
Power Tools Around The Home
Portable Fire Extinguishers
National Building Code
Fire Prevention Code
Home Fire Safety Check List
Commercial Vehicle Drivers' Guide Book
Bicycle Safety
Alkalies and Acids
PROGRAM SOURCE: Insurance Information Institute, Educational Division, 110 William Street, New York, New York 10038. The Insurance Information Institute is a public relations and educational organization, with responsibility for property and liability insurance coverages. It provides public relations services for and in the name of numerous national, regional and state insurance organizations--many of which have all-industry support--as authorized by its Board of Directors. Its scope includes such widely-held personal lines as insurance for the home and the automobile.

Formed early in 1960, it is supported directly or indirectly by several hundred property and liability insurance companies, both stock and mutual.

MAJOR CONSUMER OBJECTIVES: To broaden the public's understanding of the principles of property and liability insurance, of the many ways in which the industry serves the public, and of the industry's role in the economy of the nation and the security program of the family.

To assist educators in teaching the principles of property and liability insurance and in transmitting to students an awareness of the business as a provider of essential services, as a contributor to the economy, and as a potential employer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Informs editors and writers for newspapers, magazines, radio, television and other news media about insurance developments through news releases, background and interpretive memoranda, press conferences, responses to inquiries and personal contact. Sponsors and interprets surveys of public and press opinion relating to the property and liability insurance business and its services. Produces audio-visual materials--films, filmstrips and slide presentations--study outlines and printed materials as aids to the teaching of property and liability insurance. Compiles data on property and liability insurance and related subjects for use by educators, researchers, librarians, students and others.

Conducts conferences and seminars for high school guidance counselors, college placement officers and professors of insurance, executives of insurance companies and members of insurance organizations. Produces materials for use in exhibits at local, county and state fairs, home and automobile shows and other expositions.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
A Family Guide to Property and Liability Insurance (free)
Automobile Insurance Leaflet (free)
Home Insurance Leaflet (free)
Careers in Insurance (free)
Bulletin Board Chart on Automobile Insurance (free; one to a classroom)
Bulletin Board Chart on Home Insurance (free; one to a classroom)
Chances Are (free)


MAJOR CONSUMER OBJECTIVES: Dedicated to reducing the losses—deaths, injuries and property damage—resulting from crashes on the nation's highways.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Disseminates information on highway loss reduction to insurance associations, companies, and agents; safety councils; state and local government information offices; citizen groups. Also conducts highway loss research activities; helps to support state and national organizations whose objective is highway loss reduction, and counsels state and local officials and citizen leaders on highway safety programs. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
What You Can Do (general) (free)
What You Can Do in Traffic Records (free)
What You Can Do in Driver Licensing (free)
What You Can Do in Emergency Medical Service (free)
What You Can Do About Drinking and Driving (free)
What You Can Do in Motor Vehicle Inspection (free)
What You Can Do in High School Driver Education (free)
Background Reports in 6 subjects above (50 free; then 8¢ ea.)
Highway Safety Program Standards (100 free; then 20¢ ea.)
The Shocking Facts About Drinking and Driving (100 free; then 2¢ ea.)
PROGRAM SOURCE: LP-Gas Association, National, 79 West Monroe Street, Chicago, Illinois 60603. The National LP-Gas Association was founded in 1931. An international trade association. Membership of 4,500 includes oil and gas companies that produce liquefied petroleum gas, wholesale and retail marketers of LP-Gas, manufacturers of gas appliances and equipment, transport firms, and container manufacturers. Executive offices of NLPGA in Chicago and regional offices in Boston; Alexandria, Virginia; Atlanta; Chicago; Denver and Menlo Park, California. Association functions include technological services, safety, education, governmental relations, research and development, sales promotion, statistics and market research, public information and publications.

MAJOR CONSUMER OBJECTIVES: Industry promotion, coordination and development to the end that it may serve the best interests of the public. Development and promulgation of high standards pertaining to LP-gas products, services, and safety. Informing the various publics, in print and broadcast media and visual aids, of new product developments, and how to use gas appliances to best advantage. Maintenance of a favorable environment for the LP-gas industry.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts or sponsors research on new or improved uses of LP-gas. Makes available brochures, pamphlets and other information regarding LP-gas fuel, appliances and equipment, and the many uses of LP-gas. Informs consumers and prospective users as to where products and services may be obtained. Prepares educational and informative material which reaches consumers through personnel within the LP-gas industry, home economists, county agricultural agents, extension home economists, architects, builders, teachers, broadcasters, and publications pertaining to agriculture, commercial and industrial applications, home economics, business, resorts, mobile homes, recreational vehicles, vacation homes and others. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
America's Most Versatile Fuel (free)
Best All Around Fuel in the Country (free)
The Versatile Fuel for All Industrial and Commercial Uses (free)
Magazine article reprints covering farm, industrial, commercial and home uses of LP-gas
Leaflets covering use of LP-gas for cooking, water heating, home heating and air conditioning, clothes drying, mobile homes and recreational vehicles, engine fuel, crop drying, tractor fuel, chick and pig brooding, flame weed and insect control.
MAJOR CONSUMER OBJECTIVES: To make available basic information about life and health insurance and related financial topics in order to broaden the public's understanding of personal insurance and its role in meeting family needs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Develops classroom materials on family finance for business education, home economics, social studies, mathematics, and vocational guidance. Provides consultant services to teacher education programs. Provides speakers for educational conferences and conventions. Publishes a service bulletin, "Topics", for teachers semi-annually; and cooperates with other agencies and institutions in developing educational programs in family finance. Mailing list maintained for educators only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Making the Most of Your Money (free)
- Policies for Protection (free)
- A Date with Your Future (free)
- Sets, Probability and statistics (free)
- The Search for Economic Security (free)
- It's Up to You (free; 25 maximum)
- Decade of Decision (free)
- The Consumer Series - filmstrips ($10 for set of 3 filmstrips)
PROGRAM SOURCE:  *Laundering, American Institute of,* Doris Avenue, Joliet, Illinois 60433. The American Institute of Laundering was founded in 1883 and has a membership of 5,000 professional laundry operators and allied trades organizations. Headquarters in Joliet, Illinois with offices in New York City and Washington D.C. Certified Washable Seal Program started in 1936. Offers engineering consulting services; editorial services; convention services; textile testing and research programs; schools in laundry management; government-industry relations; and Home Economics-consumer services.

MAJOR CONSUMER OBJECTIVES: Provide the best in professional laundry services through research and keep the industry informed on the latest developments in the textile industry. Guard the nation's health through correct laundering practices.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Analyze consumer complaints on textiles as received from members. Conduct research on new fabrics to determine laundry techniques needed. Prepare guides for buying and care of textile items. Make available to Home Economics teachers and university extension workers filmstrips and printed literature on fabric care. Inform the general public on fabric care through newspaper and magazine articles.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Certified Washable Seal (free)
Fabric Care Guide (free)
Buying and Care Leaflets on: (free)
Sheets, Shirts, Pillows, Draperies, and Blankets
Buying and Care Filmstrips on: (free-loan basis)
Sheets, Shirts, Pillows, Draperies
Filmstrips on Certified Seal and Professional Care of Fabrics (free-loan basis)
Fabric Care Handbook ($12.50 per 100 copies)
PROGRAM SOURCE: Lawn Institute, Rt. 4, Marysville, Ohio 43040. Organized in 1957 to represent quality lawn seed and associated interests. Serves under a Director and small salaried staff, with the hiring of necessary outside facilities or using those of member firms.

MAJOR CONSUMER OBJECTIVES: To acquaint the consumer with quality lawn types and their successful growing, enabling sound judgment in the marketplace, and satisfaction with the product.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepare annually a dozen or so stories for the gardening and semi-technical press; these also reprinted and widely circulated. Press kits of short items and technical background to newspapers and editors seasonally. Public presentations: photo library; movie (not current); cooperative and consultation activities; technical conferences; consumer correspondence; etc. Mailing list maintained for select individuals or groups only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Lawn Book ($5.95)
Householder's Guide to Outdoor Beauty (60¢; out of print, but small supply on hand)
Many others available upon request. All requests from educational institutions and libraries honored without charges or limitations)
PROGRAM SOURCE: Leather Industries of America, 411 Fifth Avenue, New York, New York 10016. Founded 18 years ago, now has a membership of 350 tanners, allied chemical companies, hide dealers, shoe manufacturers. Headquarters in New York City; staff of 12 with network of representatives nationally.

MAJOR CONSUMER OBJECTIVES: Provide current information on leather and on fashion and service uses of leather products. Programs for schools, stores, shopping centers, all communications media.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Provide booklets, press and television-radio releases; fliers to schools, home economists, clothing specialists, stores, shopping centers. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Leather in Our Lives (free in limited quantities)
- Leather in Your Life - film (free on loan)
- Teen Tips (fr. 2 in limited quantities)

PROGRAM SOURCE: Better Light Better Sight Bureau, 750 Third Avenue, New York, New York 10017. Organized in 1934 under the sponsorship of the electric power and lighting industries. Consists of voluntary officers and committees, rotating every two years, plus full-time paid staff.

MAJOR CONSUMER OBJECTIVES: To foster a better public understanding of the relationship of light and sight and of the importance of proper lighting to good seeing in schools, homes, offices, industry, etc.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Primarily a publisher of printed materials which include booklets and pamphlets, teaching aids for use in schools and a bi-monthly magazine. Materials are developed by committees, making use of (outside) expert consultants when necessary and working in conjunction with other associations, such as the National Education Association, American Home Economics Association, etc., where applicable. Primary avenue of distribution to the public is through electric power companies at the local level, although some direct distribution to the public is effected.
PROGRAM SOURCE: Linen Guild, The Irish, 36 West 40th Street, New York, New York 10018. Founded in 1928 as an association representing the mills in Ireland manufacturing Irish linen and including spinners, weavers and merchants. Main office in Belfast, Ireland, with sub-offices in London and New York and agencies in Dublin, Sydney and Melbourne, New Zealand and South Africa. Finished goods mills have offices and stock in New York and/or agents. Irish Linen Guild itself does not carry or sell merchandise.

MAJOR CONSUMER OBJECTIVES: Purpose of the New York office is to promote the sale of Irish Linen in the United States and Canada, and to educate the consumer as to manufacture, unique qualities and varied uses of Irish linen. Promotion is handled by Guild's publicity firm through releases to newspapers, magazines and television and participation in retail store promotions. The Guild is also active in legally protesting the labelling and/or advertising of fabrics and products not made of flax with the terms "linen" or "Irish linen".

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Sends quantities of educational literature to teachers, libraries and students on request. Supplies retail stores, women's clubs, etc. with literature of interest to the consumer, as well as display material such as posters, banners, etc. for special promotions. Protects the consumer as much as possible against false labelling of fabric or other products not made wholly of flax as "linen" or "Irish Linen", or the use of a shamrock and/or the word "linen" to give the consumer the impression the product is made of Irish linen or produced in Ireland.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Story of Irish Linen (free)
This is Irish Linen (free)
How to Care for Irish Linen (free)
Setting Your Table with Irish Linen (free)
Irish Linen Trousseau Booklet (free)
It's So Easy to Sew with Irish Linen (free)
Fashion Flair for Men's Irish Linen Handkerchiefs (free)
Film Strips (3 with narration and teacher's guide) ($11.50 set; $4.00 single strip)
Education Kit "Linen for Modern Living" ($4.00)
PROGRAM SOURCE: Live Stock and Meat Board, National, Office of the President, 36 South Wabash, Chicago, Illinois 60603. The National Live Stock and Meat Board was organized in 1922. Conducts nation-wide program of meat research, education, information. Represents all segments of the live stock and meat industry: livestock growers, feeders, markets, meat packers, processors, retailers, restaurateurs. Staff consists of specialists in fields of consumer education, home economics, nutrition, public relations, communications.

MAJOR CONSUMER OBJECTIVES: To inform consumers, both directly and through the professions which serve consumers in relation to food and health, of the role of meat (and other foods) in a nutritious diet; to provide correct information on meat selection, care and cookery.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Food copy and photos for the food pages of more than 3,000 newspapers, plus other information programs for press, radio and television. Literature, booklets, visual aids for teachers, physicians, nutritionists, dietitians. Meat information in printed form for consumers, including specific groups of consumers such as the overweight, those on other special diets, mothers-to-be, etc. Also visual aids, including movies. Exhibits with professional staff representation at meetings of professionals in fields of education, medicine, nutrition and public health. Market research on consumer attitudes and needs. Home economics test kitchen development of recipes and menus; counseling with teachers, authors, manufacturers on food technology as well as nutrition. Mailing lists restricted to educators, media, public health leaders, etc.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Literature and Visual Aids Catalog (free) Lessons on Meat ($1.00 single copy) Eating for Your Baby to Be (20¢) Elementary School Nutrition Kits (25¢) 101 Meat Cuts (20¢) 101 Slide Set ($15.00) Power of Food - filmstrip ($2.00) The Real You - filmstrip ($2.00) Woman's Place - movie (free loan)

MAJOR CONSUMER OBJECTIVES: Provide quality food through research and keep industry informed on latest developments in the macaroni industry. To communicate also with the general public; to maintain favorable environment for macaroni industry and its products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Supports research in cereal technology and development of new durum wheat varieties.

Conducts meetings, seminars and conventions for macaroni makers.

Develops kitchen-tested recipe material for food editors, home economists and consumers; background materials for publications, teachers and students; films and filmstrips for audio-visual presentations.

Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

No charge to classroom size:

Recipe Leaflets:
Think Spaghettis! (recipes and directions)
Mini-Meals with Macaroni
For Weight Control, Use Your Noodle (6 calorie counted dinners)
12 Show-Off Recipes (family meals, parties, picnics, crowds)
Feeding a Crowd, How-to-do-It Kit (for fund-raising dinners)

Background material:
Macaroni Products--Versatile Foods
The Discovery of Macaroni (legends and folk tales)
About Noodles (historical background, nutritional values)
Durum, Standard of Quality - movie
Wall Charts
Filmstrips
PROGRAM SOURCE: Man-Made Fiber Producers Association, Inc., 350 Fifth Avenue, New York, New York 10001. The Association represents members of the man-made fiber industry in matters of common interest with government agencies, technical organizations, etc. Included in the purposes of the organization is the distribution to schools, consumer groups and business groups information on the man-made fiber industry and its products.

MAJOR CONSUMER OBJECTIVES: Provide information on generic names of man-made fibers, trademarks, and information on care, characteristics and uses of man-made fibers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: An attempt is made to discover areas of the industry in which consumers are interested. Information is prepared, approved by members, and put in booklet form. Booklets are publicized in educational and trade magazines, and sent out free of charge to those individuals and groups who request copies. Individuals in the United States only can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Guide to Man-Made Fibers (free)
- Man-Made Fiber Fact Book (free)
- Filmstrip Book (free)
- Print of Filmstrip (free)
- Chart: Flow of Man-Made Fibers from Producer to Consumer (free)

PROGRAM SOURCE: Manufacturers, National Association of, Education or Market Development/Distribution Department, 277 Park Avenue, New York, New York 10017. The National Association of Manufacturers was established in 1895. Headquarters in New York City; five divisional offices with Field Division Headquarters in Washington D.C. Voluntary, non-profit organization of industrial and business firms, which account for approximately 75% of the nation's industrial output and provide a similar percentage of the nation's industrial employment. Plans and develops programs for problem-solving action by industry and provides company and community services of various kinds.

MAJOR CONSUMER OBJECTIVES: The NAM seeks to disseminate information among the public with respect to consumer interest and economic education that will help them to participate fully and satisfactorily in the marketplace.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer Information Program (part of Market Development/Distribution Department): Cooperates with all agencies working in behalf of the consumer. Encourages practical consumer education, focused on today's marketplace, in the nation's schools. Develops liaison with trade groups, government agencies and professional associations. Provides informative materials for speakers and thought leaders.

Community Resources Workshop-NAM encourages its members to utilize the Community Resources Workshop concept at schools, university and business projects to acquaint teachers of all grade levels with the social, political, cultural and economic resources of their communities. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The American Economy ($100) (12 filmstrips with sound record and accompanying teachers' guide)

PROGRAM SOURCE: Meat Canners Association, National, Director of Public Relations, 333 North Michigan Avenue, Chicago, Illinois. 60601. The National Meat Canners Association was organized in 1923 to promote the interests of packers of prepared meats in tin, glass and packages. The membership consists of 23 firms. The Executive Secretary is located at 1243 National Press Building, Washington D.C. 20004.

MAJOR CONSUMER OBJECTIVES: National Meat Canners Association would like to educate as many homemakers as possible to the versatility, nutrition, and economy of canned meats. NMCA stresses the use of canned meats at many meals, not as a substitute for fresh meat but as a food enjoyed for its own good taste and value.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer education program is directed at a variety of opinion-forming groups. Radio and television program directors, newspaper food editors, national food editors, and cookbook editors are supplied with a variety of materials on all phases of using and cooking with canned meats.

Photo recipe releases are sent monthly to newspaper food editors in major cities. Radio scripts and television photo recipe releases are also sent to important metropolitan centers. Food editors of national magazines are contacted regularly by NMCA staff members and materials are prepared for their special articles or features.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Distribution limited to teachers, organization leaders, and media food editors
Menu Magic
Selected recipes and/or photographs of canned meat dishes

PROGRAM SOURCE:  Men's and Boys' Wear, American Institute of
Richard Smith, 1290 Avenue of the Americas, New York, New
York 10019. The American Institute of Men's and Boys' Wear was founded in 1955; membership consists of manufac-
turers participating in the manufacture of men's clothing--
mills, clothing manufacturers, etc. Maintains a staff of 15.

MAJOR CONSUMER OBJECTIVES: To give the American consumer complete
information as to men's fashions--how to keep abreast of
latest fashion trends, how to care for clothing, how to
improve appearance.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Fashion information
for newspaper editors. Planned program seminars for edu-
cators; information for men's wear retailers; and appearance
guides for businessmen. All this is carried out with the
aid of films, filmstrips, photographs, booklets, and pam-
phlets. Individuals can have their names placed on a
mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
A Man's Guide to the Look of Success (3¢)
Careers in the World of Tomorrow ($2.50; free to teachers)
Your Life Style (free)
Color Coordinator (10¢)
PROGRAM SOURCE: Motor and Equipment Manufacturers Association, Director of Consumer Relations, MEMA Building, 304 West 58th Street, New York, New York 10019. Founded in 1904. Membership of approximately 500 manufacturers of diversified automotive products including accessories, chemicals, equipment, replacement parts, service tools. General Counsel in Washington D.C., office located at 1100 Federal Bar Building, 1815 H Street, N.W. Staff of 50. Services include research, market consultation, engineering applications, technical services, industry economics, statistical compilation; consumer education, government-industry relations, industry-consumer relations; credit reporting, collections, financing.

MAJOR CONSUMER OBJECTIVES: The establishment of an effective industry-consumer dialogue so that consumers will be better informed in those areas which related to selection of service outlets and maintenance practices.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research on consumer buying habits and their trends. Assimilates reports dealing with consumer's reaction to services performed. Advises consumer of maintenance responsibilities. Cautions consumer with relation to unnecessary repairs. Educates teen-agers as part of driver education course in areas involving vehicular components. Sponsored Automotive Council for Consumer Affairs.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Car Topics (free)
Safe Car Educational Kit ($50)
PROGRAM SOURCE: **New York, Inc., Commerce and Industry Association of**  
99 Church Street, New York, New York 10007. A general business organization, founded in 1897. Provides essential services to its 350 members in such areas as world trade, industrial relations, legislation and taxation, transportation, and management education.

**MAJOR CONSUMER OBJECTIVES:** To provide effective business leadership in the development and coordination of consumer education programs, liaison with appropriate governmental bodies and the continuing review of business-consumer relations.

**CONSUMER EDUCATION PROGRAMS AND ACTIVITIES:** Although not yet totally implemented, these activities are planned: (1) Maintaining liaison with the recently created New York City Department of Consumer Affairs and making the resources of the business community available for selected educational projects being considered by the city department. (2) Assisting the New York City School System in the development of its consumer education curriculum and providing speakers and materials for school and community groups. (3) Coordinating the consumer activities of the various trade associations and business groups to which members of the Commerce and Industry Association belong.

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PROGRAM SOURCE: **Nutrition Foundation, Inc., The,**  
99 Park Avenue, New York, New York 10016. Founded in 1941. Membership of approximately 70 food manufacturers and allied industry firms. Created to advance the science of nutrition through the support of basic research at accredited universities and/or hospitals in the Western Hemisphere; to disseminate authoritative nutrition information; to aid the food industry in serving the public through advances in nutrition and food science; to pursue these goals as a public, non-profit institution dedicated to the improvement of nutrition and health. Headquarters in New York City. Eight full-time employees.

**MAJOR CONSUMER OBJECTIVES:** To provide sound, authoritative information about nutrition.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepare and disseminate nutrition information to intermediary groups and organizations such as schools, public health agencies, home specialists in the state agricultural extension services, newspapers, and radio and television stations. Issue news releases periodically to selected newspapers and house organs. Distribute booklets. Organize symposia. Publish a monthly journal Nutrition Reviews for professional workers in the field of nutrition.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Your Diet: Health Is in the Balance (single copies free; 10¢ each in multiples)
Food Choices: The Teen-age Girl (single copies free; 10¢ each in multiples)
Obesity (single copies free; 10¢ each in multiples)
Food, Science and Society (single copies free) (A 1968 symposium on combatting world-wide malnutrition, emphasizing the resources available to bridge the "protein gap" and cultural changes necessary for the acceptability of new foods.)

PROGRAM SOURCE: Outdoor Power Equipment Institute, Inc., 734 - 15th Street, N.W., Washington D.C. 20005. OPEI is a trade association of 65 power lawn equipment manufacturers, representing 85-99% of industry volume depending on products.

MAJOR CONSUMER OBJECTIVES: (1) Safer power mower product design. (2) Safe and proper use of industry products. Program is designed to provide safe operator instruction to both the estimated five million new power mower buyers yearly and to reach the more than 27 million present owners of power mowers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Program is channeled through major publicity media--newspapers, consumer magazines, television, radio, plus using public service time on television and radio. Program is based on operator safety rules, which are being worked into press kits, photographs, consumer education articles, trade stories, radio and television spots, newspaper mats, films, and other supporting materials. Program is encouraged by Department of Health, Education, and Welfare, and the National Safety Council. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Community Program Kit ($3.50 each)
Power Mower Safety Slide Presentation ($0.00 each)
Power Mower Safety Brochure (5¢)
Tractor Safety Booklet (5¢)
Mow in Safety leaflet (5¢)
Mower Power to You - 5-min. film (free loan)
A Lot to Learn - 25-min. film (free loan)

PROGRAM SOURCE: Peach Council, National, 907 Clayworth Drive, Manchester, Missouri 63011. National Peach Council was organized in 1942 to represent U.S. Peach Growers. It has operated since that time with a limited paid staff, depending on affiliated state organizations for much of its accomplishments. Headquarters are now in Manchester, Missouri, a suburb of St. Louis. Now have two persons on the paid office staff.

MAJOR CONSUMER OBJECTIVES: To increase the public's desire for the use of peaches and to disseminate information about peach varieties and products. To help the public understand how to select peaches and to choose peaches by variety for certain uses. To work with producers, shippers and market personnel, to get better quality peaches to the consumer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Most consumer education work is now carried out by individuals or through state organizations, with much of the promotional material being channeled through the national office.

Newspaper and magazine releases are used to put peaches in the public eye, and to tell consumers about preparation of various food items made with peaches.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Fresh Peach Treats (10¢ each; $5 per 100)
Fresh Peach Pies (5¢ each; $5 per 100)
Large Quantity Recipes
  Fresh Peach Desserts (33¢ each)
How to Choose and Use (47¢ for 10; minimum of 10)
Adventures in Food--Fresh Peaches - film (free if returned in two to three weeks)
PROGRAM SOURCE: Peanut Council, Inc., National, 400 Bender Building, 1120 Connecticut Avenue, N.W., Washington D.C. 20036. The National Peanut Council, Inc. was chartered in 1941 to promote research toward better quality peanuts and peanut products; and to promote consumer demand for peanuts and peanut products. Staff of three. Members are grower associations, shellers, brokers, confectioners, peanut butter manufacturers and salters. Provide convention, industry newsletter, scientific bulletin, press and broadcast releases, educational bulletins, store merchandising programs, promotional campaigns, public relations.

MAJOR CONSUMER OBJECTIVES: Improvement of the quality of peanuts and peanut products. Simulate research on environmental control. Dissemination of information on nutritive qualities of peanuts, and the potentials of peanut products for the shopper who requires economical nutrients in the diet. SHOPPER motivation techniques including recipes, product pictures, interest stories.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Act as the central agency for questions directed to the industry from students and teachers. These run the gamut from history through the various scientific disciplines, marketing, food management, home economics, etc.

For the food press furnish pictures and stories as well as a fact sheet. For cookbook writers provide recipes and pictures.

Mailing list restricted to media and major groups only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Booklets, pamphlets, brochures, leaflets, etc. dealing with the growing through processing of peanuts; also recipe leaflets.
The Fabulous Peanut (free; single copies only)

MAJOR CONSUMER OBJECTIVES: To help pet owners understand pet feeding and pet care.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Disseminates information on pet feeding and other aspects of pet care. Encourages obedience training for dogs. Institute headquarters will answer individual requests from pet owners, veterinarians, kennel clubs, cat clubs, and youth group leaders.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
How to Raise a Happy Dog (1-100 copies free; larger quantities $8 per 100)
Dog Training Tips
Basics of Cat and Kitten Care


MAJOR CONSUMER OBJECTIVES: Organized to protect the American public from unethical drug practices, such as counterfeiting, substitution, etc.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Medical societies, pharmaceutical associations, public health and welfare, local, state and national governmental agencies. Programs conducted through personal contacts, brochures, literature, etc. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Numerous publications and articles on the subject of the "Generic Therapeutic" equivalency of drug products (free)

MAJOR CONSUMER OBJECTIVES: (1) To encourage consistently high standards of potency, quality and purity for pharmaceutical and biological products for the cure, mitigation, treatment, prevention or diagnosis of disease. (2) To encourage research toward development of new and better medicinal products, better facilities and safer methods for their manufacture, clinical evaluation, packaging and transportation. (3) To disseminate information to and on behalf of the pharmaceutical industry. (4) To work constantly and closely with other professional associations, allied industries and governmental authorities for the advancement of medical science.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Provide to the public information about how pharmaceutical products are discovered, developed, tested, produced and distributed, so that consumers might be assured about the quality, safety and effectiveness of prescription drugs. Provide guidelines about the proper use of such drugs, and the consumer's role as a patient being treated by such drugs. Provide information to combat the improper use or abuse of prescription drugs, illicit drugs and chemical agents.

A kit of "Consumer Information About Drugs" containing assorted publications is provided without charge on request, as well as individual publications on specific topics. A National Speakers Service provides industry representative to local groups to speak on a variety of topics about the drug industry. Educators, students, editors, service organizations, consumer associations and members of the health professions are among those to whom publications are directed, as well as individual consumers. A mailing list is maintained.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Information About Drugs - kit (free; single copy)
The Medicines Your Doctor Prescribes -- A Guide for Consumers (single copies free; $5 per 100)
Key Facts (condensed basic information) (single copies free; $5 per 100)
Fact Book (detailed industry facts) (single copies free)
Story of Health (catalog of films & prod.) (single copy free)
PROGRAM SOURCE: Pie Filling Institute, The, 333 North Michigan Avenue, Chicago, Illinois 60601. The Pie Filling Institute, established in 1963, is a non-profit trade association whose members are processors of canned fruit pie fillings. It also has an associate membership composed of firms allied to the processors through their products' relation to the canned fruit pie filling industry. Headquarters in Chicago, Illinois, with management by Smith, Bucklin and Associates, Inc.

MAJOR CONSUMER OBJECTIVES: To educate the consumer in the goodness, the value and the versatility of canned fruit pie filling and thereby expand both the retail and institutional market for the product.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer education of the Pie Filling Institute is conducted on several levels: (1) The development of new recipes (both pie and non-pie) for canned fruit pie fillings and the dissemination of these recipes through recipe-photo features for the food pages of leading metropolitan daily papers; the further dissemination of recipe materials and home background information through radio and television scripts; the servicing of food editors of all major consumer magazines with special materials. (2) An ongoing youth market program pursued through the development of teaching materials for high school home economics classes and the free dissemination of these materials to high school home economics teachers for themselves and their students. (3) The development of recipe leaflets which members of the Institute may distribute to their customers. (4) The Institute also works to expand the institutional market for canned-fruit fillings largely through placement of appropriate materials in publications serving the volume feeding field.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: 
Perfect Beginning to A Happy Ending (free; available to high school home economics teachers in lots of 25) 
Adventures in Elegance (free; available to high school home economics teachers in lots of 25) 
Party-Wise Pies (free; available to high school home economics teachers, 1 copy per teacher)
PROGRAM SOURCE: Pipe and Tobacco Council of America, 207 East 37 Street, New York, New York 10016. Pipe and Tobacco Council of America was founded in 1953 as a trade and consumer information office for pipe smoking. Its membership consists of smoking tobacco manufacturers, pipe manufacturers, and importers, retail tobacconist, and wholesalers. The staff consists of an executive director and three people.

MAJOR CONSUMER OBJECTIVES: The Council has as its prime target information relating to the manly art of pipe smoking through feature and news material.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Answers consumer inquiries relative to blend or pipe manufacturing. Conducts seminars at service clubs on the proper way to smoke a pipe. Compiles figures about tobacco usage on a monthly and annual basis. Sends various releases to national media on buying instructions on pipes and smoking tobacco.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
A Guide to Pipe Smoking and Its History (free)
Two publications in final publishing stage

PROGRAM SOURCE: Plywood Association, American, 1119 A Street, Tacoma, Washington 98404. Founded in 1939. Membership consists of approximately 55 manufacturers of plywood. Headquarters is in Tacoma, Washington, with a research laboratory in Tacoma and a staff of approximately 250 people, of which approximately 75 are located in field offices throughout the United States and an additional 50 technical men who are responsible for maintaining the grade trade-mark. The association operates a technical services department consisting of a testing and research program as well as maintaining a quality control program in the field. It also provides marketing service for industry.

MAJOR CONSUMER OBJECTIVES: Provide a standard of quality products through a grade-trademarking and labeling program. Develop new products for the industry. Introduce them to the market and promote the sale of these products to broaden the use of plywood through application of the material to industry as well as to the major housing markets.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conduct research on consumer buying habits, awareness of plywood products and attitudes toward plywood. Through consumer media, advertise and publicize plywood application to the housing markets—single family residential, multi-family apartment and condominium and the remodeling market. Prepare plans for building vacation homes, cottages, cabins, as well as remodeling projects such as shelving, fences, storage, etc. Distribute this literature through offerings in consumer magazines and through advertisements appearing in same.

Consumer and do-it-yourself literature index consisting of general information, remodeling, leisure time homes, cabin plans, boat and boat storage plans, outdoor living handy plans, indoor living handy plans, hobbies, crafts, playhouses and toys handy plans and miscellaneous available on request.

PROGRAM SOURCE: Popcorn Institute, The, 333 North Michigan Avenue, Chicago, Illinois 60601. The Popcorn Institute is the official trade organization representing the popcorn industry. Regular members are processors. Associate members include jobbers, brokers, machinery manufacturers, etc. It embraces all aspects of industry activity, from supporting and encouraging improvement of the product, to developing more efficient means of storing and processing popcorn, to promoting the increased consumption of popcorn. Headquarters are at 333 North Michigan Avenue, Chicago, Illinois 60601. Management is by Smith, Bucklin and Associates, Inc.

MAJOR CONSUMER OBJECTIVES: To educate the consumer in the goodness, the value and the versatility of popcorn and thereby expand both the retail and institutional market for the product.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer education of The Popcorn Institute is conducted on several levels:

1. The development of new recipes for popcorn and the dissemination of these recipes through recipe-photo features for the food pages of leading metropolitan daily papers; the further dissemination of recipe materials through radio and television scripts; the serving of food editors of all major consumer magazines with special materials.

2. An ongoing youth market program pursued through the development of teaching materials for high school home economics classes and the free dissemination of these materials to high school home economics teachers for themselves and their students.

3. The development of recipe leaflets which members of the Institute may distribute to their customers.

4. The Institute also works to expand the institutional market for popcorn largely through placement of appropriate materials in publications serving the volume feeding field.

5. Sponsors the annual National Popcorn Week promotion, October 24-31.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

- Popcorn Is Funcorn for All the Family (single copy free; enclose stamped self-addressed envelope)
- Smartie Parties with Pep, Pop and Pizazz (single copy free; enclose stamped self-addressed envelope for non-teachers; Lots of 25 for home economics teachers)

PROGRAM SOURCE: Potato Council, National, Suite 812, 1 Jefferson Plaza, Arlington, Virginia 22202. The National Potato Council was founded November 16, 1948. According to by-laws, all commercial producers of Irish potatoes are eligible to membership in and are considered as members of The National Potato Council. Headquarters in Washington D.C. Staff of three.

MAJOR CONSUMER OBJECTIVES: To better the potato industry through consumer education; to publicize the actual facts concerning the fallacy that potatoes are "fattening"; to increase the per capita consumption by educating the consumer concerning the excellent nutritional qualities of potatoes; to improve the quality of the product in the markets; to find new forms more readily transported which can be used to feed the starving peoples of the world.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publicizes potatoes through the news media. Provides film for use of schools, extension services, clubs, etc. Provides booklets giving calorie and nutrition facts concerning potatoes. Provides service to anyone wishing information about potatoes. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- The Eyes Have It - 27½ min. film (return postage)
- Potatoes in Your Reducing Diet (free)
- NPC Annual Statistical Report ($3.00)
- Potato Recipes (free)
- Potato Potpourri (facts about potatoes) (free)

PROGRAM SOURCE: Potato Products Association, Instant, 1225 Connecticut Avenue, N.W., Washington D.C. The Instant Potato Products Association was founded in 1960. Members are processors and/or marketers of dehydrated potato products. Headquarters are in Washington D.C. under the management of Smith, Bucklin and Associates. Consumer education program provides recipes and product use information through the promotion and home service department.

MAJOR CONSUMER OBJECTIVES: To provide homemakers and future homemakers with information on the use of the product.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Creates and disseminates recipes for instant potato products through newspapers, magazines and radio. Prepares and disseminates information on use of the product and nutrition to high school home economics classes. Works with government agencies in area of fair and informative packaging.

MAJOR CONSUMER OBJECTIVES: Provide press, magazines, radio, television and consumer and horticultural industry organizations with educational and marketing material on container plants, with emphasis on proper growth and care.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Continuous dissemination, year around, of newspaper and magazine articles and photos, radio and television scripts, some industry and consumer pamphlets. Pot plant marketing newsletter to retail outlets with pot plant sections or departments. Mailing lists restricted to press, magazines, radio, television and professional growers and retailers of potted plants.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Better Living with Living Plants (10¢; distribution limited)
Pot Plant Marketing News Letter (10¢ each; distribution limited)

PROGRAM SOURCE: Poultry and Egg National Board, 18 South Michigan Avenue, Chicago, Illinois 60603. Founded in 1939 by poultry industry leaders at the World's Poultry Congress in Cleveland, Ohio. A non-profit national service organization supported by all segments of the egg and poultry industry. Headquarters and test kitchen in Chicago, Illinois, with branch offices in New York and Atlanta. Program includes research, consumer information and education, promotion and industry relations.

MAJOR CONSUMER OBJECTIVES: To create demand for eggs and poultry meat. To provide consumer with up-to-date information on buying, storing, and cooking egg and poultry products.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepares recipes, photos and educational materials involving eggs and turkey for food editors, home economists, teachers and students. Produces films, slides and filmstrips for loan to schools, consumer groups and television. Works with local, state and federal agricultural agencies. Appears on/or contributes to radio and television food shows. Answers consumer inquiries.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Eggs--Basic Information for Young Homemakers (kit) (75¢)
- Often Asked Questions About Eggs (15¢)
- A Scientists Speaks About Eggs (15¢)
- 13 Easy Ways to Cook Eggs (15¢)
- Cooking The Turkey (15¢)
- A Scientist Speaks About Turkey (15¢)
- Full of Flavor Chicken (15¢)
- Omelets - Puffy, Plain or French (15¢)
- Egg Basics - filmstrip with narrative guide ($3.50)


MAJOR CONSUMER OBJECTIVES: To communicate with the consumer and maintain favorable relations for the power saw industry.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Checks into and resolves consumer complaints. Compiles figures on power saw market; all aspects of the industry are covered in the statistical survey. Carries on a continuing public relations program regarding safety practices. Publishes a technical manual designed to aid the consumer in selection and use of the power saw.

Publishes a safety manual designed to educate the consumer in essential safety precautions to be observed in use of power saws.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Manual (Technical) ($5.00)
- Manual (Safety) ($1.75)
MAJOR CONSUMER OBJECTIVES: (1) Safer tool. (2) Safer operator. Program is designed to provide safe operator instructions to both the estimated five million new tool buyers yearly and to reach the more than 60 million present owners of power tools.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Program is channeled through major publicity media--newspapers, consumer magazines, television, radio, plus using public service time on television and radio. Program is based on 18 basic operator safety rules, which are being worked into press kits, photographs, consumer education articles, trade stories, radio and television spots, newspaper mats, films, and other supporting materials. Program is supported by Department of Health, Education, and Welfare, and the National Safety Council. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Safety Rules for Power Tools (leaflet) (free with self-addressed, stamped envelope)
Power Tool Safety Film, 5 minute (free loan)

PROGRAM SOURCE: Recreational Coach and Equipment Association, 3030 West Temple Street, Los Angeles, California 90026. Recreational Coach and Equipment Association was organized in January, 1959. Incorporated as a non-profit, tax exempt trade association on March 13, 1959. The Association is managed by an executive director who is a consumer marketing research executive. It has an elected board of directors, six study committees, holds five meetings and a convention each year.

MAJOR CONSUMER OBJECTIVES: The Association was founded for the purpose of furthering and expanding the Recreational Vehicle Industry through education of the public, legislative programs and studies to protect both the consumer and the manufacturer, cooperative programs to assist federal, state and local agencies concerning the health and safety of the consumer.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: This Association is in the process of publishing two magazine-type annuals for recreational vehicle owners and would-be owners to educate the recreational-hungry public in the purposes, use and maintenance of truck campers, travel trailers, camping (folding tent) trailers, motorhomes and van conversions. Many of the manufacturer members sponsor recreational vehicle clubs, caravans, etc., for the continual education and travel benefit of the public. These are "no cost" organizations, although they indirectly create sales and directly create good will. The Association staff gives frequent lectures to bankers, investment management, and consumer clubs and groups on the expansion of the recreational vehicle industry. Mailing lists maintained for members of Association. Publications will be distributed on newsstands throughout the country. Bulletins are mailed free to any organization requesting specific information on allied subjects.

PROGRAM SOURCE: Rice Council for Market Development, 3817 Richmond Avenue, Houston, Texas 77027. Founded in 1958 with a membership of approximately 20,000 rice farmers, 36 rice mills and 800 associate members. Headquarters in Houston, Texas, with consumer and institutional test kitchens.

MAJOR CONSUMER OBJECTIVES: Increase consumer awareness as to the versatility and convenience of U.S. grown rice, thereby raise the total consumption.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Tests recipes and develops educational materials for food editors, home economists, dietitians, teachers, students and consumers. Provides films for students of home economic classes and for the general public.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Reckless Rice Recipes (free)
Rice Ideas Men Like (free)
A Rice Demonstration (free)
School Lunch Packet (free)
Facts About American Rice (free)
American Rice in the Diet (free)
Low Cost Low Calorie Recipes
Tasty Rice Recipes--Allergies (free)
A Guessing Game (free)
Rice in Volume Feeding (free)
AARS is a non-profit corporation organized for the sole purpose of testing and reporting on new rose varieties. It was established in 1938 and has a membership of 24 commercial nurseries producing or selling large quantities of roses. Headquarters is in Shenandoah, Iowa, with the office of Secretary-Treasurer and the Director of Public Relations. Twenty-four official rose testing gardens are scattered throughout the United States, each having a carefully trained official Judge. There are five demonstration gardens in the United States in which roses are tested, but the scores are not official.

MAJOR CONSUMER OBJECTIVES: AARS offers a rigidly supervised testing program for the judging and evaluation of new rose varieties under widely varied climatic and soil conditions throughout the United States. Those roses receiving AARS awards as a result of this evaluation program and bearing the seal of AARS may be accepted by the consumer with the expectancy of top performance and satisfaction.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts two-year judging and evaluation programs for new rose varieties. Any new variety may be entered into the trials providing it has not been sold in the United States for outdoor planting. Test gardens are located in large public gardens, college research grounds and on the grounds of large commercial nurseries, all open to the public. AARS advises all newspapers and interested periodicals, garden groups, state and federal extension services, television and radio through frequent news releases as to the roses winning AARS awards and their qualifications so that this information may be available to the consumer. Disseminates illustrated handbooks on rose care and culture at no charge.

Provides plants of award winning roses at no charge to 135 selected Public Rose Gardens throughout the United States where the consumer may see the award winning roses growing and blooming six to nine months before they are offered by nurseries and garden centers. Growers are required to tag all AARS award winning roses with the AARS seal so that they may be identified by the consumer. Helps colleges, extension workers and Public Gardens throughout the United States to organize and present programs and classes on the care, culture and use of roses by the consumer. A select mailing list is maintained.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
News Releases on AARS Award Winning Roses (free to professionals and consumer groups)
A Handbook for Rose Growing (free)
R.O.P. Color Mats of AARS Award Winning Roses (free to newspaper editors and columnists)
Glossy Prints, Mats, Color Transparencies of AARS Award Winning Roses (free to professionals and consumer groups)
2x2" Slides of AARS Award Winning Roses (free to television stations, lecturers, teachers)
Handbook for Rose Growing (free)
PROGRAM SOURCE: Rubber Council, The Latex Foam, 551 Fifth Avenue, New York, New York 10017. The Latex Foam Rubber Council is a division of the Rubber Manufacturers Association. Membership consists of rubber companies who make foam rubber and chemical companies who make synthetic latex. Has engaged in consumer education programs since 1960, when advent of competitive plastic foams created confusion in minds of consumers.

MAJOR CONSUMER OBJECTIVES: The primary goal is to inform consumers of the features and special advantages of latex foam products, which include mattresses, furniture cushioning, carpet and rug backing and padding, pillows, clothing padding, placemats, and many other items.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Latex Council primarily uses publicity and advertising to tell its story. News releases and photos are prepared describing foam rubber products that are unusual, well designed, or fashionable and distributed to newspapers, magazines and other outlets. Television kits with scripts and samples of foam rubber are also used. Films have been used. Ads are run in consumer magazines. In general, foam rubber is used in products of special interest to women, and so our main audience is women. The Latex Council often cooperates with trade associations in affiliated industries, such as bedding, furniture, and carpet to jointly promote products of concepts. Mailing list restricted to editors of publications.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Furniture Facts for Young Moderns (free)
Carpet Facts for Young Moderns (free)
Bedding Facts for Young Moderns (free)
PROGRAM SOURCE: Safe Car Educational Institute, P.O. Box 157, Butler, New Jersey 07405. SCEI is a non-profit institution organized in 1965 by individuals, organizations, and industries involved in the tire, battery, and accessory field. They are supported by gifts from companies and individuals interested in improving the safety of automobiles, trucks and busses.

MAJOR CONSUMER OBJECTIVES: An organization formed to increase highway safety by an immediate and practical education program of safe car instruction designed to convince today's driver that proper maintenance of an automobile is vital in order to reduce the heavy toll of death and destruction on the nation's highways.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Institute's plan is to provide all high schools having driver education classes with supplemental educational material on safe car care. The need for such a program aimed at the nation's young future drivers is immediate.

The SCEI has produced a series of seven color sound filmstrips aimed at, and designed for the two million high school students currently taking driver education courses in 17,227 public schools. They have been created specifically to enhance the present 30 hours of classroom driver instruction recommended by the National Education Association and are not intended to replace or supplant any existing car care program.

Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Series of seven color sound filmstrips to be used in driver education courses ($50)

MAJOR CONSUMER OBJECTIVES: To reduce fatalities and serious injuries by promoting the installation and use of motor vehicle safety belts and other motor vehicle occupancy packaging systems by the motorizing public.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer education services include printed materials, educational and informative films, display posters, radio and television announcements. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Automotive Safety Belt Situation (free up to 200 copies. Copies over 200 available for purchase at $9.50 per 100)
How and Why to Use Safety Belts - film ($100 per print)
Safety Belts for Children - film ($100 per print)
Inspection of Safety Belts - film ($75 per print)
Redlight Returns


MAJOR CONSUMER OBJECTIVES: Conduct research on salt’s role in nutrition. Disseminate data in regular newsletters and publications.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Exhibits, literature and releases directed to home economists, food editors, homemaker columnists. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Salt for Seasoning (free; one per person, except to schools)
Salt Secrets (free; one per person, except to schools)
Salt in the Diet (free; one per person, except to schools)
PROGRAM SOURCE: Savings and Loan Foundation, Inc., The, 1111 E Street, N.W., Washington D.C. 20004. Non-profit corporation organized by leaders of the savings and loan business for the purpose of educating the American public in the benefits of thrift and home ownership. 2500 members with headquarters in Washington D.C. $3,000,000 annual budget, 95% of which is used for national advertising on behalf of the savings and loans insured by the Federal Savings and Loan Insurance Corporation. A Board of 20 Trustees and a staff of ten.

MAJOR CONSUMER OBJECTIVES: To educate more of the public in the benefits of thrift and home ownership. To make the American people conscious of the purposes, functions, activities and services rendered by FSLIC insured savings and loans. To identify the savings and loan business as an outstanding part of the nation's financial system.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Through the use of an advertising agency the Foundation conducts a national advertising campaign. At the present time 75% of the budget is in television, 25% in print. The target audience is considered to be the entire American public, all income levels. Emphasis has been placed upon stressing the importance of saving and thrift. Some educational booklets have been published for children, parents and teachers in the area of thrift and saving.

Educational booklets are distributed only through the offices of the member associations of the Foundation.

MAJOR CONSUMER OBJECTIVES: Established voluntary Quality Standards for the products of the industry as a guide to the manufacturer and consumer. To insure through research and intra-industry education and communication, product quality excellence. Communicate with the general public and the industry regarding technological developments. To achieve and maintain favorable public relations for the sealed insulating glass industry and its products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Requires strict compliance to established quality standards by participants a Certification Program. Conducts continuing research into areas affecting the insulating properties of sealed insulating glass units; Chemical effects of glazing compounds, glazing practices. Works with other national and international groups in continuing research projects.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Interim Specification #65-7-2 ($1.25; distribution limited) Certification Program ($1.25; distribution limited)
PROGRAM SOURCE: **Sheep Producers Council, Inc., American**, 909 17th Street, Denver, Colorado 80202. An advertising, promotional and educational organization supported by American ranchers and farmers who raise sheep. It came into being under the Wool Act of 1954 for the purpose of increasing the demand for lamb and wool in this country. Governed by a Board of Directors comprised of sheep producers. Staff of 40.

**MAJOR CONSUMER OBJECTIVES:** To assist teachers, students and all consumers to appreciate and enjoy the products——lamb and wool——by supplying educational aids of all kinds and to advertise to consumers at all levels the merits of these two products.

**CONSUMER EDUCATION PROGRAMS AND ACTIVITIES:** Annual programs are developed jointly by Advisory Committees from the board, the executive staff and advertising and public relation agencies.

**MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:**
Many materials available upon request

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PROGRAM SOURCE: **Soap and Detergent Association, The**, Consumer Information, 485 Madison Avenue, New York, New York 10022. Founded in 1926, The Soap and Detergent Association includes in its membership manufacturers of soaps, detergents and related cleanliness products——also glycerine and fatty acids. The five divisions of the association are Household, Technical and Materials, Industrial and Institutional, Glycerine, and Fatty Acid. In the Household Division, the Cleanliness Bureau is the consumer service department. The educational program was established when the association was founded.

**MAJOR CONSUMER OBJECTIVES:** The major objective is to encourage good cleanliness practices and effective use of cleaning products.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepares service-type material aimed at seeding existing channels of consumer education by newsletters and teaching guides to business and professional home economists, educators, columnists, club leaders, and social service leaders.

Handles mail and telephone requests for general background or specialized information.

The major emphasis currently is on participation in the national anti-poverty campaign. This public service program features housekeeping directions to help instruct low-income, under-educated women in basic housekeeping skills—both to improve their cleanliness standards and practices at home, and as preparation for gainful employment. A grooming pamphlet is designed to instruct women in basic, inexpensive and uncomplicated beauty routines. Related vocational guidance/self-improvement pamphlets serve teen-agers of the school drop-out type. A 45-rpm record containing cleanliness and health songlets designed for pre-school children in Project Head Start classes.

Films concerning water, cleanliness and how detergents work are also available.

Serves as a source for semi-technical reference information on soap, detergents, and related cleanliness products.

All of the publications and releases are entirely institutional, with no mention of brand names or product types.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Housekeeping Directions (English and Spanish) (20¢)
Beauty Is Easy (6¢)
Help Yourself (6¢)
Get Ready for Payday (3¢)
Enzymes in Laundry Products (free)
Dictionary of Cleanliness Products (free)
Love, Laughs and Lather (free)
Beauty Is a Habit (free)
The Pursuit of Cleanliness - film (free loan)
It's Your Decision - Clean Water - film (free loan)
PROGRAM SOURCE: Soft Drink Association, National, 1128 - 16th Street, N.W., Washington D.C. 20036. Founded in 1919. Membership of more than 2,000 independent bottling plants and canning operations. Associate membership includes all major franchise soft drink companies, and suppliers to the industry. Headquarters in Washington D.C. Has technical services, legal, advertising and public relations, and management services divisions.

MAJOR CONSUMER OBJECTIVES: Promote the welfare of the soft drink industry in the United States, including providing useful information to the public about soft drinks and the industry.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research to maintain quality of products and safety. Conducts advertising and public relations programs to inform the public of the food and refreshment value of soft drinks. Conducts public relations programs to counter inaccurate assumptions about the products and the industry. Conducts advertising, public relations and personal service campaigns with the public, interest groups and members to combat litter.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Sparkling Punch Recipes Liquids for Living Soft Drinks and the Balanced Diet You're Never Too Young

PROGRAM SOURCE: Sterling Silversmiths Guild of America, 551 Fifth Avenue, New York, New York 10017. The Sterling Silversmiths Guild of America is a non-profit organization handling educational activities and promotions for the sterling silver industry.

MAJOR CONSUMER OBJECTIVES: To present up-to-date information about the buying, use and care of sterling silver flatware.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The program directed to home economics classes in junior and senior high schools. It includes free printed teaching aids such as display material and student booklets; also, at low cost, a sound and a silent filmstrip for class use. This material is offered to teachers through advertising in home economics publications and through mailings to schools. Informative booklets on sterling silver flatware are also available for general consumers.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Sterling for Today - Teacher's Manual (one per teacher)
Teen Talk About Tables - student booklet (available in quantities)
Wedding Guide for the Mother of the Bride (one per person)
Sterling Silver...Queen of the Table (one per person)
Sterling Silver...Art Treasure for Today - filmstrip (one copy per person) (Silent Version $2; Sound Version $4)

PROGRAM SOURCE: Stock Exchange, American, Education Services Department, Information Services Division, 86 Trinity Place, New York, New York 10006. American Stock Exchange is major national securities exchange; 650 regular members and 240 associate members represent over 500 brokerage firms; administrative staff of 1,100 organized in 14 divisions.

MAJOR CONSUMER OBJECTIVES: Provide and maintain fair and orderly markets for securities of more than 1,000 United States and foreign corporations; protect the interests of the investing public.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The American Exchange publishes brochures, pamphlets and other literature to inform investors of the role and operations of a stock exchange, provides films illustrating its function and activities. The Exchange Visitors Gallery is a major educational facility with theatre, trading floor, observation deck and exhibits open to the public. Group orientation programs are available upon request. Arbitration facilities are provided for settling disputes between investors and member firms. Exchange Library contains documents and financial data related to listed companies and their securities. Amex stock tables are published daily in metropolitan newspapers; radio and television stations regularly broadcast market summaries. Quotations and last-sale prices disseminated to member firm offices world-wide.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Publications Catalog (free)

PROGRAM SOURCE: Stock Exchange, New York, 11 Wall Street, New York, New York 10005. The New York Stock Exchange, sometimes called "the Big Board", is made up of 1,366 members and about 65 member organizations with more than 4,200 branch offices spread throughout the country.

MAJOR CONSUMER OBJECTIVES: The Exchange's function is to maintain a fair and orderly marketplace for more than 26 million investors who use its facilities to buy and sell the securities of about 1,200 large corporations.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Exchange has an extensive educational program designed to teach the public about the risks as well as the rewards of personal investing. About 5,600 brokers give thousands of talks and lectures each year in schools, libraries, club meetings, etc. It also supervises advertising and sales activities of its member firms to eliminate misleading or deceptive practices. It regulates the market to protect the investors and enforces strict rules governing activities of all employees and organizations in the Exchange community. Prepares teaching aids for use in schools and colleges. Uses all media of communication to inform the public on investment principles. Mailing lists are restricted to educators only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
You and the Investment World - a booklet for secondary schools (free in classroom quantity) (15c)
The World of Investing - a test for secondary schools (free in classroom quantity) (2c)
Understanding the New York Stock Exchange - a booklet for college (free in classroom quantity) (10c)
Understanding Financial Statements - a booklet for college (free in classroom quantity) (10c)
Understanding Preferred Stocks and Bonds - a booklet for college (free in classroom quantity) (10c)
The Language of Investing - for college (free in classroom quantity) (6c)
PROGRAM SOURCE: Texas Gulf Bakers Council, Inc., P.O. Box 11125, Houston, Texas 77016. Founded in 1954. Members four major wholesale bakeries of Houston, to support the consumer education activities of the American Institute of Baking. A dietitian is employed as a consultant, working with educators and professional people.

MAJOR CONSUMER OBJECTIVES: The major objective is to educate children and consumers in basic nutrition and the importance of a balanced diet.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts surveys of eating habits of children and assists school administration in planning nutrition education programs stressing importance of good nutrition.

Nutrition consultant works with home economists, teachers, consumer groups, PTA, professional groups, etc.; conducts meetings and distributes educational materials. All materials are from the American Institute of Baking and are free.

PROGRAM SOURCE: The Men's Tie Foundation, Inc., The Men's, 432 Park Avenue South, New York, New York 10016. The Men's Tie Foundation is a trade association for the neckwear industry since 1948, composed of manufacturers, suppliers, mills and others serving the industry in the United States and abroad.

MAJOR CONSUMER OBJECTIVES: Promotes proper dress and good grooming habits; general information on neckwear.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Good Grooming Programs in schools and colleges: Free loan film; leaflets and posters; distribution of ties once each semester to schools for awards in good grooming contests.

General: Promotion of National Tie Week. Year around publicity and information programs through press and other media. Conducting and distribution of annual retail sales surveys.

Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
An Eye for a Tie ($12 per 1000)
Good Grooming Poster ($7.50 per 100)
Tie Talk ($2 each)
Back to School Poster ($5 per 100)
Graduation Poster ($5 per 100)
History of Neckwear (single copies free)
MAJOR CONSUMER OBJECTIVES: AITC was formed in 1952 to further the development, production and marketing of timber products through the application of sound engineering practices and research and by the establishment of design and product standards and a quality control and inspection system to assure economical, efficient, reliable performance in structural applications.

CONSUMER EDUCATION PROGRAMS AND ACTITIES: Publishes technical and promotional literature, slide series and movies for use by architects, engineers and others interested in engineered timber construction. Conducts research on structural timber. Operates a quality control and inspection program for structural glued laminated timber. Seeks proper building code and fire insurance regulations for structural timber. Conducts public information program for those interested in engineered timber construction.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
One Way - sound motion picture depicting urban projection -- a concept for community improvement
Publication List sent on request.

PROGRAM SOURCE: Turkey Federation, National, P.O. Box 69, Mount Morris, Illinois 61054. The National Turkey Federation was incorporated as a not-for-profit organization in 1940. National trade association serving the interests of the turkey industry in total. Membership includes producers, hatcherymen, breeders, processors, marketers and related interests. Program emphasis in fields of government relations, research, promotion and consumer education.
MAJOR CONSUMER OBJECTIVES: To educate and inform the consumer on the economics of turkey in relation to other food items; thawing procedures; preparation and cooking, including times and temperatures for frying, braising, barbecuing, roasting, etc.; handling after cooking; recipe development; new convenience items; availability; nutritive qualities.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Regularly scheduled mailings to the complete food influencer strata including food editors of newspapers, radio, television, magazines, syndicated food columnists, emphasizing new recipes, photographs on an exclusive basis and other related information. Sponsor symposiums and seminars for home economists in education and business. Special contact with dietitians and nutritionists. All consumer work is directed through the influencer groups. Mailing lists are restricted to professional people.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
5 Ways to Cook a Turkey (2¢)
Homemaker's Turkey Handbook (15¢)
A Food Value First--Turkey (10¢)
How to Cook Turkey Parts (3¢)
Let's Barbecue Turkey (5¢)
How to Make Boneless Turkey Rolls (5¢)
Turkey Fact Book (45¢)

PROGRAM SOURCE: Wallcoverings Council Incorporated, 969 Third Avenue, New York, New York 10022. Established in 1953 to disseminate information on, and to promote acceptance of wallcoverings, through various communications media. Staff of three. Maintains central showroom to display products of member wallcoverings manufacturers. Other member-service projects include statistical programs, technical and operating activity studies and recommendations.

MAJOR CONSUMER OBJECTIVES: To foster appreciation for wallcoverings as medium of interior decoration and provide authoritative information on wallcoverings and the industry; and to advise on proper applications, including hanging techniques toward the end of insuring maximum consumer satisfaction.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Various materials developed, from time to time, in response to indicated consumer need and demand, and from recommendations from membership. Audience targets include homemakers, youth audiences, "contract" (commercial-industrial-institutional) specifiers and users, government agencies. Dissemination through council "Information Bureau" facility and central showrooms at headquarters location.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Living Walls - paperback book ($1 each; quantity discount for classroom use)
How to Hang Wallcoverings (10¢ each; $6.50 per 100)
How to Decorate with Wallcoverings - set of 50 slides ($10 per set of slides; filmstrip form $3 for teaching use)

PROGRAM SOURCE: Washington State Fruit Commission, Box 2696, Yakima, Washington 98902 or Pacific Coast Canned Pear Service, 217 North 6th Avenue, Seattle, Washington. The Washington State Fruit Commission is a quasi-state industry organization established by state statute to serve the growers of soft tree fruits of the state of Washington. Services include promotional work to encourage increased consumption of soft tree fruits, educational activities to assist consumers to achieve greater enjoyment from consumption of soft tree fruits, educational activity to improve quality of soft tree fruits (cherries, peaches, pears, apricots and prunes) as well as educational activity aimed at the fruit distributor to improve his handling of soft tree fruits.

MAJOR CONSUMER OBJECTIVES: To indicate to consumers the health or nutritional values of soft fruits, and to acquaint them when fresh fruit is in season; to teach consumers how to use soft fruits both fresh and processed in ways that will afford the greatest satisfaction for them; to show new uses for soft fruits that add greater variety and interest to the family menu; to improve the knowledge of institutional uses of soft fruits so that their customers, clients, patients, etc., will derive greater enjoyment from menus served.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Much of the consumer education is accomplished through the food page sections of metropolitan newspapers. Use a test kitchen which prepares fruit recipes, arranges photography and sends the materials to food editors of newspapers nation-wide. This kitchen also maintains relationships with women's magazines. Through the "Kitchen" also occasionally send recipe materials through television channels by using kits. Also include recipes and usage ideas in paid newspaper advertising. Over the years have tried a great variety of ways to present recipes and fruit information to the public. Used recipe leaflets, recipe pads for stores, films, slides, and arranged through tie-ins to get recipes on boxes of products such as Bisquick. On occasion have conducted seminars with restaurants and chefs.

Supply materials at such conventions as the National Dietetic Convention and work closely with home economists both in education and in business. In the latter case, recipes that are supplied are often printed on stuffers that go to electric utility users and similar organizations. Mailing lists limited to institutional users.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Washington Fruit Flashes (free; provided primarily for home economists, food writers, etc.; not to consumers)

PROGRAM SOURCE: Water Conditioning Association International, P.O. Box 651, Wheaton, Illinois 60187. WCAI, organized in 1945, is a trade association of water conditioning retail dealers, with a membership of 950. Headquarters in Wheaton, Illinois; staff of six. Programs include government relations, public relations, market research, business management, group insurance; publishes a house organ plus personal services for members.

MAJOR CONSUMER OBJECTIVES: To communicate with the general public the concept of quality water for specific uses; the benefits of water conditioning for the home and business; to maintain favorable environment for the water conditioning industry and to gain product acceptance.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Sponsorship of forums to discuss major issues on water resource management, water quality, water pollution. Provide information for the general public on water quality and water conditioning through public channels of communication. Conduct and sponsor research to determine the quality of water best suited for diverse uses. Assist in rectifying consumer complaints. Provide educational material for home economists, teachers and students involving water quality and water conditioning for specific uses. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Highlights-1st International Water Quality Symposium ($2.50)
Highlights-2nd International Water Quality Symposium ($2.50)
Highlights-3rd International Water Quality Symposium ($2.50)
Highlights-4th International Water Quality Symposium ($2.50)
A Comparison of Hard and Softened Water for Household Use (free; limited distribution)
Motel Study (free; limited distribution)
Quality Water for Motels - slides and script (free on two-week loan basis)
Soft Water for Your Beauty Salon (free; limited distribution)
Soft Water--What It Can Mean in Your Home (free; limited distribution)
Conditioned Water, Your Gentle Servant - 16 mm film (free on two-week loan basis)

PROGRAM SOURCE: Water Ski Association, American, P.O. Box 191, Winter Haven, Florida 33880. The American Water Ski Association was founded in 1939 and currently has approximately 10,000 members. Headquarters are in Winter Haven, Florida. Five man paid staff administers association affairs as directed by a 20-man Board of Directors, four from each of five geographical regions in the United States. It is the governing body of organized competitive water skiing in the United States. Its primary purpose also is to promote the safe enjoyment of water skiing as an all-family recreational activity.
MAJOR CONSUMER OBJECTIVES: Promotion of the safe enjoyment of the sport of water skiing as a primary means of family recreation. Provide guidance in the organization of water ski clubs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Supervises and encourages a water skier rating program for comparing and improving water skiing skills. Provides complete materials for organizing water ski clubs, establishing water ski programs in summer camps and producing water ski shows and tournaments. Cooperates with Coast Guard, Power Squadrons and other similar agencies in encouraging water safety. Provides statistics on market and participation in water skiing. Distributes how-to booklets on various phases of water skiing, water and boat handling safety and related subjects.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Fundamentals of Water Skiing (free; rates for quantities)
Safe Boat Driving for Water Skiing (free; rates for quantities)
Safety in Water Skiing (free; rates for quantities)
One for Fun (Slalom) (25¢)
The ABC's of Trick Skiing (35¢)
The Fundamentals of Jumping (25¢)
How to Teach a Youngster to Ski (25¢)
Barefoot Skiing (25¢)
Water Ski Kite Flying (25¢)
How to Lay out a Slalom Course (25¢)
How to Organize a Water Ski Club (25¢)

PROGRAM SOURCE: Waterways Conference, Inc., National, 1130 - 17th Street, N.W., Washington D.C. 20036. The National Waterways Conference, Inc. was founded in 1960. Membership of some 500 waterway-related businesses, industries, associations and agencies, including barge lines, harbor tugs, and steamship companies; firms which ship or receive waterborne commerce; shipyards and repair facilities; marine insurance, marine construction and other waterway services; water resource development organizations, state water boards, and water conservation agencies.

MAJOR CONSUMER OBJECTIVES: To show the public value of low-cost water transportation and water resource development programs.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts economic research on the benefits and beneficiaries of water resource development programs. Sponsors several regional meetings as well as an annual convention yearly pointing up the "consumer benefits" of waterway programs. Undertakes an active education and information program to document the public value of low-cost water transportation. Publishes a Newsletter, issued about every three weeks, and various leaflets, brochures and books, all of which touch on the consumer's stake in national waterways policy.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
It's the Consumer Who'll Pay (free)
Waterways and National Transportation Policy (free)
Transportation: The Economy's Moving Force (free)
The Waterway Use Tax: A Threat to the Upper Midwest (free)
The Origin and Development of the Waterways Policy of the U.S. - 79 pp. ($1.00)
The Impact of Waterway User Charges: An Industry-by-Industry Assessment - 206 pp. ($2.00)

PROGRAM SOURCE: Wheat Institute, Durum, 14 East Jackson Boulevard, Chicago, Illinois 60604. The Durum Wheat Institute began in the 1940's. Its headquarters are in Chicago, Illinois, with a staff of 15. The Institute works in school lunch programs through home economists and in market promotion of durum products through restaurant outlets.

MAJOR CONSUMER OBJECTIVES: Promote further use of durum macaroni products through the development and dissemination of ideas on the convenience, economy, nutrition and use of these products; to educate the consumer on the nutritional importance of enriched durum macaroni products; and to serve as a source of information on the definition, history, uses, preparation and nutritional value of durum macaroni products.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepares educational materials, such as recipe booklets, charts and filmstrips, for use in home economics classrooms to stimulate use of durum macaroni foods.

Publishes "Durum Wheat Notes" containing recipes and factual information for circulation to home economists, teachers, extension agents, food editors and writers.

Special large-quantity recipe publications are developed for restaurant operations and institutional facilities. Publishes household recipe booklets containing ideas for uses of macaroni, spaghetti and noodles.

Makes available copy and photos for use by restaurant trade papers.

Mailing list for "Durum Wheat Notes" is limited to home economists, home economics teachers, extension agents, food editors and writers.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

(All quantity prices f.o.b. Chicago)

Durum Macaroni Foods from Farm to Table - Chart, 44\" x 32\"
(50\c; $3.10 per 100)

Durum Demonstration Kit (35\c)

12 Show-Off Recipes (5\c; $2.25 per 100)

Specialties of the House (25\c; $10 per 100)

Quantity Recipe Cards - 32 in set ($1)

(Distribution limited to continental U.S.)

PROGRAM SOURCE: Wine Advisory Board, 717 Market Street, San Francisco, California 94103. Established in 1938 as an instrumentality of the California Department of Agriculture under state law which permits producers of agricultural products to assess themselves for promotion of their products. Staff of 16 headquartered in San Francisco.

MAJOR CONSUMER OBJECTIVES: To educate consumers in uses of wine and characteristics of wine and wine types.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publish wine cookbooks, booklets and other educational materials on wine. Conduct a Wine Study Course for consumers. Inform medical profession through advertisements in medical journals, hospital and nursing home publications of results of medical research on wine which indicate value of use of wine in medical practice. Contract with Wine Institute, 717 Market Street, San Francisco, for public relations and statistical research. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Epicurean Recipes of California Winemakers - 96 pp. ($3.50)
Favorite Recipes of California Winemakers - 128 pp. ($2.50)
Gourmet Wine Cooking the Easy Way - 128 pp. ($2.50)
Adventures in Wine Cookery - 128 pp. ($2.50)
Guide to Wines (25c)
Little Wine Cellar (25c)
Wine Study Course ($1.00)
(Distribution limited to continental U.S.)
CONSUMER EDUCATION PROGRAMS OF
PROFESSIONAL ORGANIZATIONS

PROGRAM SOURCE: Allergy Foundation of America, 861 2nd Avenue, New York, New York 10017. Founded in 1953 through the efforts of two professional societies in allergy, The American Academy of Allergy and the American College of Allergists, a national voluntary health agency supported by individuals, corporations, private foundations, and bequests. Volunteer Board of Directors, Scientific and Educational Council and Committee for Public Education—a total of 75. Staff of six, one professional. There are a few local chapters.

MAJOR CONSUMER OBJECTIVES: To unite the public, the medical profession, research scientists and public health workers in a campaign to solve the health problems caused by the allergic diseases—ultimately to wipe them out, but meanwhile prevent occurrence where possible through education and to attempt to stimulate the permission of better treatment.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Medical Education programs of scholarships and fellowships, scholarships open to second and third year medical students for short-term research projects, to create interest in allergy careers and post-doctoral fellowships in clinical research and training (two year duration). For general public and patients, a series of 12 authoritative, up-to-date pamphlets in all aspects of allergy problems. Some two million distributed in the last ten years, through units, in campaigns and doctors offices and by local chapters. Programs of legislation influencing "truth in labeling" to protect the allergic individual in packaged food products. Establishment of "Physical Fitness Centers" for asthmatic children. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Hay Fever and What You Can Do About It (50¢; quantity discounts available on all items)
Handbook for The Asthmatic (50¢)
Allergy in Children (50¢)
The Skin and Its Allergies (50¢)
Insect Stings (25¢)
Food Allergy (25¢)
Mold Allergy (25¢)
Drug Allergy (25¢)
Asthma, Climate and Weather (25¢)
Asthma, Hay Fever and Other Allergies (free)
PROGRAM SOURCE: Connecticut Society of Certified Public Accountants, The, 179 Allyn Street, Suite 501, Hartford, Connecticut 06103. A professional organization of 1,750 members, primarily concerned with the continuing education of the membership, its ethics, public relations and technical quality. Founded in 1908, this Society is one of 53 such state or territorial societies which works closely with the American Institute of Certified Public Accountants (New York City).

MAJOR CONSUMER OBJECTIVES: The certified public accountant deals primarily with the businessman, but he is little known among the general public and the nation's consumers. The purpose of exposure on radio and television is to make it known that a CPA's services are valuable to all persons.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Some 60 different length announcements on various facets of preparing the Federal Income Tax Return are written and recorded on tape and prepared for video presentation. These tapes are distributed to about 15 state radio stations for use during the period January 1 through April 15. Slides and live copy are provided for the state television stations.

PROGRAM SOURCE: Consumer Interests, American Council on (formerly Council on Consumer Information), 238 Stanley Hall, University of Missouri, Columbia, Missouri 65201. Founded in 1953. Membership of approximately 1,600 professionals with responsibilities in the area of consumer affairs and education--teachers, researchers, extension, social service, government, etc.---as well as libraries, departments in schools and government, and other institutions. A professional organization with an elected executive committee, and an executive secretary appointed by that committee.

MAJOR CONSUMER OBJECTIVES: To serve professionals in the field through a program of publications and conferences which will enhance the competencies of these professionals as they work in programs to serve consumers.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publish professional journal, The Journal of Consumer Affairs, with articles on a broad range of consumer matters, book reviews, viewpoints, etc. Publish a Newsletter which contains timely notes on developments in education, legislation, action, as well as a briefly annotated list of new materials for consumer education. Publish a bulletin entitled Consumer Education Forum, which carries ideas for consumer education programs, both in the schools and in adult programs. Conduct an annual national conference, featuring distinguished speakers and programs which enable professionals to exchange ideas and gain added insight into both the content and the method of their work.

Publications are sent to all members. Journal issues are available for single or multiple copy purchase; copies of other publications are available for distribution at conferences, meetings, etc. Annual conference is open to the public.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Journal of Consumer Affairs - I,1 (S'67) ($2.50 each)
   I,2 (W'67) ($2.50 each)
   II,1 (S'68) ($2.50 each)
   II,2 (W'68) ($2.50 each)
   III,1 (S'69) ($2.50 each)
Consumer Directory, 1967 ($2.00)
A Guide for Family Financial Counseling (50¢)
New Frontiers in Consumer Economics ($2.00)

PROGRAM SOURCE: Credit Counselors, American Association of, 1803 Washington Street, Waukegan, Illinois 60085. Organized in 1955. Membership composed of professional commercial credit counselors. Issues monthly bulletins to the membership, provides convention services; serves as a national clearing house for activities in this field.

MAJOR CONSUMER OBJECTIVES: To promote the improvement of credit counseling services to over indebted families through training conferences, regulatory laws, and exchange of knowledge and techniques in family money management.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Individual members conduct a continuing training program, for the families they serve, in family money management. Participate in local radio programs that provide public instruction. Provide scholarships for students at the high school level for special effort in the understanding of good money management. Serve as instructors for special classroom programs in local high schools, conduct consumer training programs at church, YWCA, colleges, and university extension courses. Individual members should be contacted for materials other than an association booklet that explains credit counseling.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
What Would You Like to Know About Credit Counseling?

PROGRAM SOURCE: Dental Association, American, 211 East Chicago Avenue, Chicago, Illinois 60611. Organized in 1859. Composed of 54 constituent (state-territorial) and 450 component (local-district) dental societies. Executive staff located in Chicago employing more than 300. Primarily devoted to providing information and programs to the public and dental profession and related organizations.

MAJOR CONSUMER OBJECTIVES: "To encourage the improvement of the health of the public and to promote the art and science of dentistry." (taken from the constitution)

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Evaluation and classification program for public and profession on dental therapeutics, dental devices and dental materials. Supports programs for Science Fair, Junior Dental Scientist Award program, dental research program for college students. Supplies and prepares dental health education information for public, including pamphlets, films, etc.

Supplies materials on programs either through national office or through local dentists and dental societies. Specific programs of information vary from locality to locality. Individuals can have their names placed on a mailing list to receive materials. For a detailed list of available publications, request catalog.
PROGRAM SOURCE: Health Council, National, 1740 Broadway, New York, New York 10019. Founded in 1920. A membership federation of 70 national organizations, most of which are primarily concerned with health. Supported by dues. Governed by Board of Directors elected by the member organizations. No branch offices and small central office staff. Wide-ranging program of health activities on which members work together in the public interest.

MAJOR CONSUMER OBJECTIVES: To inform persons about careers in health and to inform persons interested in health careers where suitable information about specific careers can be obtained. To inform consumers of health services about specific current health problems.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publishes directory of sources of health career information. Participates in publication of national compendium of information about health careers. Invites selected consumers to participate in annual National Health Forums. Develops and maintains membership standards which include requirement of an annual report to the public for the information and education of the public. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Where To Get Health Careers Information (single copy free; quantity discounts available)

PROGRAM SOURCE: Home Economics Association, American, 1600 Twentieth Street, N.W., Washington D.C. Founded in 1909, the American Home Economics Association is a national educational and scientific organization of 49,000 men and women in home economics. Its purpose is to improve the quality and standards of individual and family life through education, research, cooperative programs, and public information. A headquarters staff of 50 operates out of Washington D.C.

MAJOR CONSUMER OBJECTIVES: To meet individual and family needs in a changing society by providing leadership to help improve and extend consumer competence. The AHEA Consumer Interests Committee is directly concerned with the broad spectrum of consumer interests including education, information, standards and protection.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts national workshops, conferences and Annual Meeting programs on consumer education for members and non-members of AHEA. Disseminates information in the form of published proceedings, tape recordings, and articles in the Journal of Home Economics. Association members serve on several American National Standards Institute technical committees (flammable fabrics, portable appliances, safety of toys, etc.) Sponsors American National Standards Institute Standards on Cooking and Baking Utensils. Presents statements regarding consumer education before government agencies and Congressional Committees.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Consumer Credit in Family Financial Management ($2.00)
Handbook of Food Preparation ($1.00)
Educating the Teen-Ager in Human Relations ($1.00)
Issues in Family Economics ($2.00)
Handbook of Household Equipment Terminology ($1.00)
Textile Handbook ($2.00)
Consumer Color Charts ($2.50 set)
Journal of Family Economics-Home Management #5 ($1.00)
Conceptual Frameworks: Process of Home Management ($1.00)

PROGRAM SOURCE: Home Economics Education Association of National Education Association, 1201 - 16th Street, N.W., Washington D.C. The organization has served its members and associates in education for some 20 years. The officers of the Association are the President, President-Elect, and Vice President. The Executive Committee is composed of the elected officers, the Immediate Past President, and the four Regional Directors who are appointed by the Vice President to serve for a two-year term. The Executive Director and Administrative Assistant serve as members ex-officio of the Executive Committee. Elected officers of the Department are required to be members of the National Education Association.

MAJOR CONSUMER OBJECTIVES: (1) Disseminate information regarding consumer education via other agencies. (2) Publish materials for teachers to use in programs of consumer education. (3) Represent HEEA/NEA at meetings appropriate for educators to indicate positions and principles in program planning in consumer education.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Program of activities has included emphasis on: (1) Financial Planning; (2) Education of Consumers; (3) Choice and decision-making in management of resources; (4) Relation of Consumer to Economic Society; (5) Role of Consumers.

Information is provided via: President's Communication; Monthly News and Notes; Quarterly Publications to Members; Special Issues of Booklets or Brochures.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Echo, 1967 (268-08396) ($1)
Innovation in Home Economics, 1967 (261-08394) ($1)
The Clothes We Wear, 1966 (261-08392) ($1)
Feminine Finance, 1965 (268-08388) (75c)
Youth and Money, 1964 (261-08384) (75c)
Teaching Home Management, Topic #19, 1963 (265-08376) (35c)
Furnishing Homes for Family Living, Topic #17, 1962 (265-08360) (35c)
The Teaching of Consumer Education, Topic #2, Rev. 1960 (265-08326) (35c)

PROGRAM SOURCE: Illinois State Bar Association, Director of Information, Illinois Bar Center, Springfield, Illinois 62701. Founded in 1877, a voluntary non-profit membership corporation of lawyers of Illinois. Headquarters at Springfield. It provides services to members through such activities as economic surveys, court and legislative information. It acts, by authority of the Illinois Supreme Court as Commissioners for hearing grievances and recommending disciplinary action against lawyers. It provides information to the public through pamphlets, radio, newspapers and television.

MAJOR CONSUMER OBJECTIVES: To inform the public on the law as it relates to their problems and hopefully to teach them to practice preventive law by seeking competent legal advice before problems develop into litigation.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The preparation of pamphlets on subject matters of everyday importance to citizens. The dissemination of legal information through daily newspaper columns in all major Illinois cities. The development of 30 minute radio spots containing legal information over 105 radio stations in the state. The development and dissemination of 30 second and 4½ minute radio programs discussing timely points of law. Broadcast daily and weekly over stations which cover the entire state. The development of a bi-annual television "special" bringing to the public information on new laws of special interest to them such as new driving and credit laws. Programmed within 30-60 days after Governor signs new bills into law.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Pamphlets listed are priced as follows: Lots of 100 - $1.31 Lots of 1000 - 11.55
Buying a Home
Advice to Newlyweds
Buying on Time
Careers in Law
Starting a Business
Know Your Lawyer
Adoption
An Auto Accident--What to do in case of mishap
Wills
Joint Tenancy
Your Rights if Arrested.

PROGRAM SOURCE: Life Underwriters, The National Association of, 1922 F Street, N.W., Washington D.C. 20006. Attention of Public Relations Department. Founded in 1890, has membership of over 100,000 career life insurance agents, general agents, managers. Headquarters in Washington D.C. with staff of 75. Dedicated to support and maintain principles of legal reserve life and health insurance; advance public knowledge of legal reserve life and health insurance and their uses; promote adoption and application of higher standards of ethical conduct in the profession of life underwriting and in the life insurance business; increase knowledge of agents concerning legal reserve life insurance, its uses and its sale.
MAJOR CONSUMER OBJECTIVES: To provide a medium for rendering community service and for forming enduring friendships. To create and maintain a sound public opinion, to promote cooperation and good will, and in all other ways promote the best interest of legal reserve life insurance.

To encourage, through all proper means, greater public knowledge and appreciation of the entire range of decision-making in family and personal financial subjects.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Aim is to: arouse greater interest in secondary and adult education in areas of budgeting, consumer spending, life and health insurance, general insurance, personal taxes, use of credit, banking and savings institutions, Social Security, law and estate planning.

Implementation by: Liaison with schools to make known institutional references on life and health insurance available from the business; every description, establishing shelves of life and health insurance books in school and public libraries, funding scholarships for teachers to attend summer workshops in family finance; initiating seminars and short courses in various aspects of insurance, helping establish chairs and departments of insurance in institutions of higher learning, creating and supplying exhibits on life insurance careers for high school and college career orientation days; promotion, through participation of our state and local associations in organized classroom study, of family finance/money management; the production of a ten-week Educational Television Series dealing with family finance and money management. Mailing list restricted to professionals and educators.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
A Guide to Family Finance Education for Adults, Dr. L.W. Erickson and Miss Barbara S. Simi (UCLA) (free to professionals and educators)
Your Life Insurance Agent and You (free)
Who Am I? (free)
PROGRAM SOURCE: Life Underwriters Association, Illinois, 612 South Second Street, Springfield, Illinois. Illinois Life Underwriters Association was formed in 1928 approximately and sets as a coordination and liaison office for the 34 local associations in the state. The association has an Executive Director and Secretary in the Springfield office. Primarily the personnel are volunteer workers and offices and committee chairman working to improve knowledge in the consumer education field.

MAJOR CONSUMER OBJECTIVES: To better inform the general public of the need and advantages of having a sound financial plan for themselves and their families, through the guarantees of life insurance and health insurance.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The State Association Education and Training Chairman aids local association personnel in training sessions using consumer education material from The Institute of Life Insurance, and Insurance Information Institute. Aid the locals by suggesting programs and approaches that have worked in establishing speakers bureaus for local schools, establishing library reference shelves disseminating and ordering of materials from sources, and follow-through programs. Individuals can have their names placed on a mailing list to receive materials.


MAJOR CONSUMER OBJECTIVES: The School Relations Committee, with the active cooperation of local School Relations Committees in most of the 37 Local Life Underwriters Associations, aids educators in securing and using the education material on Family, Finance and Money Management prepared and distributed by the Institute of Life Insurance.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Through members educators in causes related to Family Finance and Money Management are contacted, bringing to their attention the free materials available to educators from the Institute of Life Insurance. The association assists them in selecting materials related to their curriculum: Social Studies, Mathematics, Home Economics, etc. For free materials contact The Institute of Life Insurance, Education Division, 277 Park Avenue, New York, New York.

PROGRAM SOURCE: Life Underwriters, Tacoma-Pierce County Association of, P.O. Box 171-S, Tacoma, Washington 98409. Founded in 1914. Membership limited to licensed life and health insurance agents and managers. Affiliated with the Washington State Association of Life Underwriters, and the National Association of Life Underwriters.

MAJOR CONSUMER OBJECTIVES: (1) A public service speakers bureau wherein speakers are provided, film, etc., as programs to service clubs in the local area, presenting informative information on life and health insurance. (2) To distribute on a high school level teaching aids as provided by the Institute of Life Insurance for classroom use, covering such areas as Mathematics, Home Economics, Social Studies, and Business Education.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Presentation of programs to local service clubs. Presentation of speakers, films, etc., to high school classes and distribution of educational material. Programs developed by correspondence with local area clubs, and schools. Series of teaching aids, films and film strips available through the Educational Division of the Institute of Life Insurance, 277 Park Avenue, New York, New York.
PROGRAM SOURCE: Medical Association, American, Department of Health Education, 535 North Dearborn Street, Chicago, Illinois 60610. The American Medical Association is a professional organization composed of more than 215,000 physicians involved in the various aspects of medicine. The general objectives of the American Medical Association are to promote the science and art of medicine and the betterment of public health.

MAJOR CONSUMER OBJECTIVES: To enhance the knowledge, attitudes, and behavior of consumers with respect to health and health related products and services.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publications, periodicals, films, posters, and exhibits are made available to physicians, medical societies, and the public for consumer education purposes.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Today's Health Magazine ($5.00 per year)
- Today's Health Guide ($5.00)
- Health Education ($3.00 paperback)
- School Health Services ($3.00 paperback)
- Healthful School Environment ($6.00 hardbound, $4.00 paperback)
- Health Education Service for Schools and Colleges (free bulletin for health teachers)
- More Life for Your Years (free; for older people particularly)
- Catalog sent upon request

PROGRAM SOURCE: Medical Passport Foundation, Inc., The, 104 East New York Avenue, DeLand, Florida 32720. The foundation is a philanthropic non-profit organization incorporated in New York and administered by a Board of Directors who serve without pay.

MAJOR CONSUMER OBJECTIVES: The Foundation's objective is the improvement of medical care, education and research. The Foundation provides a means of improving patient care, encouraging health protection, maintaining high standards of medical practice and educating the public to the value of preventive medicine.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Foundation has developed and disseminated a uniform system of medical records. These records expedite diagnosis and treatment, facilitate medical communication, aid medical research, insure high standards in medical care and save time and money by avoiding costly repetition.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Record of Medical History for the Adult (or child) ($1 each)
Medical Passport for the Adult ($1.75)
Medical Passport for the Child ($2.00)
Physician's or Hospital's Basic Medical Record for the Adult (or child) ($2.25 each)
Questions and Answers Concerning the Medical Passport Foundation Inc. (free)

PROGRAM SOURCE: Nursing, National League for, 10 Columbus Circle, New York, New York 10019. Organized in 1952. Membership of 21,000 individuals (nurses, health service administrators, educators, lay persons interested in nursing) and 1,800 agencies (schools of nursing and nursing services). Headquarters services are accreditation, consultation, publications, convention, research, evaluation, and information Headquarters in New York, branch office in San Francisco.

MAJOR CONSUMER OBJECTIVES: Improving and protecting the quality of nursing services and nursing education programs for the benefit of consumers (patients), guiding nursing students into sound educational programs, and informing consumers of what to expect from nursing services and how to obtain good service.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Nationally accredits nursing education programs and public health nursing services. Provides self-evaluation guides for nursing services in hospitals, nursing homes, and related institutions. Conducts a testing service for candidates for admission to nursing school, achievement of students in school, licensing of professional and practical nurses, and evaluation of nursing aides. Publishes educational guidance materials for prospective students and nurses wishing to further their education.

Surveys schools of nursing and nursing services and publishes statistics useful in improvement efforts. Holds workshops, conferences, and convention programs aimed at improving nursing education and nursing services. Publishes a variety of materials to improve administration and teaching of ultimate benefit to the consumer. Interprets nursing.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
What People Can Expect of Modern Nursing Service (free)
The Public Health Nurse Wears Many Hats (free)
NLN Publication Catalog (free)
Do You Want To Be A Nurse? (single copy free; 15¢ each for additional copies)
Scholarships, Educational Loans and Grants for Registered Nurses (single copy free; 10¢ each for additional copies)
Scholarships and Loans-Beginning Education in Nursing (single copy free; 15¢ each for additional copies)
College Education--Key to Professional Nursing (single copy free; 35¢ each for additional copies)
Education for Nursing-The Diploma Way (single copy free; 25¢ each for additional copies)
Husband/Father/Humanitarian/Specialist/Nurse (single copy free; 25¢ each for additional copies)
Let's Be Practical About A Nursing Career (single copy free; 25¢ each for additional copies)
Masters Education: Route to Opportunities in Modern Nursing (single copy free; 35¢ for additional copies)

PROGRAM SOURCE: Optometric Association, American, Division of Public Information, 7000 Chippewa Street, St. Louis, Missouri 63119. The American Optometric Association, a non-profit corporation represents 15,000 practicing optometrists and students of optometry. Founded in 1898, the AOA is a federation of associations representing each of the 50 states and the District of Columbia. The national headquarters is located at St. Louis, Missouri, with offices also located in Washington D.C.

MAJOR CONSUMER OBJECTIVES: The stated purposes of the association are to advance, improve and enhance the vision care of the public; to encourage and assist in the improvement of the art and science of optometry; to elevate unceasingly the standards and ethics of the profession of optometry, and to protect and defend the inalienable right of every person to freedom of choice of practitioner and to restrict the practices of optometry and any part of it to those who have been trained, qualified and licensed to practice the profession.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The American Optometric Association, through its Division of Public Information, creates, produces and distributes a large variety of informative materials (pamphlets, booklets, brochures, films, filmstrips, slides, etc.) all designed to alert and inform the American public to the importance of vision, vision care needs and the need for professional vision care. Some materials are educational tools to relate to classroom as aides. Single copies of inexpensive materials are supplied upon request without charge, while quantity copies and certain expensive items are available for order. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
AOA Catalog of Vision Literature Available
Facts About Vision (free)
What Is an Optometrist (free)
What to Expect of Your Optometrist - 10 Important Guides to Good Vision Care (free)
About Sunglasses (free)
Driving Tips for Senior Citizens (free)
Do You Know These Facts about Vision and School Achievement (free)
Do You Know These Facts about Vision and Highway Safety? (free)
Contact Lenses...A Vital Role in Vision Care (free)
The Right Vision for The Right Job--It Pays (free)
Teachers Guide to Vision Problems with Checklist (free)

PROGRAM SOURCE: Pediatrics, American Academy of, Department of Information and Public Relations, 1801 Henmar Avenue, Evanston, Illinois 60204. Founded in 1930 to speak for all members of the specialty of pediatrics, teachers, investigators, practitioners, and public health workers. The Academy's primary purpose is to improve the health and welfare of children. Membership of 11,000.

MAJOR CONSUMER OBJECTIVES: Provide information concerning specific child health problems; inform the public about available child health facilities; disseminate information about new developments in pediatric care.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Polio vaccine, accident prevention, immunization, general pediatric care, audience targets—children and parents. Program is developed by the Department of Information and Public Relations. Material is mostly disseminated by the Academy itself. However, work is also done with major magazines, newspapers, and radio and television stations. Pamphlets, radio spots, some films produced with other organizations. Individuals can have their names placed on a mailing list to receive materials. Publications for parents available on request.

PROGRAM SOURCE: Recreation and Park Association, National, 1700 Pennsylvania Avenue, N.W., Washington D.C. 20006. Association resulted from a merger of six other organizations, during year of 1966. Predecessor organization served in field since 1906. Present organization composed of following branches: American Association of Zoological Parks and Aquariums; American Park and Recreation Society; Armed Forces Recreation Society; National Conference on State Parks; National Therapeutic Recreation Society; Society for Park and Recreation Educators; Friends of Recreation and Parks; Commissioners and Board Members. Approximately 90 staff members. Regional offices in five areas.

MAJOR CONSUMER OBJECTIVES: Provide information in broad area ranging from technical data to changing patterns of individual participation in park, recreation, and conservation activities. Perform research on facilities, programs, and forecasts in leisure activities. Conduct training sessions, seminars, workshops, institutes.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Largely through information directed at lay and professional audience interested in park, recreation, and conservation movement.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Parks and Recreation Magazine ($7.50 subscription)
- Journal of Leisure Research ($8.00 members; $10.00 nonmembers)
- Therapeutic Recreation Journal ($4.00 subscription)
- Research Newsletter (free)
- A Guide to Books on Recreation ($1.00 per copy)
PROGRAM SOURCE: Retired Persons, American Association of and the National Retired Teachers Association, 1225 Connecticut Avenue, N.W., Washington D.C. The American Association of Retired Persons was founded in 1958. The membership is 1,350,000; fee is $2.00 a year, for those 55 or over. The National Retired Teachers Association was founded in 1947. Membership is 250,000; fee is $2.00 a year. Anyone retired from the school system is eligible. Headquarters are in Washington D.C. Services offered for both include publications, low-cost drugs, insurance, travel and legislative representation.

MAJOR CONSUMER OBJECTIVES: A consumer education program, low-cost services, and representation to endorse legislation of benefit to older persons.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The education program to date has been through articles in the publications for each of the Associations. Professional people, consumer groups, and students may receive NRTA or AARP publications in limited quantities. Mailing list maintained for colleges, universities, libraries and any individual or group interested in consumer affairs of the elderly.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Modern Maturity
NRTA Journal
International
Dynamic Maturity (Pre-retirement)

PROGRAM SOURCE: School Health Association, American, A.S.H.A. Building, P.O. Box 416, Kent, Ohio 44240. Founded in 1927 as the American Association of School Physicians, now has membership of 20,000 which includes "school health team"--physicians, nurses, dentists, health educators, etc. Headquarters in Kent, Ohio. Its object: to promote comprehensive and constructive health programs, including the teaching of health, health services, and healthful school living. Publishes The Journal of School Health, pamphlets, curriculum guides, and other school health oriented materials. Meets annually with the American Public Health Association.
MAJOR CONSUMER OBJECTIVES: To meet its responsibilities in promoting the teaching of health, health services, and healthful school living, the ASHA communicates regularly with its members and with the public through The Journal of School Health and other special interest publications. Articles relative to consumer education appear frequently in the Journal.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Articles of interest in The Journal of School Health. Special interest publications. Cooperates in workshops, seminars, symposia, etc. Provides speakers on school health topics. Assists members with literature searches, etc. Conducts annual meetings (at national level). Mailing lists are restricted to ASHA members only. A bibliography available on request.
CONSUMER EDUCATION PROGRAMS OF
COOPERATIVES AND UNIONS

PROGRAM SOURCE: AFL-CIO Department of Community Services, 815 -
16th Street, N.W., Washington, D.C. 20006. This department represents the AFL-CIO's interest nationally in health
and welfare activities, both voluntary and public. Prior
to merger, this activity was carried on by the AFL and
CIO during and following World War II, until merger in
1955, at which time the separate activities were consoli-
dated into the newly formed above-named department.
Currently there are 45 persons engaged in this activity
at the national level, 27 with international unions, 13
at the state level, and 162 with local united funds and
councils in 129 cities.

MAJOR CONSUMER OBJECTIVES: The Consumer Counseling program of
the AFL-CIO is designed to safeguard the hard-earned dol-
ars of union members and their families. It is a common
sense, practical effort aimed at informing and educating
union members on consumer problems through courses, insti-
tutes, and consumer clinics. A new program to train
consumer specialists to counsel union members is in the
process of development.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer counseling
program consists of a consumer information course of 8-10
sessions in which specific consumer matters are presented
and discussed by resource persons who are specialists in
their respective fields. The institute concentrates usu-
ally on a one-day session on a particular consumer problem.
The clinic is available to members seeking help on a
specific personal problem. The consumer specialist in a
local union will be available to that union's members for
assistance on personal consumer matters.

The consumer information course covers such topics as
buying the most for your-money (both general techniques
and buying specific products and services),-food marketing,
family meal planning, credit and installment buying, legal
assistance and consumer protection, health care, insurance
(personal, auto and home), and home improvements. A course
outline has been developed to aid local staff in organizing
and conducting the consumer information course.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Counseling (free, one copy)
Course Outline (free, one copy)
The Worker Is A Consumer (free, one copy)
Consumer Counseling - leaflet describing over-all program
(free, one copy)
Debt Counseling (free, one copy)
Consumer Counseling for the Poor (free, one copy)
PROGRAM SOURCE: Berkeley, Consumers Cooperative of, Inc., Education Director, 1414 University Avenue, Berkeley, California 94702. The Berkeley Co-op was incorporated in 1937 when two small co-ops merged. It has grown more or less steadily and now has over 47,000 member-families (one out of every two families in Berkeley belongs to the Co-op). CCB operates eight shopping centers, each with food store and scattered among them four pharmacies, three service stations, a children's clothing store, an auto repair garage, and two hardware-variety stores. In 1969 CCB's gross sales were $30,000,000 and it had the largest number of members of any U.S. consumer cooperative.

MAJOR CONSUMER OBJECTIVES: CCB operates under the Rochdale principles which means goods are sold at prevailing prices and any surplus is returned to the members in proportion to their purchases. The Co-op is controlled by a board of directors, elected by members, and the board hires both the general manager and the education director. The education program is concerned with informing members and public about cooperatives but this includes consumer education which is largely carried out by seven part-time home economists (equivalent to three and a half full-time employees).

Each shopping center has a home economist on duty in store two days weekly. She answers questions, prepares exhibits, posts consumer information, writes articles for weekly newspaper, works with store staff to keep merchandising "in the consumer interest", prepares handouts which cover a wide variety of subjects--often ones that have been requested by members. In addition, the home economists and one of the board committees (Consumer Information and Protection Committee) frequently testify, or communicate by letter, statement, telegram, petition, etc. the consumers' interest in legislation and regulations promulgated by various regulatory agencies, both state and federal.

These activities are reported in the weekly Co-op News. Members are urged to engage in letter writing campaigns to legislators and best efforts are the result of arranging for shoppers to write these letters in the food stores. Consumer information, while concentrating on the areas of food and drugs, includes also credit, medical services, and most recently environmental pollution. Much of the information is researched in response to requests from members for this information. Non-members may subscribe to the weekly Co-op News for $3.00 a year.
PROGRAM SOURCE: Continental Association of Funeral and Memorial Societies Inc., 59 East Van Buren Street, Room 460, Chicago, Illinois 60605. Founded in 1963 on initiative of the Cooperative League of the U.S.A., a dues-supported federation of over 100 funeral and memorial societies in the United States and Canada. Members are non-profit, democratically controlled funeral societies admitting individuals as members without regard to color or nationality. Over 300,000 people enrolled in member societies in 1968.

MAJOR CONSUMER OBJECTIVES: To promote the dignity, simplicity and spiritual values of funeral rites and memorial services; to reduce unjustifiable costs of burial and other funeral services; to encourage pre-planning for services; to help in formation of new societies and exchange of information and experience among members; to provide reciprocity among members; to publish and disseminate information about funeral costs and ways of reducing same; to provide guidance to member organizations.


MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Funeral and Memorial Societies (free)
- Directory of Member Societies (free)
- Fact Sheet on Funerals (free)
- Facts You Should Know About Funerals (5¢)
- Memorial Associations (25¢)
- Putting My House in Order (40¢)
- Funeral Costs and Death Benefits (25¢)
- A Manual of Simple Burial ($1.00)
- Operations Handbook (for members and organizing groups) ($25)
PROGRAM SOURCE: The Cooperative League of the U.S.A., 59 East Van Buren Street, Chicago, Illinois 60605. CLUSA is a national federation of many different kinds of cooperatives: farm supply and marketing, insurance, credit, housing, health, consumer goods. Total 20,000,000 member families. Founded in 1916. Staff of 60 located in Chicago and Washington offices and overseas. Primarily engaged in cooperative development at home and overseas, and in service to member co-ops. Encourages consumer information and protection activities as one essential part of its total program.

MAJOR CONSUMER OBJECTIVES: Support consumer information and protection programs, directly through local cooperatives, and through charter membership in Consumer Federation of America. Seek to emphasize increased need for consumer organization, particularly in user-owned cooperatives through which consumers can provide themselves with goods and services under policies that they themselves establish through their elected representatives.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Program developed by staff and by a Board that represent various national and regional cooperative organizations. Conducts conferences, institutes. Publishes Co-op Report (bi-monthly magazine, $3.00 a year) and Cooperative News Service (weekly press releases; write for rates); both include consumer news and information. Mailing lists maintained for subscribers (see above) or by becoming individual non-voting members ($10.00 a year).

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
To Tell The Truth (a reference manual, illustrated, showing consumer information and protection activities of American cooperatives) ($2.75)
Band (easy-reading cartoon and discussion group leaflets, varied topics; send for samples and price list.)
Books, pamphlets, films on cooperative organization and development. Send for price list and some samples.
PROGRAM SOURCE: CUNA International, Inc., P.O. Box 431, Madison, Wisconsin 53701. Worldwide association of credit unions. Formally established in 1934, following development of credit union movement in United States dating from 1909, and in Canada from 1900. Is controlled by and serves affiliated state, provincial and national credit union leagues and federations. World headquarters in Madison, Wisconsin; other offices in Washington D.C.; Toronto, Ontario; Balboa, Canal Zone; Dar es Salaam, Tanzania; Seoul, Korea; and Padstow, N.S.W., Australia.

MAJOR CONSUMER OBJECTIVES: To encourage thrift, wise use of credit, and prudent management of personal and family resources.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Works for passage of laws helpful to the purposes of the credit union movement. Seeks legislation to protect consumers in credit transactions (activity supported Truth-in-Lending Law from time of introduction). Conducts financial counseling training programs for credit union leaders. Prepares consumer education materials for distribution to credit union members in the form of magazines, pamphlets, and magazines. From time to time prepares film program and other audio-visual materials on consumer topics for use by students and adult audiences. Takes an active part in national consumer organizations in the United States and Canada. Encourages affiliated state, provincial and national leagues and federations to support consumer organizations in their areas.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Everybody's Money ($1.00 per year; quantity discounts) (Order from Everybody's Money, Box 431, Madison Wisconsin 53701)
Consumer Facts - series of consumer information leaflets (Available to educators and consumer groups)
Write CUNA Supply Cooperative, Box 533, Madison Wisconsin 53701 for list of titles, quantity, prices and order form. Most materials are available only to affiliated credit union leagues and their members.
PROGRAM SOURCE: Diamond Walnut Growers, Inc., Consumer Information Department, Box 1727, Stockton, California 95201 or Diamond Walnut Kitchen, 47 Kearny Street, Suite 701, San Francisco, California 94108. Founded in 1912. Headquarters in Stockton, California. A federated cooperative of 3500 grower-members in the state of California. Essentially a marketing organization serving growers through channels of distribution to the ultimate consumer. Operates a central packing plant, a field service department, research department, quality control laboratory, marketing department, and home economics-consumer education program.

MAJOR CONSUMER OBJECTIVES: Communicates educational and useful product information which can readily be used by all schools and adult levels for continued and increasing use of the walnut product.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conduct research relating to quality control. Prepare fact sheets, booklets, leaflets, recipes and educational materials for food editors, extension agents, home economists, educators, students, and consumers generally. Provide nutritional buying information on walnuts to all publics. Respond to consumers' requests and/or complaints. Communicate two-way from consumer to management-growers. Contact those segments of the consumer population concerned with walnut industry background, research, nutritional information, good buymanship and menu usage via all public communication channels, professional conferences, trade seminars and meetings. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The California Walnut (free)
Diamond Walnut Recipe Gems (50¢)
Celebration Recipes (free)
Gala Hors D'Oeuvre Ideas (free)
Cookie Wall Chart (free)
That's Where The Walnuts Go - 16 mm color movie (Order from Modern Talking Picture Service, 1212 Avenue of the Americas, New York, New York 10036)
PROGRAM SOURCE: Harlem River Consumers Cooperative, Inc., Business Office, 270 Lenox Avenue, New York, New York 10027. Organized by community volunteers and chartered by the state in 1967. Completely financed through stock sales of $725,000 to 4300 community shareholders—both stock sales and membership continues to grow. Owners of Harlem Co-op, a large modern supermarket that opened in June of 1968. Prior to store opening, all expenses were paid for from seed money raised by volunteers. Ninety-five per cent of promotional work was done by volunteers.

MAJOR CONSUMER OBJECTIVES: To promote consumer-ownership through cooperation. To provide quality goods and services at fair prices. To expand services until needs of all Harlem consumers are met with additional supermarkets, appliance centers, service stations, pharmacies, furniture centers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: HRCC Education Committee appears before community groups (schools, tenant association, welfare education classes, teacher conferences, etc.) with (1) Demonstration exhibits that show price/value comparisons of a wide variety of supermarket items; (2) Lectures on "How to Buy", followed by a session of questions and answers and open discussion; (3) Distribution of consumer education material obtained from government agencies as well as from business and industry. Education Committee also edits an HRCC newsletter that is mailed to the stockholders and distributed in the community. Some consumer education material is included. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Housing Cooperatives, National Association of, Room 400, 59 East Van Buren Street, Chicago, Illinois 60605. NAHC is an organization of individual housing cooperatives, their regional associations and other non-profit organizations and individuals dedicated to improving and expanding non-profit cooperative home ownership. The association includes most U.S. housing cooperatives in its membership.
MAJOR CONSUMER OBJECTIVES: To assist and promote the organization of housing cooperatives and of associations thereof with information and guidance; to foster educational programs among families living in housing cooperatives; to represent housing confederation.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publication of a monthly newsletter for members of NAHC called "What's Happening". Publication of quarterly journal called "Cooperative Housing". Conducts an annual institute and conference on cooperative housing. Mailing list maintained only on a subscription basis.

PROGRAM SOURCE: Machinists and Aerospace Workers, International Association of, AFL-CIO, 1300 Connecticut Avenue, N.W. Washington D.C. 20036. Founded in 1888. Membership of more than 1,000,000 in nearly 2,000 locals. Includes members in the aerospace industry, on the airlines, railroads, in auto and truck repair, federal government blue collar establishments, tool and die industry, machine tools, electronics, computers and business machines, atomic energy and hundreds of metal manufacturing plants.

MAJOR CONSUMER OBJECTIVES: To inform members and their families how to buy most economically, manage money most effectively, protect themselves against fraud, and win necessary local, state and federal legislation to protect consumers, particularly reform of federal income tax laws.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer matters are stressed in labor education seminars and conferences conducted by the union throughout the country. The Machinist, weekly newspaper, stresses consumer education. The newspaper originated the weekly column by Sidney Margolius, consumer expert, and syndicates it on a non-profit basis to more than 100 other labor and co-op publications with a total circulation of 10,000,000. The union also publishes leaflets on consumer matters. Gordon H. Cole, editor of The Machinist, is a member of the board of the Consumer Federation of America.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Machinist ($3.00 per year)
Success in Saskatchewan--How to Cut Auto Insurance Costs (single copies free)
The Michigan Credit Union League, statewide association for credit unions, was organized in 1934. Its officers are elected by 1113 member credit unions. There is a staff of over 300. Through the League, these credit unions also own such service agencies as League Creditors Service, League Stabilization Services, Auditing, Promotion Services, the Credit Union Data Accounting Center and League Life and League General Insurance Companies.

MAJOR CONSUMER OBJECTIVES: The League represents a million and a half families in a cooperative venture and is, therefore, people oriented. This office was established three years ago to deal with consumer problems of the members, provide consumer education and consumer information, and to prepare special materials for the schools. The League is also concerned about the special problems of the poor and has set up poverty-area educational programs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Packets of educational materials are sent out to credit union leaders. Flexible programs are arranged for each credit union according to its needs, ranging from a single seminar to a six-week class. Bulletins and articles for credit union publications are also issued and provide special material for the schools.

Within the League structure, it is relatively easy to reach members and arrange programs at their request. Outside organizations come in for help in various ways: through contact with credit union members who are also members of these organizations, through membership in consumer councils, and through the League's participation in community-wide programs.

The latest teacher's guide was sent to a large mailing list of teachers throughout the state who had previously written for educational material on credit from the League. This has resulted in an expanded list as teachers learned of the guide by word of mouth and has also led to the League's participation in teacher workshops and training programs. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- How to Handle $300,000 a Little at a Time - filmstrip on record (available on request)
- Teacher's Guide to Filmstrip (free; one per teacher)
- Consumer Comments (free)
- Interest Rates in Michigan (free)
PROGRAM SOURCE: Oil, Chemical and Atomic Workers International Union, Union News, P.O. Box 2812, Denver, Colorado 80201.
Labor union, established in 1955. Affiliated with AFL-CIO and the CLC. Members work in various industries concerned with products related to oil, chemicals and atomic energy materials.

MAJOR CONSUMER OBJECTIVES: Inform the members about union-made products and how they may protect themselves from unfair and misleading purveyor practices.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Monthly newspaper contains description, analysis and comparisons of products and services the membership may want to make. Mailing list for monthly newspaper restricted to subscriptions.

PROGRAM SOURCE: Palo Alto, Consumers Cooperative Society of, Inc.
164 California Avenue, Palo Alto, California 94306.
Incorporated under California general corporate law in 1935, with five members and $50 capital. Membership shares are $10, may be purchased by anyone in sympathy with aims of organization. Sustaining and preferred shares may be purchased or earned through patronage, but each member has one and only one vote, and there is no proxy voting. A Board of Directors is elected by the membership each year in part with staggered terms. They serve without pay. Organization is set up following Rochdale principles of cooperation.

MAJOR CONSUMER OBJECTIVES: To promote and provide a medium whereby consumers may act together collectively and cooperatively, in the production, purchase, transportation, storage and distribution of goods, merchandise and commodities of all kinds, and in the rendering and purchase of services of all kinds for the benefit of its members and the public.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The work of a consumer adviser assigned to each shopping center. The weekly publication, Co-op News. General consumer information and legislative work of a standing board committee entitled Consumer Information and Legislative Committee.

The work of the standing board committee with title Member and Community Relations. Audience target is community at large (in shopping areas) and members.

National office of the Cooperative League of the U.S.A. is 59 East Van Buren Street, Room 400, Chicago, Illinois 60606. Miscellaneous educational materials available from the office, the educational arm of the U.S. cooperative movement.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Co-op News (50¢ a year or membership in Co-op)
General home economics information, recipes with nutritional emphasis (free to members and shoppers in the area of stores)

PROGRAM SOURCE: Service Employees International Union, AFL-CIO, CLC
900 - 17th Street, N.W., Washington D.C. 20006. Formerly the Building Service Employees' International Union. Was chartered by the American Federation of Labor in 1921. Now has over 350 local unions in the United States, Canada and the Bahamas. Membership approximately 400,000. Headquarters staff of some 60 people located in Washington D.C.

MAJOR CONSUMER OBJECTIVES: Active on behalf of consumer protection through legislative action, presentation of testimony to Congressional committees and cooperation with various consumer organizations, labor unions and other groups concerned with consumer protection on the national, state and local levels.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Actively supports consumer protective legislation on national, state and local levels. Provides testimony on behalf of consumer protection to interested Congressional committees. Cooperates with all organizations concerned with consumer protection. Provides information to SEIU members on all consumer matters through bi-monthly consumer four-page newsletter, Dollars and Sense, and bi-monthly 24-page official magazine, Service Employee.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Do$lars and Sense - consumer newsletter (free; for members and consumer organizations)

PROGRAM SOURCE: Sunkist Growers, Inc., Consumer Service, Box 2706, Terminal Annex, Los Angeles, California 90054. Sunkist Growers, Inc. is a cooperative, representing citrus growers in California and Arizona that gives direct assistance to its members on growing problems, advertising, marketing and research. Organized in 1893, the cooperative has been in continuous operation. Consumer Service is a department of the advertising division.

MAJOR CONSUMER OBJECTIVES: To keep the consumer informed on availability, quality, nutritive value and many ways to use fresh citrus fruits and their by-products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Areas of involvement: pamphlets on nutritive values and uses of fresh citrus; crop reports on availability; filmstrips and visual aids. Directed to: consumers schools, institutions, communication media; educational clubs, extension services, Health and Welfare, and television. Mailing list restricted to leaders, teachers, media directors.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Consumer Tips on Fresh Citrus - filmstrip, narration guide, recipe leaflets
Build a Better You with Fresh Citrus - Especially for Teenagers
Build a Better You with Fresh Citrus - Teacher and Leader Guide
Sparkling Salads - Fresh citrus in salads for all occasions
Citrus Garnishes - Garnishing with fresh oranges and lemons
How to Un-Zip an Orange
Barbecue with Sunkist Fresh Lemons
Take a Fresh Look at Citrus
Happiness in a Cool Drink
Holiday Leaflet
Calories Down, Refreshment Up
PROGRAM SOURCE: University Faculty Credit Union, Financial Counseling Department, 750 University Avenue, Madison, Wisconsin 53706. A cooperative thrift organization organized 38 years ago. Serves academic staff, civil service employees and students at the University of Wisconsin. Provides savings and low-cost loans, financial counseling and consumer education.

MAJOR CONSUMER OBJECTIVES: To provide relevant consumer information to meet the needs of members.


PROGRAM SOURCE: Washington Credit Union League, Box WCUL, Bellevue, Washington 98004. Organized in 1934, the Washington Credit Union League is the dues supported (non-profit) organization of 386 credit unions. Headquartered in Redmond, Washington. Staff of 13 providing assistance in the following areas: organization of credit unions; technical aid; public relations; training (conferences, seminars, etc.); legislation; supplies.

MAJOR CONSUMER OBJECTIVES: Provide organizations, credit union members and the general public with information relating to consumer fraud and credit granting practices.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conduct programs dealing with credit granting and consumer fraud activities before limited income groups, high school students and credit union membership. All materials supplied by the Credit Union National Association (CUNA International, Inc., Madison, Wisconsin).
CONSUMER EDUCATION PROGRAMS OF
THE MASS MEDIA

PROGRAM SOURCE: Better Homes and Gardens, Reader Service, Des Moines, Iowa 50303. Better Homes and Gardens magazine is published by Meredith Corporation, Des Moines, Iowa, a diversified communications firm founded in 1902 by Edwin Thomas Meredith, Jr. Better Homes and Gardens was first published in September, 1922, as Fruit, Garden and Home. In 1924 the name was changed to Better Homes and Gardens. Today Meredith has six operating divisions: Magazine, Printing, Broadcasting, Consumer Book, Educational, and Geographic Globe.

MAJOR CONSUMER OBJECTIVES: Better Homes and Gardens editorial philosophy is to serve husbands and wives who have a serious interest in home and family as the focal point of their lives...and to provide this service in the form of ideas, help, information and inspiration to achieve a better home and family. Inherent in this philosophy is the editorial responsibility to move these husbands and wives to action.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Better Homes and Gardens devotes extensive space each month to family economics education covering spending patterns for the family, protecting financial future, the creation of resources, and attainment of long-range goals. Editors consult with every type of financial organization. Articles give concise and easily understood answers. Family money management articles bring high reader interest and support from country's economic leaders. BHG has a circulation of 7,500,000 and 20,200,000 men and women readers.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
10 Most Misunderstood Facts About Life Insurance (10¢ each; 100 or more, 5¢ each)
10 Most Misunderstood Facts About Health Insurance (10¢ each; 100 or more, 5¢ each)
10 Most Misunderstood Facts About Mutual Funds (10¢ each; 100 or more, 5¢ each)
10 Most Misunderstood Facts About Stocks (10¢ each; 100 or more, 5¢ each)
10 Most Misunderstood Facts About Estate Planning (10¢ each; 100 or more, 5¢ each)
Understanding and Using Economics (50¢ each)
Family Immunization (50¢ each or 3 for $1.00)
Needlework Catalog (35¢ each)
House Plans Catalog (50¢ each)
Project Plans Catalog (50¢ each)
PROGRAM SOURCE: Car Craft Magazine, 8490 Sunset Boulevard, Los Angeles, California 90069. Car Craft Magazine is published by Petersen Publishing Company, Los Angeles, California, the nation's leading automotive publishing company. Car Craft Magazine was first published in 1953 as Honk. In 1964 the name was changed to Car Craft. Today Petersen's has three of the largest automotive publications in the country, as well as Teen, Guns and Ammo, Surfing and Skin Diving publications.

MAJOR CONSUMER OBJECTIVES: Car Craft is a specialty magazine devoted to ¹⁄₄-mile drag racing, new innovations from Detroit and Speed Equipment Manufacturers. It is directed to the youth of today interested in drag racing, and to provide information to help them formulate their own mechanical ideas. And foremost to report honestly the facts on high performance equipment and speed equipment.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Coverage on all the major drag races throughout the country. Test reports on the latest performance cars, and presenting many articles to make the consumer more knowledgeable in his purchases. Car Craft sponsors the All-Star Drag Racing Team (voted by the readers) similar to the Ollie and Grammy Awards. Car Craft Magazine is available at 50¢ per copy or in subscription form at $5.00 annually.

PROGRAM SOURCE: Changing Times Magazine, Editors Park, Maryland 20782. Changing Times is a monthly magazine published since January, 1947, by Kiplinger Washington Editors, Inc., Washington D.C., which also publishes five newsletters. Circulation is approximately 1,500,000. Takes no advertising and is not sold on newsstands. Material is staff-written by experienced editorial specialists.

MAJOR CONSUMER OBJECTIVES: To provide factual, objective and complete editorial information which readers can use to make decisions in matters involving money management. (Budgeting, Savings, Investment, Insurance), career planning, product selection, health care, retirement, education, use of credit, homemaking, housing, travel, recreation and similar subjects.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Changing Times concerns itself with every aspect of family living, both financial and non-financial. It regards the family as an economic and social unit as much in need of counsel and guidance in managing its affairs as business is. Its audience covers the spectrum of age and income (though the majority of readers are married, over 25, with incomes of $5,000 or more). It is used in junior high and high schools. Contents are selected and created to meet the needs and interests of this audience as identified by (1) the judgment the editors based on over 20 years of publication, (2) reader acceptance as registered by subscription renewals, and (3) regular suggestions and requests from readers. Articles are available as reprints for distribution to approved audiences at minimal costs. A recent development is the establishment of an Educational Services Division. This Division is in the process of developing materials adapted from Changing Times for use in teaching consumer education. Changing Times is indexed in Readers' Guide to Periodical Literature and available on records from Regional Libraries for the Blind.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Changing Times, the Kiplinger Magazine ($6.00 per year)
Reprints of published articles, quoted on request (not for resale)


MAJOR CONSUMER OBJECTIVES: To teach and guide young people to informed adulthood.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Regular magazine coverage; supplementary teaching materials for use in grades 7-12. Mailing lists are restricted to educational supervisors. Contact above address for information on magazines, paperback books and visual materials for the overhead projector.
PROGRAM SOURCE: Consumer Confidential, 3550 North Lombard, Franklin Park, Illinois 60131. Founded in 1969 as a monthly consumer protection newspaper with a staff of one, the editor. This newspaper, written for the middle-class consumer as well as consumer leaders in industry, government and private organizations, will most likely increase publication to bi-weekly or weekly, depending upon its reception.

MAJOR CONSUMER OBJECTIVES: To better inform and educate the consumer in the handling of his money so as to get the most for each dollar. To alert consumers to dangerous or fraudulent products, services, schemes or advertising. To promote consumer legislation. To create a workable channel of communication between business and consumer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Working with state and federal agencies, Consumer Confidential informs readers of latest consumer benefits and knowledge. Though primary distribution of material is currently through the newspaper itself, there are plans to issue booklets and reprints of certain helpful articles and guidelines to the consumer. Annual subscription of 12 issues is $3.00. Complimentary subscriptions go only to consumer organizations and government officials.

PROGRAM SOURCE: Esquire Magazine, 488 Madison Avenue, New York, New York 10022. Esquire, founded in 1933, is devoted primarily to the interests of discriminating American men. In addition to fiction and the coverage of significant social and political developments, the magazine reports in every issue on men's fashions, and also publishes articles regularly on recreation, travel, entertainment, etc. Esquire, with offices at 488 Madison Avenue, New York City, is part of Esquire, Inc., a diversified corporation in the publishing-leisure, education and lighting fields.

MAJOR CONSUMER OBJECTIVES: In approaching its readers as consumers, Esquire seeks to provide information that will enable them to gain greater personal benefits from the increasing amount of leisure time at their disposal. The magazine also gives its readers guidance on current trends in menswear.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Esquire consistently devotes a major portion of its editorial content to service features. These cover such subjects as places to travel, values and styles in men's clothes, where to eat, and what to look for in purchasing leisure-type products like hi-fi-stereo equipment, sports cars, etc. Also, the magazine contains monthly columns devoted to critical reviews of new books, motion pictures, and recordings.

A number of hard cover books have been developed from editorial material originally appearing within the pages of Esquire. Those books with a consumer orientation include: Esquire's Fashions for Men; The New Esquire Etiquette (a guide to business, sports and social conduct); Esquire Party Book (for entertaining around the clock); and Esquire's Art of Keeping Fit.

Material is available for reprinting.

PROGRAM SOURCE: The Family Circle, Inc., 488 Madison Avenue, New York, New York 10022. Family Circle Magazine initiated its Consumer Education Program in 1963 when its Food Shopping Tips appeared in the magazine as a regular feature. The magazine was founded in 1932. It now has a guaranteed circulation of 7,000,000 copies monthly. It is distributed through supermarkets in the United States and Canada. The Family Circle, Inc., is a subsidiary of Cowles Communications, Inc.

MAJOR CONSUMER OBJECTIVES: To provide its readers with information enabling the homemaker to make the right choice of foods to suit her family needs and her budget, when confronted with the over 8,000 items displayed in her supermarket.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Reprints of Family Circle's Food Shopping Tips are provided to home economists and teachers in institutes of learning, food chains, utility companies, YWCA's, 4-H Clubs and Welfare Departments, are used in classroom work and are distributed to students and homemakers.

Food Shopping Tips are planned by Family Circle's Food Editor in cooperation with and checked by the Consumer Advisory Committee of the National Association of Food Chains. Home Economists, teachers, and instructors can receive Food Shopping Tips by writing to Mrs. Catherine K. Thieme, Family Circle Magazine, at above address. Mailing lists are restricted to Home Economists, teachers and consumer leaders only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Food Shopping Tips Reprints
- Food Shopping Tips Booklets (5¢ each)

PROGRAM SOURCE: The Family Handyman Magazine, 235 East 45th Street, New York, New York 10017. Family Handyman Magazine is one of a number of special interest magazines published by Universal Publishing and Distributing Corporation. It began as a quarterly in 1950, but increased frequency to a bi-monthly in its second year. One way in which Family Handyman will observe its 20th year is an increase to nine issues a year, starting January 1970.

MAJOR CONSUMER OBJECTIVES: To show the homeowner how to improve, maintain and repair his house without having to employ workmen or contractors, except in the case of large-scale projects which one man cannot handle. All articles are prepared in non-technical language and presented in step-by-step fashion, enabling anyone to complete a project successfully, without prior knowledge of the subject.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Other than specific projects, articles of a general nature constantly appear. These can perhaps be described as "What Homeowners Should Know About..." The missing word can be anything from flooring to ceiling materials, tools, power equipment, etc. In general terms, these features equip the reader with sufficient knowledge of the subject to accomplish the following: (1) Decide what is best for his needs. (2) How the product, tool or process can be used or applied. The Family Handyman is sold at newsstands, hardware stores, building materials dealers, and by subscription.
MAJOR CONSUMER OBJECTIVES: Good Housekeeping seeks through its editorial pages to provide readers with factual, informative and stimulating material that will help them to best fill their role as wives, mothers, homemakers and active participants in community life.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Good Housekeeping stresses consumer education and protection through various types of editorial presentations. Its service pages provide readers with the most authoritative information available on all aspects of homemaking activities—ranging from shopping and selecting merchandise and services to their correct use. Much of this service content is prepared by the Good Housekeeping Institute, which maintains a staff of almost 100 professionals and technicians. Also, the magazine's general article content regularly carries in-depth investigative reports in such areas as consumer frauds, nutritional and health quackery, etc. The Better Way section has specialized in such material since 1956 and also provides readers with regular reports on home money management. A column, "Speaker for the House", is a forum for reader complaints and suggestions for better service in a wide variety of industries. GH also publishes many service booklets (food, needlework, appliance buying guides, home care, money management, etc.) which are sold through the GH Bulletin Service. No product may be advertised in GH until samples have been investigated by GH. After the magazine has satisfied itself that the product is good and its advertising claims in GH are truthful, the product is covered under the magazine's Consumers' Guaranty of replacement or refund if the product purchased by the consumer proves defective.

Small service charges are made for requested reprints. More than 150 service booklets, ranging in price from 20 to 75 cents, are available. Bulk rates supplied on request. Lists of available booklets can be obtained from the GH Bulletin Service, 959 8th Avenue, New York, New York 10019.
PROGRAM SOURCE: High Fidelity Magazine, Subscription Department, 2160 Patterson Street, Cincinnati, Ohio 45214. Founded in 1951 as a magazine for music lovers with special emphasis on recordings and audio equipment. Headquarters in Great Barrington, Massachusetts, with other major editorial office in New York City. Has staff of record reviewers to advise readers on recordings; engages CBS Laboratories to test stereo equipment which is then reported to readers. Also many articles to help the consumer in his purchases and self-education.

MAJOR CONSUMER OBJECTIVES: To report honestly the facts and the magazine's candid opinions of records and equipment and to increase the enjoyment of the readers in both music and in the magazine.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publish the magazine which includes giving advice on recordings by a staff of record reviewers, report tests made on stereo equipment, and present many articles to make the consumer more knowledgeable in his purchases.

Sponsor the Montreux International Record Award in Switzerland, the only international and noncommercial (i.e., no ties to the industry) award in the recording field. Mailing list maintained for subscribers only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
High Fidelity (60¢ at newsstands; $7.00 annual subscription)
High Fidelity/Musical America ($12.00 annual subscription; not sold at newsstands)

PROGRAM SOURCE: House Beautiful Magazine, 717 Fifth Avenue, New York, New York 10022. House Beautiful, begun in 1896 by Chicago engineer Eugene Klapp, is published by the Hearst Corporation and has a circulation of 925,000 (the first six months of 1969). It is directed primarily to women. The editorial and business offices are located at 717 Fifth Avenue, New York, New York 10022. Wallace Guenther is the editor; Paul E. Yergens, the publisher. The editorial staff numbers about 40. Editorial divisions include Special Publications.
MAJOR CONSUMER OBJECTIVES: House Beautiful seeks to stimulate the reader by self-educating material with which he can improve his home and the life that centers around it. Exposure is to new ideas in the areas of: decorating, home furnishings, housewares, building and architecture, food and drink, gardening, travel, beauty, music, art, and the uses of leisure time.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Much of House Beautiful's editorial material deals with new products and materials and their uses, and thus provides the consumer with information that makes her more knowledgeable in her purchases. Readers' Service Department is set up for the sole purpose of answering questions from readers wanting more information about a product or service shown or mentioned in the magazine. The magazine also offers from time to time mimeographed or printed material to supplement stories. The Special Publications (see below) are full-size magazines available from newsstands only and feature columns listing manufacturers' literature available to readers.

Special Publications:
Annuals: Gardening and Outdoor Living
         Houses and Plans
         Vacation Homes
Semiannuals: Building Manual
             Home Decorating
             Home Remodeling
             Decorating for Brides

PROGRAM SOURCE: Marriage Magazine, Abbey Press, St. Meinrad, Indiana 47577. Marriage magazine is published by Abbey Press, a division of St. Meinrad Archabbey, St. Meinrad, Indiana. Originally called the Grail, the magazine was renamed Marriage in 1959. Abbey Press also publishes paperbooks and pamphlets dealing with family life, marriage and religion. Laymen staff the magazine under the directorship of the Benedictine Fathers (Catholic). Abbey Press was founded in 1968 as Grail Press.
MAJOR CONSUMER OBJECTIVES: Primarily, Marriage aims at the relationship between husband and wife. While this editorial emphasis deals primarily with this personal relationship, it does carry occasional articles that deal with consumer items, such as the best way to bring a complaint to a manufacturer, ways to shop in markets, and what books are available that deal with marriage.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Finances are treated as a primary entity in the problems that arise between husband and wife. Constant articles by experts deal with ways to form budgets, study possible purchases, and ways of handling the family income. It is dealt with primarily as a factor in marriage continuity or divorce. Individuals can have their names placed on a mailing list to receive (free) the annual catalog which lists all Abbey Press items.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Family Handbook of Dollars and Sense (50c)

PROGRAM SOURCE: McCall's, 230 Park Avenue, New York, New York 10017. McCall's, the largest women's magazine in the world, is published monthly by the McCall Publishing Company. It was founded in 1870 and celebrates its centennial this year. Circulation is 8,500,000. Readership, more than 16,000,000 women. Shana Alexander, editor; Raymond Eyes, publisher. Editorial and business headquarters at 230 Park Avenue, New York, New York 10017. Editorial branch offices in Washington D.C. and Los Angeles. Business offices in Atlanta, Boston, Chicago, Detroit, Los Angeles, Philadelphia and San Francisco.

MAJOR CONSUMER OBJECTIVES: McCall's objective is to provide accurate timely information on matters related to the home and all aspects of the American woman's life, and to offer stimulating and inspirational interpretation of the world around her.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: McCall's publishes substantial sections in each issue on the buying and preparation of food, the selection of clothing, home furnishings, appliances and cosmetic and grooming products. There are monthly columns on parent-child relationships, teen-age interests and problems, travel, and a column called "The Cost of Living" dealing specifically and exclusively with consumer problems and advice. Periodically, McCall's also reports on the new automobiles with special emphasis on safety.


MAJOR CONSUMER OBJECTIVES: Model Airplane News strives to present the best in model aircraft design, as well as boats and race cars. Information is factual, theoretical, educational and has succeeded in laying the groundwork for career activity for many famous men and women.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Stress is on the proper presentation of the editorial content so that the average reader can further his progress in the development of his hobby. Continuous review of new products, plus the actual development and the usage of the new products to determine worth and need of same. Much emphasis is placed on the preparation of theoretical aerodynamics, engineering, mechanical and hand skills. Engineering drawings are presented in good detail with all pertinent detail information for the construction of historical and modern aircraft and their byproducts. Full scale aircraft have actually been built from these plans.

Electronic data suitable for the manufacture of electronics components necessary for the operation of radio controlled model aircraft have been presented. Full reviews of all new model aircraft engines are presented each month with manufacturing and performance details. Full size plans for the model projects are presented in each issue. These plans while scaled down for magazine purposes are made available to the reader in full scale at minimum costs. More than 500 various plans and books available at varying prices. House ads in each issue detail the plans and books currently available.
PROGRAM SOURCE: Modern Photography Magazine, Subscription Department, 2160 Patterson Street, Cincinnati, Ohio 45214. Founded in 1937 as Minicam Magazine, the publication became Modern Photography in 1950. Originally quartered in Cincinnati, the magazine moved to New York in August 1950. It maintains studios, darkrooms and rather complex photographic testing equipment. A staff of pictorial and technical experts are responsible for original research on techniques, testing new equipment, analyzing products, gathering photographs and stories from outside contributors in both motion picture and still photography.

MAJOR CONSUMER OBJECTIVES: Modern Photography prints creative inspirational photograph reports on new trends, tests all new photo equipment and materials for both amateurs (advanced) and professional photographers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Modern Photography each month prints a portfolio of photographs from its readers, answers technical questions not only in the magazine but maintains a readers' service department to research material for readers and answer all technical and consumer purchasing questions.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Modern Photography Magazine (75¢ per copy; $7.00 per year)
Photo Buying Guide ($1.25 at newsstands and by mail)
Photo Information Almanac ($1.25 at newsstands and by mail)
International Photo Annual ($1.50 at newsstands and by mail)

PROGRAM SOURCE: Motor Trend Magazine, Petersen Publishing Company Research Library, 8490 Sunset Boulevard, Los Angeles, California 90069. Motor Trend is published by the Petersen Publishing Company, Los Angeles, California, which specializes in action-interest magazines with heavy automotive emphasis. Petersen produces ten monthly magazines: Motor Trend, Hot Rod, Sports Car Graphic, Car Craft, Rod & Custom, Wheels Afield, 'Teen, Skin Diver, Surfing, Guns & Ammo. In addition many books on a variety of subjects, including annuals and periodicals of automotive educational value are published by the versatile company.
MAJOR CONSUMER OBJECTIVES: Motor Trend's objective is to provide the American and European car owner of average automotive interest with the latest developments within the automotive industry. Motor Trend reports on events which could influence ownership, service, costs, safety, and related areas of motoring interest. Complete, authoritative reviews of new automobiles, domestic and foreign, and related subjects including service insurance, racing, personalities and traffic safety are featured regularly.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Complete and candid road tests on most domestic new cars are written each month by the magazine's team of road test and technical editors. Many pages of the book are devoted to automotive safety, the study and prevention of air pollution along with the latest developments from Washington and Detroit.

Book availability is extensive. List of books and prices available from Petersen Publishing Company, Book Division Retail Sales, 8490 Sunset Boulevard, Los Angeles, California 90069.

PROGRAM SOURCE: Of Consuming Interest (publication), Federal-State Reports, 910 - 17th Street, N.W. Washington D.C. 20006. Of Consuming Interest began publication in October 1967 in response to the growing interest in consumer affairs, particularly in government. It is published by Federal-State Reports, a Washington based firm, owned and operated by A. Olivia Nicoll. Federal-State Reports also publishes the Dairy Industry Newsletter and operates a federal and state legislative reporting service for clients who have interest in legislative progress in particular areas. Of Consuming Interest is published twice monthly.

MAJOR CONSUMER OBJECTIVES: To provide information on legislation and regulation to those who serve and supply consumers, and to keep in touch with activity in behalf of consumers on the national, state and local level.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Follows hearings on federal legislation that affects consumers. Follows hearings of government agencies that affect consumers. Keeps in touch with developments in government agencies and Congressional committees that handle consumer matters. Keeps in touch with national consumer organizations and persons prominent in consumer affairs. Reports on meetings of trade associations and other organizations where consumer matters are discussed.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Of Consuming Interest (Newsletter) ($24.00 per year subscription)

PROGRAM SOURCE: Outdoor Life, Editorial Department, 355 Lexington Avenue, New York, New York 10017. Outdoor Life was founded in Denver, Colorado, by John A. McGuire. Its first issue appeared in January 1898 and it has been published continuously since that time without change of title. It was purchased in 1934 by the Popular Science Publishing Co., Inc. and the offices were transferred to New York City. Since its founding it has absorbed several other magazines, notably Outers Book and Recreation. It is a magazine devoted to hunting and fishing, boating, camping, and conservation. It has an average total paid monthly circulation of 1,710,308.

MAJOR CONSUMER OBJECTIVES: To teach readers how to hunt and fish and enjoy the outdoors; to tell them where to go to get the best hunting and fishing or other outdoor activity, and how to prepare for such trips; to tell them what's new in hunting, fishing, boating, camping and allied fields; to teach them how to conduct themselves safely in outdoor pursuits, and to teach and spread the principles and practices of conservation.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Along with its general monthly fare of stories on hunting and fishing, Outdoor Life lays great stress on conservation. In 1946 it originated America's Conservation Pledge in a nationwide contest and presented it to the nation as a public service. In 1951 the magazine established the Outdoor Life Conservation Award to encourage Americans to practice what the Pledge teaches. This award is presented annually to a conservationist who has set an outstanding record. In 1968 Outdoor Life introduced regional inserts on a permanent basis: Northeast, Southeast, Midsouth, Midwest, Great Lakes, West. These make it possible for Outdoor Life to address itself to local problems that are not necessarily of interest to the national readership.

Outdoor Life has had for sale in the past, at cost, various kinds of conservation materials: Conservation Pledge posters, gummed stickers, hot-iron transfers, decals, etc. Requests are still received for such materials and can be supplied in limited amounts. There are plans to renew this program on a broader basis.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
How to Form a Sportsman's Club (booklet) (free)

PROGRAM SOURCE: Parents' Magazine Enterprises, Inc., Editorial Department, 52 Vanderbilt Avenue, New York, New York 10017. Parents' Magazine, first known as Children, The Magazine for Parents, was launched in 1926. In addition to publishing Parents' Magazine, the parent corporation publishes three children's magazines--Humpty Dumpty's Magazine, Children's Digest, and Young Miss--and three magazines for expectant and new mothers--Expecting, Your New Baby, and Baby Care Manual. Other corporate divisions include the Parents' Magazine Press (Books for Children) and the Parents' Magazine Book Club for Children.

MAJOR CONSUMER OBJECTIVES: Editorially, Parents' Magazine is addressed to intelligent young mothers and fathers vitally interested in all aspects of family and home life. Editorial concern is on the problems and pleasures parents experience as their children arrive and develop. Psychological, educational, health, marital and community problems are covered as are the basic subjects of housing, food, and fashions for the family.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The entire editorial content of Parents' Magazine is concerned with the education of the consumer, specifically the education of mothers and fathers of growing families. Sections of Family Food, Family Fashions, and Family Home appear regularly every month. Additional regular editorial features cover Beauty, Books for Parents, Books for Boys and Girls, Home Sewing and a Family Movie Guide. The September issue is a special Education Issue while November is a special Family Health Issue.

Each year since 1955, Parents' Magazine has recognized the accomplishments of boys and girls across the country through its Annual Youth Group awards program. Prizes are given to Youth Groups performing outstanding services in their communities. Medals are also conferred annually on individuals for Outstanding Service to Children.

A list of previously published articles that are available in reprint form at minimum prices may be obtained by writing the editors.
PROGRAM SOURCE: Popular Mechanics Magazine, Service Bureau, 224 West 57th Street, New York, New York 10019. Popular Mechanics, a men's service magazine published monthly by the Hearst Corporation, was established in 1902. Circulation (June 1969) is 1,711,561 with an audience of more than 5,000,000 men.

MAJOR CONSUMER OBJECTIVES: Popular Mechanics seeks through its editorial pages to serve men and their families with the mechanics of modern living as they apply to business, home, automobiles, sports, science, photography, electronics and world affairs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Popular Mechanics' consumer education is projected through various types of editorial presentations available to the public in the magazine and annual and special publications. Service pages in Popular Mechanics provide readers with authoritative information and in-depth investigative reports such as automotive (Car Owners Report), boating and outdoor recreation, home and yard, shops and crafts, science and invention, space, aviation, military, and photography editorials.


MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Education materials listed in Popular Mechanics, Catalog of Plans, Publications, Projects (25¢ each cat.)
PROGRAM SOURCE: The Reader's Digest Association, Reprint Editor, Pleasantville, New York 10570. The Reader's Digest is the world's most widely read magazine. Its U.S. edition, founded in February 1922, has a guaranteed monthly circulation (in January 1970) of 17,500,000. Its international editions, published in 13 languages and circulating in more than 100 countries, enjoy combined circulation of more than 11,000,000 copies monthly. The Digest also publishes Reader's Digest Condensed Books, anthologies, reference books and general books. One of its divisions is the Funk & Wagnalls Publishing Company, and another division produces and distributes phonograph records.

MAJOR CONSUMER OBJECTIVES: A Reader's Digest editor once described the magazine's major goals as "to inform, to inspire and to entertain." It seeks to accomplish these goals through presentation of more than 35 articles a month on a wide range of topics: national affairs, self-help, conservation, safety, science and medicine, religion, "unforgettable characters", family life. It publishes condensations of articles from other media and original articles prepared by its own staff of several dozen staff writers, roving correspondents and editors.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Digest has traditionally been concerned with helping the consumer to help himself, through articles that attempt to educate and inform. For example, the Digest published articles on such new products as Corfam, paper clothing, automobile safety belts and studded tires, to name just a few, long before those product categories were well known. Digest articles have warned consumers against fraudulent repairmen, against slum swindlers, against ineffective warranties, against such medical cheats as phony arthritis "cures". Digest campaigns for conservation, for population control and for highway safety have had the objective of making life more comfortable and more meaningful for the public. Long before it was "fashionable" to do so, the Digest was publishing warnings of the risks of cigarette smoking. (It has never accepted cigarette advertising; nor does it publish liquor ads.) Whenever possible, the Digest makes reprints of articles available to readers, at small cost. Each issue of the Digest lists articles that are available in reprint form. Information about reprints of specific articles may be obtained by writing the Reprint Editor. This department also distributes an annual index of Digest articles.
PROGRAM SOURCE: Redbook Magazine, 230 Park Avenue, New York, New York 10017. Redbook is a women's service magazine for young married women between the ages of 18 and 34 published monthly by The McCall Publishing Company. This magazine, founded in 1903, was acquired by The McCall Corporation in 1919. Circulation (October 1969) is 4,600,000 with an audience of more than 8,000,000. Sales offices in New York, Boston, Philadelphia, Chicago and Los Angeles. Editorial and business headquarters at 230 Park Avenue, New York City.

MAJOR CONSUMER OBJECTIVES: Redbook's editorial purpose is to provide young married women with information, inspiration and factual material that will help them make decisions concerning the problems and the needs that they face in their new roles as wives, mothers, homemakers, heads of families and citizens.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Redbook devotes extensive space every month to all aspects of homemaking activities—shopping for goods and services, meal preparation, home furnishings, clothing, home sewing, home management and equipment and grooming. In recent years Redbook has published such consumer oriented articles as a fabric and fibers guide, how to buy children's shoes, how to budget your food dollar and two complete series of budget decorating articles, the first entitled First Home, the second called Small Wonders. In the field of nutrition Redbook has repeated annually for the past four years versions of the Wise Woman's Diet based on sound principles of nutrition. Redbook publishes annually more lineage on child care than any other national women's magazine. Money management and consumer costs of goods and services have occupied a major number of the article pages of this magazine for married women. Reprints of articles are available periodically as noted in the magazine.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Redbook Magazine ($3.95 per year subscription rate)
The Wise Woman's Diet 14-Day Cookbook (35¢)

PROGRAM SOURCE: Seventeen Magazine, 320 Park Avenue, New York, New York 10022. Seventeen Magazine, a service magazine for young women under 20, was launched in September 1944 by Triangle Publications, Inc. Circulation (July, 1969) is 1.5 million. Readership averages 6.5 million teen girls per issue, half of the young women between 13 and 19 in the U.S. Editorial and business headquarters at 320 Park Avenue, New York City. Editorial staff numbers about 150.
MAJOR CONSUMER OBJECTIVES: Seventeen has always dedicated itself to the interests, problems and development of the teen-age girl. Editors have adapted themselves to the changing viewpoints of teenagers through the years with such techniques as four consumer panels of 2,000 girls each around the country, a continuing series of more than 325 surveys in the past 25 years, and almost 25,000 unsolicited letters each year from teens.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Seventeen offers consumer education through various types of editorial presentation. Monthly features include a fashion section, showing clothes sized for the teen figure and priced for the teen budget, beauty articles that cover good grooming and health. The home and food departments offer articles on home furnishings, homemaking, hope chest collecting, new cooking techniques, shopping, menu planning, recipes and party ideas. Seventeen also runs regular columns that deal with the emotional problems of adolescence and choice of college and careers, plus depth pieces on such subjects as drug addiction, sex, homosexuality. In cooperation with the Macmillan Company and David McKay Company Seventeen carries on a continuing publishing program of hardcover books (13 so far) covering everything from etiquette and entertaining to cooking and travel. Seventeen also publishes many service booklets (skin care, sewing basics, driving, making gifts, exercise, hair, careers in fashion) which are sold on newsstands for 25¢.

In cooperation with some 500 stores, in cities throughout the United States, Seventeen conducts an annual "Beauty Workshop" program. The publication also sponsors an annual National Consumer Education program whereby high school home economics students visit local supermarkets and receive materials on food and nutrition. Another facet of the program is a series of Home and Food Forums for home economics teachers.

The available service booklets, costing 25¢ each, are listed monthly in Seventeen. They can be ordered by writing to P.O. Box 618, Madison Square Station, New York, New York 10010. Quantity discount is offered for bulk orders of 25 or more copies. A small charge is made for reprints of specifically requested articles.
PROGRAM SOURCE: Southern Living Magazine, P.O. Box 523, Birmingham, Alabama 35202. Southern Living is published by the Progressive Farmer Company, Birmingham, Alabama. The first issue was published in February, 1966, and went to approximately 200,000 charter subscribers in 12 states—Texas, Arkansas, Louisiana, Mississippi, Alabama, Georgia, Florida, South Carolina, North Carolina, Virginia, Tennessee, and Kentucky. Paid circulation has grown rapidly averaging nearly 600,000 monthly during the past 12 months. Circulation guarantee effective with the January, 1960 issue will be 600,000.

MAJOR CONSUMER OBJECTIVES: Southern Living's editorial philosophy is to reflect the positive aspects of modern, urban and suburban living in the South, illustrating those aspects of good living which are uniquely Southern or which take on a special quality from the Southern locale. Editorial content is comprised basically of the following subjects: Travel and recreation (including sports such as football, golf, hunting, fishing, camping), Foods and Entertaining, Homes and Decorating, Gardening and Landscaping, and Personalities.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Southern Living is basically a reader service magazine in that it provides readers with authoritative information in the basic subject areas.

PROGRAM SOURCE: Stereo Review, Circulation Department, 1 Park Avenue, New York, New York 10016. Founded as HiFi and Music Review in February 1958 by Ziff-Davis Publishing Company. Name changed February 1960 to HiFi/Stereo Review to reflect the introduction of stereo recording, and changed again in November 1968 to Stereo Review to reflect the discontinuation of monophonic recording, "hi-fi" having become in common usage a synonym for "mono". Guaranteed circulation for 1970 is 300,000 per month, making Stereo Review the largest music and record magazine in the world.
MAJOR CONSUMER OBJECTIVES: Stereo Review is a special interest service magazine in the field of music recording and reproduction. It undertakes to be an informed observer offering balanced coverage of (1) stereo equipment—all component types and price ranges; (2) recordings—both disc and tape, classical, popular, jazz, and spoken word; (3) general musical matters—classical and popular—for an audience having not only widely differing tastes, but different levels of sophistication, musical and general education, and economic resources.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The editorial program aims to inform the reader (bringing to his attention all significant news of equipment, music and recordings), to instruct the reader (in the technical aspects of the equipment and recordings and the historical and artistic aspects of the music) in a rigorous manner and without condescension, and to evaluate new equipment and recordings for him. The purpose is to communicate, and not to mystify, confuse, or (worst of all) to impress. Explanations must be clear, concise, simple, straightforward, accurate, and without ambiguity, but still retain the humor, the grace, and the unique prose styles of the many fine writers who are contributors. Thus the magazine itself is an instrument of consumer education.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Stereo Test Record Model 211 ($4.98)
- Stereo Test Record Model SR12 ($4.98)
- Basic Repertoire Updated (free) (revised each year)
- Basic Audio Vocabulary (free) (currently being updated)
- Calendar of Classical Composers (free)
- Stereo Demonstration Record ($4.98)

PROGRAM SOURCE: Sunset Magazine, or Sunset Books, Travel, Garden, Food, or Building Department (as appropriate), Menlo Park, California 94025. Sunset, founded in 1898 by the Southern Pacific Railroad, has been published since 1929 by Lane Magazine and Book Company as "the magazine of Western Living"--a home service and travel publication addressed to readers living in the Far West (California, Oregon, Washington, Idaho, Utah, Nevada, Arizona, Hawaii, Alaska). Its circulation in 1969 was approximately 925,000, indicating a readership of about 3,000,000. The company's headquarters is in Menlo Park, California; there are editorial offices in three other cities, advertising offices in nine cities.
MAJOR CONSUMER OBJECTIVES: Sunset's objective is to provide for Western men and women readers a regional service, unduplicated by national or local publications, in four fields of interest: gardening and landscaping, building and crafts, food and entertaining, and travel and recreation. The Lane Company also publishes Sunset Books, with 120 titles currently in print. General subject areas are similar to those of the magazine; additional categories are Sunset Junior Books and Sunset Pictorials.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The magazine publishes staff-researched, staff-written articles in the four general subject areas indicated above. Story development involves extensive testing; all recipes and all craft projects, for example, are thoroughly tested. Article emphasis is on how-to-do-it information and instruction. Recurring features include such series as The Western Kitchen, The Changing Western Home, Sunset's Garden Guide, and Community Action in the West. Sunset is published in four zoned editions: Pacific Northwest, Central, Southern California-Hawaii, and Desert.

Sunset sponsors demonstration home gardens at Strybing Arboretum, San Francisco; Los Angeles State and County Arboretum, Arcadia; and Arizona-Sonora Desert Museum, Tucson.

Biennially the magazine co-sponsors with the American Institute of Architects the AIA-Sunset Western Home Awards for outstanding residential design. Sunset also conducts an annual gardening contest.

Reprints of published articles can be ordered at cost under certain circumstances. An index of the magazine's contents is published annually. A Sunset Books catalog is published twice a year.

PROGRAM SOURCE: 'Teen Magazine, 8490 Sunset Boulevard, Los Angeles, California 90069. 'Teen Magazine is published by Petersen Publishing Company, Los Angeles, California, established with the company's first consumer publication (Hot Rod) in 1948. 'Teen is the only female book at Petersen--came into existence in 1957. Although printing is done in Chicago, the head editorial office is in Los Angeles with a branch editorial office in New York. 'Teen editors reflect the image of the 'Teen-age market with a median age of 24.
MAJOR CONSUMER OBJECTIVES: *Teen is a service magazine, successfully incorporating the latest in fashions, beauty information, editorial features slanted towards the readers' needs, entertainment features on current trends in records, groups, singers, stars. *Teen relies heavily on research--reader response--and reader general correspondence in determining editorial content.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: *Teen employs consumer education programs and/or activities primarily through its service pages--much emphasis is put on "do your own thing" in home sewing area, including knitting and crocheting. Healthful exercise articles and dietary information is also included, as well as a monthly column authored by a doctor called "M.D.'s Corner". "We Get" airs the readers' views. Monthly "Dear Jack and Dear Jill" columns answer questions and offer advice to readers. In addition, *Teen conducts its own research to determine readers' likes and dislikes on a continuous basis. *Teen editors use "personal appearance" technique to keep up on current teen interests--at schools, department stores, flash interview round-up columns on controversial teen topics. The editors of *Teen publish a monthly newsletter, *Teen Tested Topics, to acquaint advertisers, interested persons, with *Teen's youth market.

Various research materials developed by *Teen Magazine are available with cost. *Teen Tested Topics also available on a monthly basis. Other research material available through the research department of Petersen Publishing Company.

PROGRAM SOURCE: What's New in Home Economics, 466 Lexington Avenue, New York, New York 10017. Business press magazine, controlled circulation magazine; has been in existence for 33 years. Part of the Magazine Publishing Division of the Reuben H. Donnelley, Inc. Staff is comprised of editorial director, two staff editors and a managing editor.

MAJOR CONSUMER OBJECTIVES: Magazine serves the Home Economics Profession. Home Economists are dedicated to family service. The family is the consumer.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The purpose of the magazine is to keep the readers up to date in all areas of home economics. The vast majority of the information is consumer education oriented. One of the areas covered in the magazine is Consumer Education per se. The magazine has a circulation of approximately 60,000 of which there are 51,000 teachers.

Subscription circulation is restricted to bona fide home economists who are actively employed in the home economics field.

PROGRAM SOURCE: Woman's Day Magazine, Reader Mail Department, 67 West 44th Street, New York, New York 10036. In 32 years of publication, Woman's Day has had a simple credo: service to the reader. The magazine is published monthly by Fawcett Publications, Inc., Fawcett Building, Greenwich, Connecticut 06830. Has editorial staff of about 80 persons. Circulation, exclusively by single-copy sales, is 7,000,000 (October 1969) with an audience of more than 13,000,000. Editorial and business offices at 67 West 44th Street, New York City.

MAJOR CONSUMER OBJECTIVES: Woman's Day is a service magazine for women devoting more of its editorial linage to consumer education than to any other subject. Eighty-one per cent of its features provide information on the purchase, use and maintenance of products and services relating to home management, family care and personal grooming--specifically in the areas of food, kitchen equipment, home furnishings, clothing, children's needs and beauty aids, as well as health, gardening, entertainment, hobbies, travel and transportation.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: In accord with a general policy of presenting material of maximum practicality and utility, Woman's Day features only products and services available to middle income readers throughout the country. The magazine's special emphasis on do-it-yourself features, make-it-yourself projects, and careful shopping reflects an underlying rule of presenting only ideas, projects, products and services where results justify the time, money or effort expended. Examples: Food editorial pages, providing more than 1600 menus and recipes annually, are distinguished by a monthly meal-planning calendar, "Money-saving Menus", which features good seasonal buys in nutritionally balanced meals. Fashion editorials are accompanied by full how-to-make, how-to-use, how-to-buy information. All clothes to be sewn from patterns are accompanied by a sewing lesson to guarantee satisfactory results. Occasional articles guide the reader in judging workmanship and other qualities contributing to wearability in ready-to-wear clothing, and feature low and moderate-priced items of high quality.

Woman's Day is very nearly unique in having a workshop on its premises, staffed with craftsmen and carpenters to design and test all building and renovating projects.

More than 150 service leaflets and books, beginning at 15¢, are offered. Free lists of available booklets can be obtained from Reader Mail Department, Woman's Day, 57 West 44th Street, New York, New York 10036. Please specify area of interest. Bulk rates supplied on request.

Copies of books, pamphlets, and past issues can be obtained from Woman's Day, P.O. Box 1000, Greenwich, Connecticut 06830.

PROGRAM SOURCE: Young Miss Magazine, 52 Vanderbilt Avenue, New York, New York 10017. Parents' Magazine Enterprises, a company that has specialized in publications devoted to parents and children for over 40 years, Young Miss (formerly Calling All Girls) has been published since 1953. It attempts to bring wholesome material to the attention of young teen-age girls in such a way that they will enjoy reading it. PMP also publishes Parents' Magazine, Children's Digest, Humpty Dumpty and other magazines for adults on child care. Children's books are also published.
MAJOR CONSUMER OBJECTIVES: To help girls from approximately 10 to 14 adjust to the problems of growing up and to enjoy being exactly what they are.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Articles have been published on subjects of major importance to this age group—getting along with siblings, parents, and peers; career articles on such professions as teaching, library services, nursing, secretarial, etc.

Copies of all articles are sent to readers, after publication, when they write in with a problem similar to one which was discussed in the magazine. There is no formal reader service department, but all reader mail is answered the day it is received. Young Miss magazine’s consumer education materials are the magazine itself.
CONSUMER EDUCATION PROGRAMS OF EDUCATIONAL ORGANIZATIONS AND INSTITUTIONS


MAJOR CONSUMER OBJECTIVES: To educate high school seniors, college students, school teachers, and clergy as to how our American business system operates.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Talks and films (the best we can find produced by others) in the classroom, company visits, A return to the class by representatives of the company visited for students. Visits to labor unions. Seminars for discussion and field trips to industry and unions for school teachers (especially economics and social studies teachers) and clergyman. Panel discussions for college students. Reached 100,000 students in school year 1968-69. Newsletter is sent to members.

PROGRAM SOURCE: Association Films, Inc., 600 Madison Avenue, New York, New York 10022. Association Films is a distributor of sponsored, educational and special purpose motion pictures, filmstrips and other educational and consumer materials. Have long represented clients and advertisers who serve the home economics field. From this involvement an in-depth survey was prepared to determine the extent of consumer education in schools; materials needed; and other information. The results are about to be published.

MAJOR CONSUMER OBJECTIVES: To acquaint teachers with the new emphases on consumer education in high schools and to implement their teaching of the subject by the issuance of Consumer Education Resources Guide. This will be published by Association Films and will list films, filmstrips, booklets and other non-text materials relating to consumer education.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Association Films distributes films and other materials to teachers of consumer education, home economists, consumer education departments, social studies teachers and other educators involved in the teaching of consumer education and related consumer-oriented subjects.

The ultimate target audience is the consumer, with the teachers acting as the intermediary, acquainting students with the many facets of consumer education.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Survey on Teaching of Consumer Education (free; 1-5 per order)

PROGRAM SOURCE: Bailey-Film Associates, 11559 Santa Monica Boulevard, Los Angeles, California 90025. A division of the Columbia Broadcasting System, Inc., producers and distributors of educational media. BFA is a merger of Bailey Films and Film Associates, two audiovisual companies in business prior to the merger 30 and 20 years respectively.

MAJOR CONSUMER OBJECTIVES: Provide audiovisual media for classroom use at the junior-senior high school and junior college levels designed to develop understanding of and respect for wise money management.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Consumer Education Series of three 16 mm motion pictures uses dramatic contexts in which to convey basic information on individual budgeting, installment buying, and retail credit buying. The facts and the importance of knowing them are demonstrated through the needs of two sisters who are just striking out on their own.

The Money Management Series of six sound filmstrips provides the basic knowledge of loan and credit practices required for intelligent money management--from the information required on charge account applications (and the reasons it is needed) to an understanding of the various types of loans and interest rates to details on retail merchants credit associations.

Complete information and/or catalogs may be obtained by writing Bailey-Film Associates at the above given address. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

16 mm Motion Pictures, Color:
Consumer Education Series
Consumer Ed.: Budgeting - 12 min. ($145; or $8 for 3-day rental)
Consumer Ed.: Installment Buying - 13 min. ($155; or $8 for 3-day rental)
Consumer Ed.: Retail Credit Buying - 11 min. ($135; or $8 for 3-day rental)

Sound Filmstrips, Color:
Money Management Series
Money Mgmt.: Charge Account Applications
Money Mgmt.: Charge Cards and Charge Statements
Money Mgmt.: The Bank Loan
Money Mgmt.: The Finance Company
Money Mgmt.: The Credit Union
Money Mgmt.: The Retail Merchants Credit Association
6 filmstrips, ea. $7.25 / 6, 12" records, ea. $5--
boxed, $72
PROGRAM SOURCE: Consumers' Research, Inc., Washington, New Jersey 07882. Consumers' Research had its origin in 1927 in the White Plains, New York Consumers' Club organized by Frederick J. Schlink, engineer-physicist. In December 1929, Consumers' Research was set up as a non-profit corporation and formally organized as an independent consumer-supported, scientific, technical, and educational service. For over 40 years Consumers' Research has presented unbiased practical and technical information and counsel on goods and services purchased and used by the ultimate consumer through its monthly Consumer Bulletin and the Consumer Bulletin Annual "Handbook of Buying" series.

MAJOR CONSUMER OBJECTIVES: Consumers' Research reports the results of laboratory and other tests it conducts on a wide range of the products consumers buy and use, by brand name, evaluates their relative performance, their defects, advantages and disadvantages. Its studies include such items as television sets, water heaters, clothing, sewing machines, mowers, cameras, etc., along with information and advice on such topics as home heating systems, home improvement and maintenance, cosmetics, food, nutrition and health. It gives major consideration to safety in the home and the avoidance of injuries from electrical and other causes.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumers' Research, as a non-profit, federal tax-exempt organization, established for scientific and educational purposes, is prohibited by federal law and regulations from carrying on propaganda, or otherwise attempting to influence legislation, or to seek to bring about changes through state or federal laws.

Its educational activities are in the form of published bulletins and reprints made available by subscription to school and college classes in consumer-related courses and through lectures given in secondary schools, colleges and universities and in workshops organized by teacher-training institutions for the benefit of teachers in economics, home economics, distributive education, consumer education, etc. Slide series on several subjects of direct interest to educators are also available.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumers' Research via color slides (free)
The Consumer in the Market Place - mimeo (40¢)
A Consumer's View of Food Controls - reprint (30¢)
Put Your Complaint in Writing (15¢)
You Can't Really Get It Wholesale (15¢)
How Much Do Trading Stamps Add to Your Grocery Bill (15¢)
Death May Lurk in Your Home (25¢)
Package Designers Use Many Techniques in Packaging and Labeling to Deceive the Customer (40¢)
Your 30-day "Revolving Charge Account" May Be Costing You Money (20¢)
Safe Water for Drinking and Cooking (15¢)

PROGRAM SOURCE: Consumers Union of U.S., Inc., 256 Washington Street, Mount Vernon, New York 10550. Founded in 1936 to provide consumers with information and counsel on consumer goods and services, to give information on all matters relating to the expenditure of the family income, and to initiate and cooperate with individual and group efforts seeking to create and maintain decent living standards.
CU is a non-profit, non-commercial organization, chartered under the Membership Corporations Law of the State of New York. It derives its income solely from the sale of its publications and occasional nonrestrictive, non-commercial grants. CU accepts no advertising. All product test samples are purchased anonymously at retail.

MAJOR CONSUMER OBJECTIVES: To carry out performance and use tests of consumer products and to provide consumers with test results and product evaluations by brand name through Consumer Reports Magazine (circulation July 1969 1,600,000); to conduct research on economic and social problems and publish the findings for consumers; to aid and encourage consumer education.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: CU's principal vehicle for consumer education is its magazine, Consumer Reports, published monthly. In addition, books and booklets are published on consumer matters. A special low-cost subscription rate is made available for classroom use of Consumer Reports and a kit of teachers' aids is provided.
Consumer information is made available to the mass media by monthly news releases and a series of radio tapes. Cooperation is given to National Educational Television and to the television networks for the production of television coverage of timely consumer questions. A film on CU's work is available without a fee for the cost of mailing. Mailing lists maintained for editors of publications and other selected communicators.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Reports (1 year, $6; 2 years, $10; 3 years, $14)
Consumer Reports (10¢ per copy, minimum order of 15 copies of any monthly issue, limited to teachers, and available September through June)
Consumer Education at Lincoln High School ($1.00)
Consumer Education--Its New Look ($2.00)
Consumers Want to Know - film (free, except for postage; produced by CU)
A documentary film on Consumers Union produced by the Canadian Broadcasting Corporation (free, except for postage)

PROGRAM SOURCE: Coronet Instructional Films, 65 East South Water Street, Chicago, Illinois 60601. Coronet Films, started in 1939, is a large producer of 16 mm educational sound motion pictures. Coronet also produces 35 mm filmstrips, and 8 mm film loops for the educational market. A pioneer in the audio-visual field of education, Coronet produces materials that are specifically designed to complement the modern curriculum. Using modern instructional filming techniques and teaching methods each Coronet Film is the combined effort of professional educators, educational film writers and producers.

MAJOR CONSUMER OBJECTIVES: To provide students with visual learning experiences that aid in developing their knowledge and responsibility as a consumer in society.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Serves the educational system in providing visual instructional materials in areas of the curriculum that relate either directly or indirectly to the consumer education of the students. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Coronet Film Catalog (free)
Coronet Filmstrip Catalog (free)
How to Make a Film Library Work Effectively (free)
The Coronet New Film Library Program (free)
PROGRAM SOURCE: Distributive Education Department, Temple University, Division of Vocational Education, 316 Seltzer Hall, Philadelphia, Pennsylvania 19122. Long established program to prepare teacher-coordinators to train others for careers in the distribution of goods and services. Product/Merchandise information and consumer buying habits are an integral part of this program, and such courses are offered. Campus and off-campus programs are offered, as well as the availability of field service personnel.

MAJOR CONSUMER OBJECTIVES: To make individuals more intelligent buyers and consumers. Provide information about specific products, their use, and their selling points. Develop more effective methods of distributing goods and services. Educate others in organizing special consumer programs to meet specific needs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Courses and programs are offered as part of degree program. Special non-credit seminars and workshops are offered upon request. Work with disadvantaged and minority groups. Projects include studies by the Department as well as by graduate students. Annual workshop on exporting. Follow consumer buying habits and new implications for training personnel to serve the consumer. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Bibliography of Sources for Merchandise/Product Information (free; one per person)
- Where to Buy Goods at the Factory in the Wilkes-Barre, Pennsylvania Area (free; one per person)

MAJOR CONSUMER OBJECTIVES: To supply in systematic and readily usable form information needed to select the most effective materials, equipment, and systems to meet carefully specified educational objectives; to assist in determining what factors affect the effectiveness of educational consumer goods; to assist the consumer in the articulation of objectives to be served by the materials purchased; to make consumers' needs known to producers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conducts research on use of instructional materials, equipment, and systems; collects and synthesizes descriptions, professional analyses, and opinions of instructional materials, equipment, and systems; issues monthly during the academic year "Educational Product Report", containing detailed comparative information on a given class of product, articles on selection and use of instructional materials, and/or glossaries and aids for consumers.

Fourteen product description volumes are available, ten single volumes at $5.00 each and four double volumes at $10.00 each. They cover overhead projectors, books and series for teaching secondary school social studies, "modern" mathematics texts for elementary schools, elementary school science series and kits, black and white television receivers, programmed instruction for certain subjects, 8 mm projectors, phonics materials, an audio-visual glossary, educational evaluation techniques, and black history and biography. A volume is added to the series every month during the academic year.

PROGRAM SOURCE: Family Economics Department, Kansas State University, Justin Hall, Manhattan, Kansas 66502. A department in the College of Home Economics which is concerned with the economic problems of families arising both out of family management and the economy's impact on families. Other areas are housing, household equipment, and home management.

MAJOR CONSUMER OBJECTIVES: To promote better understanding of the role of the consumer in the economy from the viewpoints of the consumer, private enterprise and government. To stimulate and develop improved communications to accomplish same.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Offers undergraduate and graduate courses. Conducts mission-oriented and basic research in consumer area. Engages in adult education through lectures, institutes, and community programs. Engages in public policy formation through appearances at hearings, consultant at Federal hearings.

Cooperates with and works in related organizations to encourage participation in consumer affairs; e.g., American Home Economic Association, Kansas Citizens Council on Aging. Consults with private groups; e.g., American Bankers Association, Kansas Consumer Finance Association, Kansas Credit Union League, American Meat Institute, Kansas Food Dealers Association. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Lists of Publications Available from Department (free)
Topics:
History of Consumer Movement (priced to cover handling costs)
Truth-in-Lending
Consumer Credit
Trading Stamps
Aging
Housing

PROGRAM SOURCE: Family Financial Education, Inc., Council for, Twin Towers Building, Silver Spring, Maryland 20910. The Council for Family Financial Education, Inc. was founded in March of 1969; formerly National Committee for Education in Family Finance (1949-1969). Headquarters in Silver Spring, Maryland. University Centers at: University of California, Los Angeles; University of Florida; University of Georgia; Indiana State University; University of Maryland; Miami University, Oxford, Ohio; Pennsylvania State University; University of Puerto Rico; Southern Methodist University; State College of Arkansas, Conway, Arkansas; Syracuse University; and Southwest Center for Family Financial Education, University of Oklahoma. Operates teacher training programs and develops instructional materials, funds research projects in consumer education and related activities.
MAJOR CONSUMER OBJECTIVES: Serves as an independent, non-profit, educational corporation to assist schools, colleges, and other institutions in the development of Consumer Education and Financial Planning as a vital aspect of our nation's instructional program.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Trains educational leadership for service in the field of consumer education. Provides consultative services to State Departments of Education, school systems, professional education organizations, and publishers of educational materials. Develops, funds, and evaluates programs of teacher education in cooperation with formal educational institutions. Develops or encourages the development of appropriate instructional materials for classroom use in the field of consumer education. Conducts research relative to the content, methodology, and effectiveness of Consumer Education Programs. Conducts pilot programs on behalf of business, government, industry, and labor organizations in the field of consumer education. Develops, tests, and demonstrates community programs of adult education in the areas of effective buymanship and family financial management. Mailing lists restricted to professional educators and students preparing for teaching career.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Teaching Consumer Education and Financial Planning ($6.00)
Family Financial Education for Adults ($4.00)
Free and Inexpensive Materials for Teaching Consumer Education ($1.00)

PROGRAM SOURCE: Family Finance and Consumer Education, Center for, Box 936, State College of Arkansas, Conway, Arkansas 72032. The Center for Family Finance and Consumer Education established in 1965 at the State College of Arkansas is one of 12 regional centers located on college and university campuses across the nation under the direction and leadership of the national Council for Family Financial Education. The Institute of Life Insurance and the State College of Arkansas furnish the principal financial support for the operation of the Center at Conway, although contributions are received from business and industry as well as foundational and professional organizations.
MAJOR CONSUMER OBJECTIVES: A long-range educational program whose
basic objective is that young people and adults in the
nation’s schools and colleges may receive instruction in
the fundamentals of sound consumer and family financial
managements.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: A major responsibility
of the Center is to conduct a five-week graduate workshop
in family finance and consumer education each summer for
elementary, secondary, and college teachers, administra-
tors, supervisors, curriculum directors, and others. This
workshop provides educators with information related to
personal and family financial problems and principles of
money management, as well as methods for use of this in-
formation in connection with classroom curriculum develop-
ment.

The Center also offers leadership in the following areas:
(1) Assisting public school systems in the development of
curriculum materials in family finance and consumer educa-
tion; implementing in-service teacher educating programs;
providing resource materials and teaching aids; and fur-
nishing speakers for school assemblies, classroom dis-
cussions, and counseling programs. (2) Sponsoring and
assisting in experimental teaching and consumer research
projects. (3) Assisting colleges and universities in
planning and implementing family finance and consumer
education seminars, symposiums, and workshops. (4) Aid-
ing professional organizations, civic clubs, churches,
and social groups in planning meetings, conferences, and
institutes related to money management. (5) Development
of adult education programs emphasizing money management
and consumer content information. (6) Providing family
finance programs to low-income and/or culturally deprived
families.
Individuals can have their names placed on a mailing list
to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Family Finance - a guide for teachers of home economics
($2.50)
PROGRAM SOURCE: *Family Finance Education, Personal and Professional* (Council for Family Financial Education), College of Education, University of Georgia, Athens, Georgia 30601. The Council was established March 17, 1969, as an independent, non-profit, educational organization to assist schools, colleges and other institutions in the development of Consumer Education and Financial Planning as a vital aspect of our nation's instructional program. Creation of the Council restructured the former National Committee for Education in Family Finance. The new program incorporates objectives and ongoing programs of the National Committee through an expanded program of consumer education.

MAJOR CONSUMER OBJECTIVES: To train educational leadership for the field of consumer education; to provide consultative services to state departments of education, school systems, professional organizations and publishers; to develop and encourage development of instructional consumer education materials for classroom use; to conduct research relative to content, methodology, and effectiveness of consumer education programs; and to develop, test, and demonstrate community programs of adult education in effective business and family financial management.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer education is viewed by the Council as fundamental to widespread understanding of the proper and effective use of family money. Such an understanding on the part of those with limited income will contribute measurably to the alleviation of the problems of the economically disadvantaged. The Council defines consumer education as the instructional process whereby an individual is equipped to (1) identify and establish priorities related to personal and family goals and aspirations; (2) find and evaluate alternative choices available; and (3) make choices which provide maximum satisfaction in terms of goal achievement based on best utilization of resources. At the University of Georgia, the Colleges of Education and Business and the School of Home Economics cooperate with the Council in providing programs for elementary, secondary and post high school teachers and teacher trainers; to develop an understanding of the need for family finance education; to become more knowledgeable in the various areas of family finance; to provide opportunities to plan and develop instructional materials for classroom use. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Teaching Family Finance in Homemaking Education ($2.00)
Teaching Family Finance through Business Education: A Resource Guide ($3.00)
Elementary Education Resource Guide in Family Finance ($3.00)
PROGRAM SOURCE: Family Financial Education, Center for, Indiana State University, Suite 400, Parsons Hall, Terre Haute, Indiana 47809. The Center for Family Financial Education, an interdisciplinary program, was established at Indiana State University in January, 1966, and is associated with the Departments of Economics, Home Economics, and Mathematics in the College of Arts and Sciences, the School of Business, the School of Education and the Council for Family Financial Education. Leadership at present is provided through a Director from Home Economics and Co-directors from the Schools of Business and Education and a multidisciplinary Advisory Council. The Center program is directed toward meeting the need in this region for educational programs in personal and family finance utilizing an interdisciplinary approach. This Center is supported in part by a grant from the National Council for Family Financial Education.

MAJOR CONSUMER OBJECTIVES: (1) To train educational leadership for service in the field of consumer education. (2) To provide consultive services to state departments of education, school systems, professional education organizations and publishers of educational materials. (3) To develop, fund, and evaluate programs of teacher education in cooperation with formal educational institutions in the North Central Region. (4) To develop or to encourage the development of appropriate instructional materials for classroom use in the areas of consumer education. (5) To conduct research relative to the content, methodology, and effectiveness of consumer education programs. (6) To conduct pilot programs on behalf of business, government, industry, and labor organizations in the field of consumer education. (7) To develop, test, and demonstrate community programs of adult education in the areas of effective buymanship and family financial management.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Sponsor in this region workshops or programs on Indiana State University and other campuses with follow-up activities for participants. (2) Work cooperatively with State Departments of Public Instruction to promote family financial education in elementary and secondary schools. (3) Provide channels of communication among the various disciplines represented in the program. (4) Provide consulting services for school systems interested in developing family financial education into their curriculum. (5) Collect and organize resource aids and teacher techniques for family financial education instruction. (6) Assist in identifying and interpreting needs in family financial and consumer education. (7) Secure funds to implement and support the program. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Family Finance Education, An Interdisciplinary Approach:
Volume I and Volume II
Annual Workshop for Family Financial Education Brochure

PROGRAM SOURCE: Family Finance Program, Education in, University of Maryland, College of Education, College Park, Maryland 20740. In-service teacher education workshops with up to six semester hours of graduate credit for teachers and educators of all grade levels and subject areas; a scholarship program operating through a grant from the Institute of Life Insurance through the Council for Family Financial Education; established at Maryland in 1958. Staffing provided by University of Maryland faculty; consultants utilized in specialized areas; program administered by College of Education with cooperation of Colleges of Home Economics and Business Administration.

MAJOR CONSUMER OBJECTIVES: Teacher education in both content and methods of instruction in consumer education; aimed at integrating personal and family finance and consumer problems into existing curricula; emphasis on behavioral learning outcomes through involvement with pertinent areas of consumer concerns.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Workshop environment for teachers provides opportunity to explore areas of the subject matter most pertinent to the school population in which the teacher works. Lecturers from business, government, professional areas, and consumer interest groups provide orientation to subject areas and problems; individual activities and small groups are oriented to developing teaching units, lesson plans, resource materials, and other classroom approaches to bring relevant consumer education into focus for students in any subject area and at any grade level. Teaching materials developed are shared within the class, but are not prepared for distribution. Published resources and materials are gathered and previewed for application to the classroom; follow-up meetings and communications attempt to keep teachers current and active in consumer education.
PROGRAM SOURCE: Family Finance, Southwest Center for Education in,
820 South Oval, University of Oklahoma, Norman, Oklahoma
73069. Organized in 1958, the Southwest Center for Educa-
tion in Family Finance functions under the Council for
Family Financial Education, Silver Spring, Maryland.
Staff consists of a Director, two Assistant Directors, and
six graduate students in the University of Oklahoma. The
Center is located in the College of Education of OU. It
maintains a subsidiary office in the Towers for providing
financial counseling to students and faculty members.

MAJOR CONSUMER OBJECTIVES: Provide education for teachers in the
area of family finance and general essentials of money
management. Provide counselors of low-income families in
Oklahoma City with a similar kind of education. Provide
students and faculty at the University of Oklahoma with
financial counseling as needed. Develop arrangements with
other colleges and universities to aid them in establish-
ing similar education and counseling programs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Essentially, family
finance at the University of Oklahoma involves eight as-
pacts: planning, buying, borrowing, saving, investing,
protecting, sharing, and earning more.
The program is aimed at teachers who will, in turn, pro-
vide instruction for students of all ages in public and
private education circumstances.
For the past two years the program has been aimed in two
additional directions: (1) preparation of counselors so
that they, in turn, can help their low-income families in
a variety of aid programs; and (2) provide financial
counseling for students and faculty members at the Univer-
sity of Oklahoma.
Summer workshops and midyear follow-up programs are pro-
vided for the teachers. Classes are conducted in Okla-
ahoma City for the counselors of low-income families.
Individual conferences, group guidance, and infrequently
classes are provided for the students and faculty.
Individuals can have their names placed on a mailing list
to receive a newsletter, the only regularly mailed item.
PROGRAM SOURCE: Follett Education Corporation, 1010 West Washington Boulevard, Chicago, Illinois 60607. Follett Educational Corporation has existed as a publisher of educational materials in elementary, secondary and adult education for nearly 50 years. Since the mid 1950's Follett's headquarters has been at 1010 West Washington Boulevard, Chicago, Illinois. The Corporation sells educational materials in all 50 states and overseas.

MAJOR CONSUMER OBJECTIVES: The major objective of Follett Educational Corporation is to provide quality instructional materials for children, youth, young adult and adult students. To serve both students and educators by solving learning problems both effectively and efficiently.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES:

Accent / Family Finances:
The Family Finances series, designed to develop insights into modern, personal financial planning, uses a contemporary narrative format to develop inductive problem solving. Students use basic arithmetic skills to analyze financial situations that can develop in family and adult life. These booklets cover financial areas such as interest charges, comparisons, budgets, income taxes, sales taxes, want ads, charge accounts, medical bills, etc. The skills developed and the understanding of budgeting principles are those students presently need or will need in the immediate future.

Accent / Consumer Education:
This series of six booklets presents in a straightforward fashion the major areas of family economy, from budgeting to investing. Sound financial principles are explained and applied in everyday situations. The realistic examples show these principles at work and enable students to relate their new learning to daily life. These "easy reading" materials provide basic information needed for successful money management and for understanding the complexities of the consumer world. Mailing lists are maintained for educational institutions personnel only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Just Married (69¢)
Containers (87¢)
Family of Five (69¢)
On Your Own (69¢)
Head of Household (69¢)
Knowing How to Budget and Buy (87¢)
Insuring Your Life, Income and Property (87¢)
Social Insurance (87¢)
The Law for You (87¢)
Understanding Consumer Credit (87¢)
Investing Your Savings (87¢)
PROGRAM SOURCE: 4-H Service Committee, Inc., National, 59 East Van Buren Street, Chicago, Illinois 60605. The National 4-H Service Committee is a voluntary, non-profit educational organization chartered in 1924 to aid the Cooperative Extension Service in advancing the 4-H program. To accomplish this purpose it enlists the support of business organizations, foundations, civic groups, and individuals who believe in the 4-H movement. Staff members serve in a liaison capacity to coordinate and guide the activities of those who lend assistance to the 4-H program.

MAJOR CONSUMER OBJECTIVES: To help 4-H members become competent consumers by providing opportunities for "learn by doing" experiences, by providing awards and recognitions for accomplishments, and by providing scholarships for professional and technical education.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Provides support for 4-H awards program on consumer education - Home Economics for Teenage Boys and Girls. Publishes program leaflets for supported 4-H programs. Some emphasis is given to consumer competencies in most programs. Cooperates in the development of appropriate educational materials for specific 4-H programs. Some emphasis is given to consumer competencies in most materials.

Extension personnel can receive information by writing to the National 4-H Service Committee, Chicago. Local 4-H leaders can request information from County Extension Offices. All materials are available to Extension personnel only. Notices of the availability of materials are distributed to Extension Personnel at appropriate times.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: All materials available to Extension personnel only.

- 4-H Consumer Education Program Leaflet (free)
- 4-H Home Improvement Is for You (free)
- 4-H Home Management Helps You (free)
- 4-H Food-Nutrition Series (21-25¢)
- 4-H Automotive Series (15-35¢)
- 4-H Clothing Formula (free)
- 4-H Move with the Market (free)
- 4-H Home Preserved Foods Preform (free)
- 4-H Handbook for Local Leaders (free)
- Catalog of Educational Aids (free)
PROGRAM SOURCE: Fundamental Education, Board for, Director of Educational and Administrative Services, 156 East Market Street, Indianapolis, Indiana. The Board for Fundamental Education is a non-profit, non-sectarian, national organization dedicated to the concept of helping people to help themselves. Its headquarters is located in Indianapolis, Indiana, with offices in Baltimore, Calumet City, Illinois; Dallas, New York, Los Angeles, and Washington D.C.

MAJOR CONSUMER OBJECTIVES: Consumer education is incorporated in the basic education curricula and in the World of Work program. The objectives are: (1) to understand the need for budgeting one's pay; (2) to develop the habit of becoming efficient consumers; (3) to become aware of the advantages and disadvantages of buying goods on time, of procuring loans, and buying goods on credit.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Some of the topics discussed in classes include the following: Time Is Money; Money Management; Your Budget; Making the Most of Your Money; Becoming a Good Consumer; Installment Buying and Loans.

No publications have been developed devoted solely to consumer education. Instead, materials on consumer education are included in the book used for the World of Work program and in the books used for basic education classes. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Future Farmers of America, Alexandria, Virginia 22309. Founded in 1928; 450,000 students of Agricultural Education studying for careers in agriculture. Help students become established and through organized instruction under 11,000 teachers in 9,000 secondary public schools become acquainted with management of all agricultural businesses.

MAJOR CONSUMER OBJECTIVES: Provide information on credit, purchasing equipment (home), chemicals, and the latest developments of services and commodities as related to agriculture.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Teaching class instruction in management, credit, tax and other subjects to inform as well as draw conclusions on purchasing supplies, equipment, machinery, etc., according to the needs of specific individuals as well as different areas of agriculture. Attempt is made to study the needs and purchase according to functional requirements.

Information is supplied by manufacturers and distributors to professional people, teachers and specialists.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
National Future Farmer Magazine ($1.00 per year)

PROGRAM SOURCE: Future Homemakers of America, U.S. Office of Education, Washington D.C. 20202. Future Homemakers of America, established in 1945, is a non-profit, self-supporting organization sponsored by the U.S. Office of Education and the American Home Economics Association. Membership, which totals 604,000, is voluntary for students who are taking or have taken home economics in secondary schools. Twelve youth officers make up the National Executive Council; a representative adult National Advisory Board serves as the supervisory body. Chapter advisers are home economics teachers in local schools.

MAJOR CONSUMER OBJECTIVES: The over-all goal of FHA is to help individuals improve personal, family, and community living. Consumer education is an integral part of home economics programs in the secondary schools, and is emphasized in FHA through such national projects as "Make Your Money Behave" and "Our Future as Homemakers". The latter project has a section entitled "Our Consumer Role".

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: A National Program of Work designed as a plan of action for Future Homemakers of America is sent to each of the 12,000 chapters. This Program of Work has suggested activities and resources related to consumer education. Classroom, chapter and individual activities pertaining to consumer education are designed and carried out according to the individual, family, and community needs and concerns. Activities, surveys and other consumer information are shared through the FHA national magazine, "Teen Times".

MAJOR CONSUMER OBJECTIVES: To provide comprehensive instructional materials for use in junior and senior high schools as well as in adult education and general consumer education programs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: A comprehensive study program entitled Modern Consumer Education, including 40 reading selections, with accompanying answer key cards, student study guides and record books, instructor's manual, 12 audio tapes and two filmstrips. The topics covered fall into the following major areas: The Big Things You Buy, Smaller Purchases, The Law and Medicine, and Ways to Handle Money, and Ways to Shop. Among the detailed selections are: I Got to Have Wheels; Checking out a Used Car; The Costs of Running a Car; Car and Property Insurance; Furniture; Appliances; Repairs; Die Now—Pay Later; A Place to Hang Your Hat; You and Your Landlord; Best Food Buys; Food Planning; Women's Clothing; Men's Clothing; Your Clothing Needs; Your Medicine Shelf; Getting a Lawyer; If You Are Arrested; Common Problems with Civil Laws; Contracts; Regular Health Care; Medical Help-Fast!; Quacks and Medical Frauds; Health Insurance; Life Insurance; Ways to Pay for What You Buy; Figuring Credit Charges; Problems of Buying on Credit; Managing Your Money; Banking; Taking Out a Loan; Ads; Labels; Number-Size-Price; Guarantees; Stores; Salesmen; Buying by Mail; and Frauds.

The materials are housed in a box, containing two sets of reading selections and cards, one set of tapes and filmstrips, and one instructor's manual, and 20 student record books. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Modern Consumer Education ($220.00 net)
PROGRAM SOURCE: Home Study Council, National, 1601 - 18th Street, N.W., Washington D.C. 20009. The National Home Study Council was founded in 1926 through the cooperation of the Carnegie Corporation and the National Better Business Bureau. Its purpose was to establish and maintain high educational and business standards in private correspondence schools in the United States. In 1955 an independent Accrediting Commission was established to determine which schools met the rigid NHSC standards. In 1959 this Commission was approved by the U.S. Office of Education as a "nationally recognized accrediting agency". There are presently 120 accredited members.

MAJOR CONSUMER OBJECTIVES: To acquaint the public with the existence of the NHSC standards and of the accrediting Commission which accredits those schools that meet the standards. To make available to the public a current listing of the accredited schools to assist them in choosing a quality school.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Offers without charge to the public a Directory of Accredited Private Home Study Schools. Investigates and follows up on complaints involving NHSC member schools. Compiles and publishes an annual Correspondence Education Survey.


Publishes a newsletter, the NHSC News, monthly, with information on member schools and the home study field in general. Works with editors and writers in the preparation and publication of articles on the value of home study and the advantages of studying with an accredited school. Works with guidance counselors in the dissemination of information on accredited home study. Mailing lists are restricted to persons having some recognizable connection with or interest in the home study field.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Directory of Accredited Private Home Study Schools (free)
The Accreditation of Private Home Study Schools (free)
Accredited Home Study Courses for Industry Training (free)
Correspondence Education Survey (free)
Home Study and the Military (free)
Guidance Counselors: Their Importance to Home Study (free)
Junior Achievement, Incorporated, 909 Third Avenue, New York, New York 10022. Junior Achievement Inc., founded in 1919, is an educational program for students in the 10th, 11th, and 12th grades. This year 145,000 students, both male and female, took part in the 30 week program. National headquarters located in New York City, with area offices in over 267 communities in 50 states.

MAJOR CONSUMER OBJECTIVES: In J.A. teenagers are taught to manage and operate their own individual and miniature companies. They go through every step from organization and capitalization through final liquidation. During the growth of the J.A. program year these teenagers develop a product, package and market it while at the same time pay wages and salaries, keeping business records, etc.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Junior Achievement program has been called an extension of the high school economics course. It is a "laboratory" for economics using adult-style books and procedures. Teenagers are given the opportunity to test career field, conduct market research, etc. They are also given the opportunity to evaluate the American Free Enterprise System and determine final business careers, etc.

Individuals can have their names placed on a mailing list to receive materials. Junior Achievement has a variety of program materials and information pieces that are available. In addition, films designed for the teenage market can be purchased or rented. It is also possible to secure both adult and teenage speakers at times during the Junior Achievement year.
PROGRAM SOURCE: Labor Studies Center, The American University, Massachusetts and Nebraska Avenues, N.W., Washington D.C. 20016. The Labor Studies Center came into being as a unit of the College of Continuing Education in August 1967. It was set up to provide greater Washington D.C. area unionist with a university outlet for their educational needs. The Center has a director, two program coordinators and an administrative assistant.

MAJOR CONSUMER OBJECTIVES: The whole range of consumer activity—from legislation, credit, advertising, quality, etc.; educational programs are made to order along with material; in a sense what labor unions consider to be of interest.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Programs are usually short courses or conference type programs that are developed with the clients (international district councils and local unions, central labor councils).

PROGRAM SOURCE: MPATI, Inc. (Midwest Program on Airborne Television Instruction), Memorial Center, Purdue University, Lafayette, Indiana 47902. MPATI, Inc., a not-for-profit educational organization, designs and produces high-quality instructional television materials for use by its participants and for lease by educational organizations throughout the world. State and community participants of MPATI have unlimited use of the MPATI library of ITV series over state networks, ETV and ITFS facilities, CCTV systems, and/or other distribution systems. In 1968-69 more than 90 ETV facilities in 31 states including eight state networks, contracted to lease more than 290 uses of 31 MPATI series.

MAJOR CONSUMER OBJECTIVES: The design and production of high quality, critically needed instructional television materials is MPATI's major objective. Monies of MPATI participants are pooled to fund the development and production of these new materials. Each participant has a voice in determining both MPATI policies and actions by virtue of representation on the Board of Directors and the Curriculum Advisory Commission. MPATI's established and effective system of designing, producing, and evaluating ITV materials includes the use of curriculum advisory councils, content supervision, stringent production specifications, continuous quality control, and evaluation of the effectiveness of the materials.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: More than 40 ITV series are available in the MPATI library for lease by educational organizations, wherever they may be located. These series are designed as either (1) major resources to classroom teachers, (2) enrichment for classroom programs, (3) in-service education, or (4) comprehensive instruction for adult and other non-classroom situations. Subject areas include: science, music, foreign language (French, Spanish, Russian), literature, English language arts and phonics, social studies and history, mathematics, basic and remedial reading, art, and economics. The materials are designed for utilization by the following audiences, with frequency of materials for these audiences in the order listed: (1) students at primary, elementary, secondary, and college levels, (2) teachers, and (3) adult populations.

Mailing lists are maintained to send informational flyers describing the videotaped ITV materials available for lease and brochures on MPATI services and activities.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
(Prices vary according to number of educational institutions, etc.) Lease prices start at:
Our World of Economics (32, 20-min. telecasts) ($960)
Home and Family Living (16, 30-min. telecasts) ($720)

PROGRAM SOURCE: Modern Languages, The Institute of, 1666 Connecticut Avenue, N.W., Washington D.C. 20009. The Institute of Modern Languages was founded in 1960. An international organization engaged in diversified training, translation, publication and research activities within the areas of language and cultural communication and serving government, industry, the educational community and the general public.

MAJOR CONSUMER OBJECTIVES: To provide consistently superior cultural communications, language training, translation and publication services to the public.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Institute of Modern Languages' projected consumer education program is aimed at achieving a preventive awareness on the part of low-income inner-city dwellers through having the learners develop basic cognitive and communications skills in the fields of consumer legal or quasi-legal and economic arrangements. It also provides for education and training in such basic consumer areas as shopping wisely, resisting fraudulent and deceptive practices and credit procedures.

PROGRAM SOURCE: Parents and Teachers, National Congress of, 700 North Rush Street, Chicago, Illinois 60611. The National Congress of Parents and Teachers was founded in 1897. There are 43,390 PTA's, memberships total 10,249,740, and there are 52 state PTA's--in the 50 states, District of Columbia, and overseas (The European Congress of American Parents and Teachers).

MAJOR CONSUMER OBJECTIVES: PTA objects are to promote the welfare of children and youth in home, school, church, and community; to raise the standards of home life; to secure adequate laws for the care and protection of children and youth; to bring into closer relation the home and the school, that parents and teachers may cooperate intelligently in the training of the child; to develop between educators and the general public such united efforts as will secure for every child the highest advantages in physical, mental, social and spiritual education. Major objective: education.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer education information is relayed to PTA's and the general public through the PTA Magazine. Among recent articles were the following, closely related to this area of interest: They Teach Teenagers Where Their Money Goes, Home for Sale, Becoming Your Own Landlord, A Hunting We Go for a House, The Quack and the Dead, The Plight of the Consumer, and Things Go Better with Consumer Education. Special pamphlets are prepared for PTA's, such as Burn Proof and Thinking Straight about Drinking. A pamphlet on education on drug abuse will be available later in the year. The 1968-69 Legislation Program of the National PTA includes the following item: Consumer Welfare: Especially for the welfare of youth and young families, federal legislation should assure honest and clear labeling of products offered for sale, and clear statements of terms in sales and lending transactions.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
PTA Magazine ($2.50 per year, 10 issues)

PROGRAM SOURCE: Poison Control Centers, American Association of Education Committee, c/o Academy of Medicine of Cleveland, 10525 Carnegie Avenue, Cleveland, Ohio 44106. The American Association of Poison Control Centers was founded in 1957. Voluntary association of persons actively engaged in the operation of poison control centers and others interested in prevention and treatment of accidental poisonings.

MAJOR CONSUMER OBJECTIVES: The Committee on Educational Activities of the Association is concerned with making materials available that will help educate the public to the hazards of products in the home and the precautions to be taken to prevent poisoning accidents.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Committee on Educational Activities has developed visual aids on prevention of accidental poisoning. These include posters, slide talks, First Aid for Poisoning card, etc. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Slide Talk, Little Children and Big Poisons ($13.00)
Filmstrip for Elementary School Children ($6.50)
Captioned Slides ($6.00)
Poster ($5.00 per hundred)
First Aid for Poisoning card (free)

PROGRAM SOURCE: Schools Committee for Economic Education, National, Inc., 25 West 43rd Street, New York, New York 10036. The National Schools Committee for Economic Education, Inc. was founded in 1953; membership, 225 educators; Board of Directors includes businessmen and educators; active in 47 states thus far in 1969; interested principally in helping elementary and junior high school teachers teach basic economic concepts and principles and values which, of course, include much that can be called "consumer education" even though the young students have not yet entered the adult consumer world.
MAJOR CONSUMER OBJECTIVES: Main purpose is to extend understanding of the workings of the private property-competitive-free enterprise system so that young Americans can recognize their privileges and opportunities and take the fullest advantage of them. Understanding of the costs of doing business, pricing, etc., are emphasized in teachers' guides, manuals, etc.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: NSC directs institutes for teachers to demonstrate classroom aids and methods of teaching economic principles. Publishes manuals, guides, booklets, wall charts, etc., and produces movies and film strips both for teacher instruction and classroom use with students. All materials are created by teachers active at the level for which the materials are intended.

As NSC is non-profit and supported by tax free contributions, free materials must be limited to teachers. However, all contributors receive all publications, etc.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Principles We Live By ($2.00)
How We Live in Our Town ($1.00)
Where Does the Money Go ($1.50)
Studies in How We Live ($1.00)
How to Teach...Without Using Formal Economics ($1.25)
America's Wheel of Economic Progress (40¢ - $3.00)
Wheel of Progress ($90.00)
The Case of the Closed Gate ($90.00)
The Tree of Economic Life ($20.00)
The Customer Is The Boss ($18.00)

PROGRAM SOURCE: Shareowners Educational Foundation, Inc., 630 Fifth Avenue, New York 10020. The Shareowners Educational Foundation, Inc. is incorporated under the laws of the state of New York and under a charter as a non-profit educational institution.

MAJOR CONSUMER OBJECTIVES: To carry on a broad educational program to make Americans aware of the necessity of broadening the base of equity ownership in American corporations; to educate the public as to the importance of understanding and recognizing the role of American economic leadership in public affairs; to extend a fuller knowledge of the role of profits in our system and how it determines the rate of growth and strength of our economy; and to explore the interests in common of the average American investor with labor and consumer, so that all will have the sense of being voters in the nation's economic life as they are in the nation's political life.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Foundation's objectives are pursued by utilizing every medium of public information and education. The Foundation sponsors studies of important economic issues, conferences of economists, businessmen, educators, labor leaders, editors, and others.

PROGRAM SOURCE: Therapeutic Psychiatric Selfhelp/Self Health/Social Clubs, The American Conference of, Constructive Action for Good Mental Health Magazine, c/o Shirley Burghard, R.N., Windridge Farm, West Genesee Turnpike, Elbridge, New York 13060. The American Conference of Therapeutic Psychiatric Selfhelp/Self Health/Social Clubs (ACT) was founded in 1960, in Washington D.C., at a national convention of former mental patients and nervous-type people. Current directory lists almost 1,000 clubs across the United States, into Canada and around the world. There are 150 current reporters for the magazine. They watch all current developments relating to mental hygiene and funnel information to the magazine headquarters, Windridge Farm, West Genesee Turnpike, Elbridge, New York 13060.

MAJOR CONSUMER OBJECTIVES: The philosophy is of a changing nature. Just recently it has come to our attention that many former mental patients have lower class jobs, hence less money. Plan to include articles on how to eat a well balanced diet (very important to good mental health) on less money. Also how to use government surplus foods in the best manner, etc. Have a qualified food service, former restaurant owner, on staff to attend to this function.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The concept of selfhelp includes a great many things. Will shortly be publishing a list of 52 selfhelp books as a one-year reading program. We recommend, if possible, the cheaper paperback issues of the books. A selfhelp program for the ladies is planned—how to dress better, wear proper makeup, hair styles, etc. while on a limited budget. Also in the planning stages is a selfhelp Bible study program.

A Poetry Therapy Division is planned, hoping to get Dr. Jack Leedy, Cumberland Hospital, New York City, a recognized authority in this area as a consultant. A number of the clubs publish literature about their respective clubs which is available on request to anyone requesting it. In the magazine activities of the various clubs in both selfhelp and social areas is reported on.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Constructive Action for Good Mental Health Magazine deals with human needs and wants of a special group of people who are or have been mentally or emotionally ill. These people are helped in decision-making and in general factors relating to their consumer behavior. Family problems of emotionally immature people are dealt with. Employment opportunities for former mental patients is another concern of the magazine. Many problems directly associated with being handicapped in an emotional sense are dealt with. Problems relating to low income, welfare sub-existence are faced. Food and health are dealt with as a poor diet often leads to setbacks relating to mental health. Leisure time—all sorts of hobbies, social activities, field trips, recreation, etc. are recommended. Our people are urged to get higher educations—intellect is not directly related to mental health. Many emotionally disturbed people are very brilliant and capable people. A constant, never-ending battle for better mental hospitals, better psychiatric clinics, better-trained people in the fields of mental health is fought. A fight is waged against drug addiction, alcoholism, etc. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Constructive Action for Good Mental Health Magazine (published bi-monthly, 25-30 pages; one copy will be sent free to anyone requesting it) ($2.00 a year subscription) Directory of Selfhelp/Social Clubs ($1.00)

PROGRAM SOURCE: Universal Education and Visual Arts, 221 Park Avenue South, New York, New York 10003. Over 20 years of educational film production and distribution of 16 mm, super 8 mm sound loops and all multi-media educational materials (e.g., filmstrips, 8 mm loops, etc.). A division of Universal City Studios, part of MCA, Inc.

MAJOR CONSUMER OBJECTIVES: To provide quality educational materials for school systems and independent organizations on a worldwide basis.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The materials involved in the consumer education program are listed below. Primarily interested in the principles of salesmanship, the needs of the consumer and the techniques and scope of selling. Both filmstrips and 16 mm motion pictures are distributed in the distributive education classification (i.e., "The Customer and You", and the series of distributive education filmstrips). Mailing lists are restricted to key personnel in A-V area only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Two-Way Communication ($295)
- Getting the Decision ($295)
- Get Organized ($295)
- Special Series Price (Parts) ($795)
- 8 Filmstrips in Series on Distributive Education (complete set, $68.00; individual filmstrip, $6.00)
CONSUMER EDUCATION PROGRAMS OF CONSUMER ORGANIZATIONS

PROGRAM SOURCE: Alabama Consumers Association, P.O. Box 1372, Birmingham, Alabama 35201. The Alabama Consumers Association was founded in May of 1969. Membership open to families, individuals and groups who have joined together to insure the protection of the consumer in the market. Non-profit organization, operated by volunteers. Plans to hire full-time employees to conduct programs when organization and funds warrant.

MAJOR CONSUMER OBJECTIVES: To serve as a lobby for consumer affairs at state and local level. To gather and disseminate through newsletter information of value to consumers. To serve as a coordinating agency for individuals and groups interested in protecting the consumer. To provide the consumer with representation before government agencies that regulate or affect goods and services available for purchase.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Operates a consumer complaint department. Accepts written complaints and endeavors to influence customer satisfaction. Publishes newsletter bi-monthly. Committees appointed to study proposed legislation and to draft legislation intended to protect the consumer. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Alaska Consumers Council, 833 - 13th Street, West Anchorage, Alaska 99501. The Alaska Consumers Council was organized in Anchorage in the winter of 1967. Maximum membership since that time of 100.

MAJOR CONSUMER OBJECTIVES: Protect consumer interests through consumer representation during state legislative sessions and by education of consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Meetings among members. Endorsement or condemnation of proposed statutes and regulations. News releases. Spokesmanship in public affairs which may involve consumer impact of interests. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Constitution Bylaws ($1.00)
PROGRAM SOURCE: American Consumers Council, Suite 208, 9720 Wilshire Boulevard, Beverly Hills, California 90212. The American Consumers Council was founded in 1966. Membership includes leading citizens identified with non-commercial, non-partisan service groups, clubs and alumni, with headquarters in Beverly Hills, California. Membership is voluntary. Officers and directors are elected. Membership dues are $5.00 a year to cover mailings.

MAJOR CONSUMER OBJECTIVES: Assemble, verify, disseminate information of constructive use to consumers and other consumer groups. Coordinate with Federal Trade Commission, HEW, Attorney General, regarding specific consumer interests.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: After verification of consumer interest data, distributes to media. Arranges speaker dates through speakers bureau. Conducts meetings to present consumer-oriented elected officials. Mailing list restricted to media representatives and members.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Press releases (free)
PROGRAM SOURCE: Cincinnati, Consumer Conference of Greater, 318 Terrace Avenue, Cincinnati, Ohio 45220. Founded in 1934 as an outgrowth of class in money management at the University of Cincinnati, sponsored by School of Home Economics. Vice President, Executive Board, Advisory Board and Committee Chairmen decide policy and procedure.

MAJOR CONSUMER OBJECTIVES: Consumer education in food, fabrics, milk, legislation, money management, etc.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Membership is a veritable cross-section of Cincinnati population. There are no requirements except payment of annual dues of $1.00 and an interest in bettering one's condition. Monthly programs on subjects of current interest and a monthly newsletter bring information to members. Individuals can have their names placed on a mailing list to receive materials by payment of annual dues.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Monthly "News" ($1.00 dues)
History of Organization (25c)

PROGRAM SOURCE: Committee for Consumer Protection, 110 East Wisconsin Avenue, Milwaukee, Wisconsin 53202. Loosely structured citizen consumer organization organized in the summer of 1969. Purpose to receive consumer complaints in order to learn about various consumer frauds in Wisconsin. The chairman of the organization had served as former Special Assistant Attorney General for Consumer Affairs in Milwaukee.

MAJOR CONSUMER OBJECTIVES: To issue public reports on consumer frauds and solutions to attack these consumer frauds.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Speeches and issuance of periodic state of the consumer reports.
PROGRAM SOURCE: Consumers Education & Protective Association, 6048 Ogontz Avenue, Philadelphia, Pennsylvania 19141. The Consumers Education and Protective Association (CEPA) was founded on February 6, 1966, as a private, voluntary, non-profit, mutual self-help association of consumers. Has approximately 5,000 members in 11 branches in low income communities in Philadelphia and surroundings. Staff of two directs activities of volunteer staffs in each branch. Consumers Education and Protective Association International, Incorporated, has recently been chartered to grant recognition for use of name of similar groups throughout the United States that have requested affiliation.

MAJOR CONSUMER OBJECTIVES: Combatting consumer fraud through publicity, direct action and exposure of unscrupulous commercial practices; CEPA has an eight-point program of consumer interests which include low cost consumer loans, state operated non-discriminatory insurance programs, elimination of oppressive collection practices, combating rising cost of living, support of consumer protection legislation and strong enforcement of existing legislation.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Weekly meetings of consumers in neighborhood branches discuss specific consumer grievances referred to branch by Central Office; consumers investigate and take action to process legitimate complaints for settlement. This includes formal notification to merchant, dealer, contractor, finance company, etc.; a delegation of consumers to discuss consumer's complaint; if necessary, picketing, leafletting or other form of public exposure of unscrupulous practices. Thousands of circulars are distributed dealing with specific consumer problems in connection with actions undertaken by branches. CEPA works mainly in low income communities, a large proportion of the membership and leadership is Black. Consumer presenting complaint is encouraged to join the organization as the most effective method of helping himself, and is made to understand his responsibility for helping others in similar trouble.

CEPA publishes a monthly newspaper, "Consumers Voice", which reports actions, problems, settlements, with pictures of contracts, documents, refund checks, pickets in action, etc. CEPA engages in general consumer education, mostly related to fraud problems, through speakers in schools and organizations.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumers Voice ($3.00 per year; 25¢ per copy) (Back issues available from September 1966)
Living History of CEPA ($2.00)

MAJOR CONSUMER OBJECTIVES: To promote the rights of all consumers, in harmony with the general welfare, through city, county, regional, state and national groups. To stimulate and coordinate consumer programs and activities. To act as a clearinghouse for the exchange of information and ideas. To engage in fact-finding and analysis of consumer issues. To stimulate and provide increased consumer information.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Encourages the creation of local, regional and state consumer groups. Provides services to and works cooperatively with city, county, regional, state and national consumer groups. Stimulates and coordinates consumer programs and activities. Serves as a clearinghouse for the exchange of information, ideas, and experiences. Provides a responsible and articulate voice for consumers by gathering facts, analyzing consumer issues, and making this information available to public and to lawmakers. Stimulates and provides consumer information. Maintains continuing liaison with members of Congress and decision-makers in federal departments and agencies. Prepares legislative fact sheets, prepares and presents testimony on consumer issues. Coordinates legislative activities of consumer organizations. Sponsors Consumer Assembly, the annual consumer forum in the nation's capital. Individuals can have their names placed on a mailing list to receive materials. Small fee for mailing costs may be charged in some instances.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Legislative Fact Sheets (free)
- Current Testimony (free for members; small mailing cost to others)
- Speeches from Consumer Assembly (free for members and delegates; others pay cost of mailing and reproduction)

PROGRAM SOURCE: Detroit Consumer Research Advisory Council, 242 East Warren, Detroit, Michigan 48201 c/o NAACP. CRAC is composed of over 100 representatives of civic, civil rights, church and neighborhood groups with special concerns for the low income consumer. This is a volunteer group with no staff, founded in 1966. Through education, negotiation and direct action, both individually and cooperatively, CRAC has directed attention to the plight of the captive ghetto consumer, the aged consumer and those on low fixed incomes.
MAJOR CONSUMER OBJECTIVES: Objectives of the education committee of the Consumer Research Advisory Council:
(1) to provide information to low income consumers in order that they may improve their spending and consuming habits.
(2) to stimulate community in an effort to eliminate consumer abuses.
(3) to create new jobs for the poor, jobs which can grow as workers acquire more experience and training.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Classes were sponsored by Wayne State University under Title I of the Higher Education Act of 1965. Additional funds came from the University, New Detroit, Inc. and the community. Ninety hours of instruction were provided each year in those consumer fields believed to be of vital concern to the poor. Among the fields were Food Purchasing and Menu Planning; Credit, Insurance and Money Management; Purchase and Upkeep of Used Cars; Home Furnishings and Appliances; Clothing; Houses; and Drugs, Cosmetics and Health Quackeries. Each member of the class was allowed $100 in 1967-68, $150 in 1968-69 and planning help, if desired, to develop a project which would stimulate group interest and involvement in solutions for consumer problems. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Guardian ($3.00 per year)

PROGRAM SOURCE: Illinois Federation of Consumers, Room 1625, Monodnock Building, 53 West Jackson Boulevard, Chicago, Illinois 60604 or P.O. Box 1461, Springfield, Illinois 62705. Founded in 1967, the Federation is a statewide federation with membership open to Illinois families and educational, religious, labor, farm, civic and social organizations.

MAJOR CONSUMER OBJECTIVES: The Federation was organized to identify, protect and serve the interests of all the people as consumers through information, education and action.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Federation provides statewide coordination of consumer activity and state agencies serving consumer interests, studies consumer issues and prepares reports, develops programs of consumer information and education, sponsors statewide conferences and institutions, and advises on consumer legislation and secures consumer protection.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Illinois Consumer Action - membership bulletin ($3.00 annually)
Guide to Consumer Services (free to IFC members; $1.00 a copy to non-members)

PROGRAM SOURCE: Indiana Consumers Association, Inc., 910 North Delaware Street, Indianapolis, Indiana 46202. Preliminary organizational plans were started in February of 1967, and by May of 1967 the association was underway.

MAJOR CONSUMER OBJECTIVES: To gather, exchange and disseminate information of value to consumers. Coordination, legislation, and research.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Some work has been done with Preschool Mothers, some with Union Labor Organizations, and much help was given in setting up the National Council of Negro Women held in Indianapolis in 1968. Information was brought to the Status of Women Commission when it met. Help was given by women members on a private grocery (chain stores) and drug store survey in 1968 in cooperation with a group in Washington wishing to check on whether the poor paid more and got inferior merchandise. Since the check did not include private stores no discrepancy was noted, at that time. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Louisiana Consumers' League, P.O. Box 1332, Baton Rouge, Louisiana 70821. Incorporated as a voluntary, non-profit organization in February, 1968. Membership open to anyone with bona fide interest in consumer affairs. Membership dues are $3.00 per year. Governed by annually elected board of directors, headquarters in Baton Rouge. Annual membership dues finance the group's activities. All personnel are volunteers.

MAJOR CONSUMER OBJECTIVES: Promote interests and rights of all consumers in Louisiana. Stimulate organization of consumer groups. Educate the public on matters involving consumer interests. Represent the interests of Louisiana consumers before legislators and administrative bodies at national, state, and local levels. Investigate consumer complaints. Publish results of fact findings.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publish monthly newsletter, "The Louisiana Consumer". Maintain active speakers' bureau servicing all parts of the state; no honorarium. Conduct annual consumer forum for the public, utilizing personnel from state universities, national consumer organizations, and other consumer agencies. Do comparative pricing studies, reporting results to members. A mailing list is maintained for members.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: The Louisiana Consumer (25¢ per copy per month to non-members; quantity discounts available upon request)

PROGRAM SOURCE: Maryland Consumer Association, P.O. Box 143, Annapolis, Maryland 21404. Established in 1961; has nine board members, three officers and technical advisory committee. All voluntary help, no paid employees.

MAJOR CONSUMER OBJECTIVES: Provide limited education information and motivation. Plan and promote legislative programs deemed in best interests of consumers. Instrumental in passage of legislation in Maryland which set up division for consumer protection in office of Attorney General in Maryland.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Send out four newsletters each year. Also bulletins, as required, to keep membership informed. Hold an annual meeting to provide members with an opportunity to develop ideas and obtain information on items involving them. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Newsletter (free) Brochure - Consumer Capsules (free)

PROGRAM SOURCE: Massachusetts Consumers, Inc., Association of, 27 School Street, Boston, Massachusetts 02108. Formally organized for about five years. Previously operated under the name "Consumer Conference". Board of 27 members elected annually. From the board are elected the officers. All work is done entirely by volunteers, no paid personnel.
MAJOR CONSUMER OBJECTIVES: Principal activity has been in the area of state and national legislation. A newsletter is published about six times a year for the information of members. Have small conferences on specific subjects (generic drugs vs. prescriptions) and a large annual conference in November where legislative goals for the year are set.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Presently working with the statutory Consumer Council to develop a plan of consumer education for in-school and out-of-school consumers. Individuals can have their names placed on a mailing list to receive materials if potential members.

PROGRAM SOURCE: Michigan Consumers Council, 525 Hollister Building, Lansing, Michigan 48933. The Council is composed of a three-member Legislative Citizens Committee on Consumer Affairs; a three-member Executive Committee on Consumer Affairs, consisting of the Secretary of State, the Attorney General and the Director of the Department of Commerce; and a three-member Governor's Citizens Committee on Consumer Affairs. The Council has no enforcement powers, but advises the Governor on consumer affairs and recommends the enactment of legislation necessary to protect the interests of consumers; also serves as a coordinating agency for activities and information concerning fraudulent commercial practices.

MAJOR CONSUMER OBJECTIVES: Formulates and directs programs to protect individual consumers from harmful products and merchandise, false advertising and deceptive sales practices.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: One of the Council’s major responsibilities is to formulate and conduct an education program to eliminate fraudulent commercial practices. Encourages the implementation of research to eliminate fraudulent practices. Advises and informs consumers about the state agencies responsible for enforcing consumer protection legislation. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Summary of Consumers Protection Legislation (free)
Comparison of the Uniform Consumers Credit Code with Michigan Credit Legislation (free)
Missouri Association of Consumers, P.O. Box 514, Columbia, Missouri 65201. The Missouri Association of Consumers began in March of 1966 with 79 individuals and five organizations as charter members. Officers and members have come from a broadly based group of professional persons, including lawyers, teachers, and from non-professionals with an interest in consumer affairs. There is no paid staff; all effort is in the form of voluntary services. An annual meeting is held in the spring and monthly executive board meetings are held. A bimonthly newsletter is distributed.

MAJOR CONSUMER OBJECTIVES: (1) Gather information relating to problems of consumers and solution to such problems. (2) Exchange such information with other interested persons and organizations. (3) Disseminate such information to sellers, advertisers, manufacturers, educational groups, and the public at large. (4) Promote consumer education and foster greater interest in and respect for the role of the consumer in the economy.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The educational efforts of the organization are devoted largely to attempting to create public sensitivity to the consumer role, understanding of consumer problems and issues, and awareness of current social and economic developments which affect the well being of people as consumers. These efforts are carried out primarily through publication of a newsletter, an annual conference, and the appearance of members of the organization as speakers on programs of other organizations.

The organization has gone on record in support of development of more effective consumer education in the elementary and secondary schools, and has taken some steps to promote more effective preparation of teachers for consumer courses. Further efforts will be made to promote improved consumer education, not only in the classroom, but in adult education programs as well. Individuals can have their names placed on a mailing list to receive materials.

National Consumers League, Inc., 1029 Vermont Avenue, N.W., Washington D.C. 20005. Organized in 1899. Staffed by a General Secretary and one assistant and secretary. Board of Directors of 54 with a President, Treasurer and Recording Secretary, Chairman of the Board and three Vice-Chairmen.

MAJOR CONSUMER OBJECTIVES: Consumer protective legislation and labor standards.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Fact sheets, bi-monthly publication, the "Bulletin", legislative activities, and cooperation with various organizations. A mailing list is maintained for members only.

PROGRAM SOURCE: New Jersey, Consumer League of, 20 Church Street, Montclair, New Jersey. Chartered by National Consumers League in 1900 to improve working conditions and consumer protection. Program conducted by volunteers. Executive Committee and officers elected at annual meeting of members. Member organization of Consumer Federation of America.

MAJOR CONSUMER OBJECTIVES: Inform consumers of sources of aid in the marketplace and conduct meetings and conferences for consumer education. Promote consumer protection legislation.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Weekly column in New Jersey newspapers "For the Consumer". Annual consumer conference for education of all interested persons--a cross-section of OED, women's club representatives, labor and business groups. Lectures at teachers' institutes and high school classes. Program of objectives is developed by committees on (1) legislation (2) consumer credit (3) health and safety (4) weights and measures (5) publicity and publications (6) consumer protection. These objectives are approved by the Board of 40 members. Dissemination through the press, newsletter to 35 civic and church organizations contributing to the League. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
For the Consumer (various topics) ($0.10 each)
Borrower's Handbook of Annual Percentage Rates for Installment Credit ($1.00 for leaders of consumer action groups)
Newsletter (6 times a year) ($5.00 a year)

PROGRAM SOURCE: Ohio Consumers League, 940 Engineers Building, Cleveland, Ohio 44114. Organized in 1900 by consumers concerned about their responsibility for how goods were produced. Worked for measures such as unemployment insurance, social security, fair labor standards, medicare. Supported Truth in Lending, Truth in Packaging, meat inspection and other consumer measures more recently. Members are organizations and individuals.
MAJOR CONSUMER OBJECTIVES: Interested in general welfare of consumers with emphasis on health and credit measures.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publish newsletter. Speak on topics related to the League's interests. Provide service to consumers with complaints of various kinds. Follow legislation. Mailing list maintained for members only.

PROGRAM SOURCE: Oregon Consumer League, 3110 North West Luray Terrace, Portland, Oregon 97210. The Oregon Consumer League was founded in 1967. Membership in the League is open to individuals and organizations interested in consumer problems. The office is in Portland, Oregon, and has an Executive Secretary. The League carries out its program through four standing committees--Education, Legislation, Research and Public Relations.

MAJOR CONSUMER OBJECTIVES: The purpose of the Oregon Consumer League is to insure the protection of the consumer in the marketplace through the following means: Education--to buy wisely. Information--in the hands of the consumer. Coordination--of those concerned with consumer protection. Legislation--in the consumer interest. Representation--before regulatory agencies.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The League's educational program is aimed at members of the League, the organizations that are members of the League, schools, community colleges and any other organization that requests programs. The annual meetings and board meetings (open to the general public) are planned to inform members and others about consumer protection, and to acquaint them with state agencies and organizations involved in serving consumers. Programs are developed to answer requests from organizations, schools and agencies. The membership of the League is broad based and most of its members serve as volunteer speakers and teachers to fill requests.

A Newsletter is published several times a year to keep the membership informed. News releases, radio and television are used to inform the general public about consumer legislation, consumer protection and programs that may be helpful to them.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Gasoline Games Promotion ($1.00)
Oregon Consumer League Price Survey (summary) (50c)
Oregon Consumer League Price Survey (complete) ($2.00)
PROGRAM SOURCE: Philadelphia Area Consumer Organization, 1320 West Hunting Park Avenue, Philadelphia, Pennsylvania 19140. Initiated in February of 1969 after the Consultant's long experience in the early 1930's as vice president of Consumers Research, Inc. By 1933, after a year's study by a group on "why cooperatives fail", Cooperative Distributors, Inc. was founded as America's first cooperative mail order organization. Cooperative Distributors also promoted local consumer clubs and chartered some 400 of them in three years. This experience and much since finally resulted in the Philadelphia Organization, as a representative of all groups interested in consumer protection.

MAJOR CONSUMER OBJECTIVES: Promote the rights of ultimate consumers.... in harmony with the general welfare. Stimulate and coordinate consumer programs in: product pricing, quality, service and guarantees, regulatory agencies, credit and insurance, housing, cost of food, drugs and medical care, safety, energy and natural resources. As a clearing house for exchange of information and experiences among members. Engage in fact finding. Negotiate consumer contracts with distributors, striving as well to protect the best interests of wage and salary earners and farmer producers, through their respective mutual organizations.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Neighborhood Centers will serve as training centers for consumer leadership among the poor. Trade unions conduct similar training among their members. Churches with community programs will also. Credit Unions, Senior Citizen groups, local schools and colleges, women's clubs, etc. Initiated through them and OEO and other local groups. Once initiated, consumer leaders will organize local consumer committees who will "police" the marketplace--on pricing, quality, packaging, food and drugs, etc. Retired people with skills will act as advisers in purchase of cars, appliances, clothing, rents and other major items. Medical people will advise on health and welfare services and their improvement, etc. Pennsylvania State University under the guidance of Professor Manuel Smith and the Consultant is starting a consumer education program this fall. Other universities are showing increased interest. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Philadelphia Area Consumer Organization
The Consumer Organization--How It Works
Commentary, February 1969 Meeting
Twice Monthly Report by E.J. Lever, Consultant
Reprints of Chapters for book by E.J. Lever: Lead chapter available, "Is This Consumer Action?"; "How The Bargaining Agency Works", etc.
PROGRAM SOURCE: South Dakota Consumers League, 501 - 3rd Street, Brookings, South Dakota 57006. The South Dakota Consumers League was organized in 1967 for all consumers in South Dakota, their protection and education. It is a private group working solely with yearly dues paid by individual and group members.

MAJOR CONSUMER OBJECTIVES: SDCL is seeking to protect the consumer by informing him about marketing practices and representing him in the legislative process.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: SDCL publishes a monthly newsletter on consumer affairs. Articles dealing with marketing practices (good and bad) and national and state legislation on consumer affairs are contained in the newsletter. Also the League publishes material explaining specific issues pertaining to the consumer. Newsletter subscription is 50¢ per year.

PROGRAM SOURCE: Virginia Citizens Consumer Council, Inc., P.O. Box 3103, Alexandria, Virginia 22302. The Virginia Citizens Consumer Council, Inc. is a grass roots consumer organization that developed from the "Ladycotts" in 1966-67. It continues as a grass root organization of concerned Virginia consumers. It has been building a state wide base by affiliation with other organizations, church and civic.

MAJOR CONSUMER OBJECTIVES: To promote the rights of all consumers; to stimulate and coordinate programs and activities; to act as a clearinghouse and information center; to stimulate consumer education; and to take action consistent with the needs and interest of consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Dial-A-Consumer: This is a telephone message and recording service informing the listening consumer on food type of item from Thursday to Monday and a consumer interest item from Monday through Wednesday. The listener interacts with the message and leaves comment, questions or contributing areas of concern.

Price Reporting Service (PRS): From time to time the VCCC informs its members and listeners of manipulative pricing situations on specific brands by specific retailers. VCCC because of its geographic location provides considerable testimony on both the state and national level to Congress and regulatory agencies. A mailing list is maintained for members only.
PROGRAM SOURCE: West Virginia Consumer Association, c/o Secretary, 3309 Noyes Avenue, Charleston, West Virginia 25304; or c/o President, 410 - 12th Avenue, Huntington, West Virginia 25701. The West Virginia Consumer Association was founded in October of 1968. State voluntary individual and organizational memberships. Headquarters at 410 - 12th Avenue, Huntington. Cooperate with West Virginia University Extension Service, wholesale and retail organizations, departments of state government, organized labor and civic groups.

MAJOR CONSUMER OBJECTIVES: (1) To gather information relating to problems of consumers and the solution to such problems; (2) To exchange such information with other interested persons and organizations; (3) To disseminate such information to sellers, advertisers, manufacturers, educational groups, and the public at large; (4) To promote greater interest in the respect for the role of the consumer in the economy; (5) To participate in and coordinate the efforts of other persons and organizations interested in educating the consumer for participation in the marketplace; (6) To promote sound legislation in the interest of the consumer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Newsletter to members; (2) Referral of complaints to appropriate state agencies; (3) Educational portions of annual meeting open to public; (4) Sponsorship of special consumer education programs; (5) Consumer affairs speakers bureau. Mailing list limited to membership at present.

PROGRAM SOURCE: Wisconsin Consumers League, P.O. Box 1531, Madison, Wisconsin 53701. A voluntary, non-profit, non-partisan organization established in 1966 to provide service and protection through information, education and action. The group is a state wide organization with chapters being organized in major cities. The organization started as a result of the Attorney General's Conference on Consumer Affairs.

MAJOR CONSUMER OBJECTIVES: To provide information for consumers. To encourage legislative action. To provide educational programs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Annual workshops have been diverse: (1) General consumer problems; (2) Problems of the poor; (3) Wills - probate reform; (4) Fraud control; (5) Wise use of credit; (6) Budgeting. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Wisconsin Consumer - monthly newsletter (free)

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CONSUMER EDUCATION PROGRAMS OF ORGANIZATIONS NOT CLASSIFIED ELSEWHERE

PROGRAM SOURCE: Adult Armchair Education Program (AAE), 1404 Ridge Avenue, Philadelphia, Pennsylvania 19130. Adult Armchair Education (AAE) is a unique outreach component of the Opportunities Industrialization Center. It is a Special Project funded by USOE's Division of Adult Education Programs. The program is designed to involve unreached residents of disadvantaged urban neighborhoods with beginning experiences in adult education. More than 65 per cent of the 71 person staff are paraprofessionals who are indigenous to the communities being served.

MAJOR CONSUMER OBJECTIVES: (1) To increase the awareness and coping skills of disadvantaged adults in fulfilling their roles as responsible consumers. (2) To enlighten participants as to how to become wise consumers by providing occasion for interchange of participant experiences. (3) To alert participants to specific practices which frequently lead to consumer pitfalls.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: AAE learning groups are primarily established in disadvantaged urban neighborhoods. Meeting once a week in homes volunteered by neighborhood residents, AAE groups are introduced to varied learning experiences designed to link individual aspirations and needs with continued education. AAE groups meet one night a week for ten weeks after which time students are motivated to enroll in a broad range of concentrated adult education and vocational training programs. Group discussions and instruction in consumer education forms an essential part of the learning experiences developed for each AAE group. In addition basic principles of consumer awareness are disseminated through mass media via a unique 65-part television series on Consumer Education produced by Westinghouse Broadcasting Company in cooperation with OIC.

Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Teachers Handbook in Consumer Education (free)
Student Workbooks in Consumer Education (free)
The Thing About Money - 65-part consumer education television series available to local television stations for broadcast. Specific inquiries should be directed to:
Program Manager, KYW-TV, 1619 Walnut Street, Philadelphia, Pennsylvania.

MAJOR CONSUMER OBJECTIVES: Outreach; diagnosis; manpower; materials and curricula; Method of Teaching; Continual and Terminal Counseling. Placement and follow-up...these general objectives could be related to consumers and in many instances have been.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The educational disadvantaged are the victims. We encourage all operational activity under our auspices to utilize consumer education materials as major curriculum materials to teach achievement in reading, writing, and arithmetic. Materials are obtained from any possible resource: Federal Government, commercial publishers, business and industry. We are encouraging teachers and administrators to develop relevant material for local area. Teacher developed publications are expected to be available at the end of the year. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Appalachian Center, West Virginia University, State Chairman, 4-H Youth and Women's Programs Extension Education, 1140 Agricultural Sciences Building, Morgantown, West Virginia 26506. The Appalachian Center, West Virginia University, encompasses all of the outreach segments of West Virginia University, including Cooperative Extension, General Extension, Mining Industrial Extension, Office of Research and Development, International Programs, etc. The organization was conceived in 1963 and is operated as a part of West Virginia University with six area offices located in Beckley, Parkersburg, Charleston, Weston, Keyser and Morgantown. The County Cooperative Extension Service offices located in each county house the full staff of the center.
MAJOR CONSUMER OBJECTIVES: In the Division of Personal and Family Development, the major objective in Consumer Education is developed around the ideas relative to quality of a program designed for the living of all: Long-Time Objective. To assist individuals and families to more effectively select, buy or construct and maintain family material possessions. Specific Objective. To conduct educational programs so women and families will understand management principles involved in homemaking and family decisions.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: At the present time, WVU is without the services of a specialist in consumer education. However, most of the specialists do include consumer education principles and techniques as a major part of their educational program. Nearly all of the County Cooperative Extension Service workers have an ongoing program in consumer education. Their educational methods include short courses, mass media, newsletters to selected groups such as low income or young marrieds, conferences, lessons, bulletins, etc. In addition, the Appalachian Center, WVU, cooperates with other state consumer education associations, agencies, etc. in helping them to conduct their programs and activities through the use of available resources. Two specific package program kits of educational materials on consumer education have been developed. These are entitled "Consumer Credit" and "Children and Money".

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Remarkable Beast (free for one order)
MP 200 Planning Use of the Credit$ (free for one order)
Children and Money (free for one order)
MP 273 Dealing with Door to Door Salesmen (free for one order)
MP 441 Credit Cards--30 Days to Reality (free for one order)
Getting the Most of Your Income (free for one order)
MP 186 Managing Your Money (free for one order)
PP Consumer Credit ($3.00 for one order)
Teaching Children About Money (free for one order)
MP 361 Facing the Facts (free for one order)
PROGRAM SOURCE: Auto Consumers Protective Association Inc., 5353 Claremont Avenue, Oakland, California 94618. Founded in 1965. Membership nationwide under 1,000 with state chapters mostly affiliated with universities. Headquarters are in Oakland, California. Plans are to expand internationally via membership and publications.

MAJOR CONSUMER OBJECTIVES: Consumer education regarding all auto related industries and activities; specific emphasis upon the interrelatedness of the social, educational, physical, political, financial and mechanical effects and influence of the automobile.


MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Financing Driver Education ($1.00)
- The Highway Jungle ($5.00, from publisher)
- Man and Motor Cars ($7.00 from publisher)
- Law and the Balance of Power ($5.00 from publisher)
- After Cars Crash ($5.00 from publisher)
- Blacks and Cars ($1.00)
- The Non-Profits in Safety Education ($3.00)
- Automotive Controversy and You ($1.00)
- Driving as Therapy ($1.00)
- Unsafe at Any Speed--A Review ($1.00)

PROGRAM SOURCE: Automobile Theft Bureau, National, 175 West Jackson Boulevard, Chicago, Illinois 60604. The National Automobile Theft Bureau is a non-profit organization supported by associated insurance companies.
MAJOR CONSUMER OBJECTIVES: The Bureau has the following purposes: maintaining a national stolen vehicle file and actively assisting law enforcement in suppressing motor vehicle thefts; the identification of vehicles bearing altered or obliterated identification numbers; the investigation of professional motor vehicle theft rings and in peace officer education and vehicle identification and theft investigative techniques.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Primarily interested in increasing police officers education, identifying and recovering stolen motor vehicles and suppressing or preventing automobile thefts. Also engaged to a limited extent in describing NATB operations to responsible adult audiences. Mailing list maintained for insurance company and law enforcement personnel only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Manual for the Identification of Automobiles (free to law enforcement personnel and government officials only)


MAJOR CONSUMER OBJECTIVES: To test and demonstrate the feasibility of utilizing a poor people's consumer action corporation and its various nuclei of action--a low-income credit union, a small merchants cooperative and a local community development and investment corporation--as the programmatic and financial tools to bring about economic development and community improvement and at the same time provide ghetto residents, as consumers, with their self-developed, self-owned and managed institutions tailored to meet their own consumer needs.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Offers consumer education courses to residents of the area: to parent and youth groups through schools, churches and housing project groups. (2) Investigates and rectifies consumer complaints. (3) Provides social service counseling and assistance in problem areas: welfare, housing, employment, social security, hospitalization, Medicaid and Medicare, legal aid, compensation, shopping services, family court, consumer fraud, education, rehabilitation, disability, immigration, insurance, police protection, family counseling, translation and taxes. (4) Through a Federal Credit Union, offers savings and loan (personal and business) opportunities, Christmas Club, welfare check cashing, money order, debt consolidation and financial counseling services to the consumer of credit. (5) Through a Small Merchants Cooperative, small grocers buy at wholesale prices and in turn lower the retail cost of food to the consumer. (6) Through a low-income housing cooperative, lower the cost and increase the quality of housing, also bring ownership and management of housing to low-income consumer of space. (7) A small business and local development corporation to promote economic growth and better business and services in the area. (8) A health-related service facility to bring needed health care to the consumer of health services. (9) Represents the low-income consumer on the Mayor's Advisory Council on Consumer Affairs in New York City.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Program Highlights (free)

PROGRAM SOURCE: Boy Scouts of America, National Council, U.S. Rt. 1, New Brunswick, New Jersey 08903. Founded in 1910. Member Boy Scouts World Conference composed of 95 national member associations. BSA 1969 membership 4,608,019 boys and 1,639,141 leaders; world, over 11,000,000 boys and leaders. Program administered through 502 local Boy Scout councils blanketing the United States and including U.S. families serving in Europe and Asia.

MAJOR CONSUMER OBJECTIVES: Program of action and education aimed at character development, training for citizenship and physical fitness.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Program divided into three parts: Cub Scouting: boys 8 through 10; Boy Scouting: boys 11 through 17; and Exploring: young men 14 through 17; and directed to community institutions such as churches, civic organizations, schools and PTA's, and other groups interested in youth, for the sponsorship of packs, troops and posts. Adult volunteers provide leadership, and 502 local councils give help in training, administration and the provision of camp facilities. National organization provides training outlines, descriptive materials, public relations, and administration for the over-all program.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Boys' Life Magazine ($4.00 per year subscription)
- Scouting Magazine ($1.00 per year)
- Audiovisual Aids Catalog (free)
- Boy Scout Fieldbook ($1.95)
- Scoutmaster's Handbook ($1.25)
- Programs for the Handicapped (free)
- Directory of Scholarships and Loan Funds (free)
- Scout Literature for the Blind and Visually Handicapped (free)
- Librarian's Guide to Boy Scout Literature (free)
- Scout HOW Book - in English (catalog #3218) (35c)
  - in Spanish (catalog #3218S) (35c)

PROGRAM SOURCE: Cambridge, Massachusetts, Community Legal Assistance Office, 235 Broadway, Cambridge, Massachusetts. Office was established in October of 1966, through a grant from the Federal government's Office of Economic Opportunity to the Harvard Law School. Six attorneys are employed as well as several attorneys who volunteer their services part-time, and 100 Harvard Law students who also work part-time. Every type of civil case that is not fee-generating is handled. About ten per cent of the cases are in the consumer area. There are 800 current cases.

MAJOR CONSUMER OBJECTIVES: (1) Consumer education through teaching program in the high schools, meeting with community groups, and a forthcoming pamphlet on consumer rights. (2) Represent clients in consumer litigation, both defensive and affirmative. (3) Draft and testify for consumer legislation in the state legislature.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Forthcoming pamphlet on consumer rights which will be distributed to clients, community groups, and all other interested groups. (2) Teach consumer law in two Cambridge high schools. This has been done for two years and will be continued this year. (3) Speak to community groups in low-income groups about consumer protection: comparative shopping, protective legislation, etc. (4) Educate the legislature while working to get legislation passed. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Your Consumer Rights (free)


MAJOR CONSUMER OBJECTIVES: "To make available to all girls for daily living an education-recreational program which shall include activities designed to encourage the development of spiritual and ethical values; love of home and family; pride in woman's traditional qualities—tenderness, affection, and skill in human relationships; love of country and the practice of responsible citizenship; the capacity for fun and friendship; the formation of healthful habits; initiative, self-reliance, and satisfaction in work; interests and hobbies to be enjoyed alone and with others; the appreciation of nature, and skill in outdoor living; the ability to see beauty, romance, and adventure in the common things of life."

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CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Camp Fire Girls, Inc., in its educational service to girls, is a consumer of consumer education programs. Many programs have been developed cooperatively between Camp Fire Girls, Inc. and consumer education organizations. In addition, basic Camp Fire Girls, Inc. program books suggest activities featuring consumer education principles. These are topics such as marketing, money management (earning, budgeting, saving, spending), shopping and purchasing, housekeeping, food preparation, meal planning, gardening, child care, home nursing, aid camping, transportation, communication, etc. Activities may be selected and developed by individual girls 9-17 years. Group activities may be selected and developed by group membership (6-30 girls) and their adult leaders. Inter-group district or council-wide activities may be planned by Junior high or Horizon Club cabinets (inter-group delegate bodies of Junior and Senior High School girls) or may be initiated by council program or camping committees (adult members). Some activities may be developed and/or disseminated by Program Department, Camp Fire Girls, Inc. if implementation is appropriate for a national audience.

For a detailed list of available materials, request the catalog of program publications from the Program Department.

PROGRAM SOURCE: CANA Conference of Chicago, 720 North Rush Street, Chicago, Illinois 60611. Established by Archdiocese of Chicago in 1946, with a priest director and a lay executive board. Became model for similar organizations around the country. Full time staff of eight; volunteer staff of 350, who have been trained by conference to supplement their specialties.

MAJOR CONSUMER OBJECTIVES: Provide marriage and family life education for students in Catholic schools, and for couples engaged to be married in the Catholic church, and for parents and married couples. Essential purpose is to supplement marriage preparation with the emphasis on Christian concepts.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publish materials for courses to be used throughout the United States (Delaney Publications). Develop and staff family life courses in Catholic high schools. Provide 150 brief courses for engaged couples in Chicago each year. Develop materials for sex education in elementary schools. Provide programs and speakers for parent-teacher school programs. Individuals can have their names placed on a mailing list to receive materials. General information and schedule of programs should be requested from Cana Conference of Chicago, 720 North Rush Street; publications should be ordered from Delaney Publications, 720 North Rush Street, Chicago, Illinois 60611.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Pre-Marriage Library ($1.00)
Beginning Your Marriage (75¢)
Octet-70 ($1.25)
Before You Marry Think - film ($12.50 rental)

PROGRAM SOURCE: Chicago Federation, Christian Family Movement, 720 North Rush Street, Chicago, Illinois 60611 or CFM National Coordinating Committee, 1655 West Jackson Boulevard, Chicago, Illinois 60612. An association of married couples 22-55 grouped together in a federation of 80 neighborhood-parish groups involving 1,000 couples in a small group, discussion-action program. The Chicago Federation includes those groups in Cook and Lake Counties in Illinois. Established in 1943. Currently maintains training program involving two sessions per month. Average couple spends three and a half years in training program.

MAJOR CONSUMER OBJECTIVES: Focuses on family as consumers, invites membership in Illinois Federation of Consumers, writes programs on consumer problems, has representative on board of Illinois Federation of Consumers, involves families in issues of concern to families. Mission is educational. Gives leadership training on family problems, creates response models, and trains members for community involvement. Also trains for political, international, urban, inter-racial and parochial-educational involvement.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Program is written partially on national level, partially locally. Through local discussion action groups, sponsors forums, and seminars through medium of parish and neighborhood community action groups. Surveys membership representatives concerning consumer issue priorities (current: air pollution, water pollution, arbitrary insurance cancellations).

Members of groups are urged to contact other families for observations about consumer programs and issues. Group evaluates and plans action. Over-all program is in context of family religious-social education. Audience target was formerly Roman Catholic families but now is ecumenical in thrust. Ten Episcopalian groups now exist.

Program is developed by selecting representative couples to participate and direct program writing. This is largely but not exclusively done at the national level.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
People Are... ($2.50; order through CFM, 1655 West Jackson Boulevard, Chicago, Illinois 60612)
Men and Nations ($2.40; order through CFM, 720 North Rush Street, Chicago, Illinois 60611)


MAJOR CONSUMER OBJECTIVES: (1) Counseling families in budget control and debt payment. (2) Cooperative programs with employers, labor unions, churches and other organizations interested in family money problems. (3) Education in use of credit and money management. (4) Credit counselor training.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES:

I. Financial Planning and Management
   A. Planning or budgeting
      1. Money: the tool used in the job of living, raising a family, getting food and clothing, keeping a job
      2. The three main parts of a budget or plan
      3. How to set up a budget or plan
      4. How to stick to the plan—fight for it—protect it
         (a) Selective buying
         (b) Controlled buying

II. Consumer Credit
   A. Definition and types
   B. Advantages of consumer credit
   C. How to use it wisely and maintain it
   D. Pitfalls of credit

PROGRAM SOURCE: Chicago, Infant Welfare Society of, 203 North Wabash Avenue, Chicago, Illinois 60601. The Infant Welfare Society of Chicago, a voluntary public health agency, was organized in 1911. The Society operates four stations which provide health supervision by a professional staff for infants and preschool children. Prenatal care is given in all of these stations. In addition, the Child Development Center is operated to deal with the physical, emotional, and social development of preschool children.

MAJOR CONSUMER OBJECTIVES: To develop and implement programs of consumer education and money management.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Direct service is provided to families in homemaking and family economics education. Cases are referred by nurses. Educational materials are prepared and used in the program. Special attention and services are provided to families on public assistance. Group instruction is provided in the station. Information is given in the areas of money management, economy in food buying, storage, preparation, meal planning and food values.

Infant Welfare Society materials are not provided for distribution outside of the communities served.
PROGRAM SOURCE: Consumer Law Center, National, 35 Commonwealth Avenue, Chestnut Hill, Massachusetts 02135. The National Consumer Law Center was established by a grant from the Office of Economic Opportunity in June 1969. It has a permanent professional staff of seven plus 20 assistants working on problems faced by the low-income consumer.

MAJOR CONSUMER OBJECTIVES: The major objectives are to formulate detailed legislation and legislate strategies to assist in the prevention and resolution of the consumer legal problems of low-income individuals and groups.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) A textbook for high school students to be used in a consumer law course is in the process of being written. This textbook is to cover such topics as Consumer Law, Fraud, Quackery and Deception, Consumer Credit Information, Budgeting and Money Management and some discussions of Consumer Economics.

(2) Numerous lectures are given to community action programs in Massachusetts and other states concerning consumer frauds, etc.

Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Consumer Protection Association, 118 St. Clair Avenue, Cleveland, Ohio 44114. The Consumer Protection Association was founded in 1968, by the Associated Cleveland Foundation. Its activity was sharply expanded by a new grant of $125,000 for 1969-70. Has a board of trustees, executive director, administrative assistant, five counselors, one investigator, student assistants from Cleveland State University Law School and the Department of Economics, and clerical help.

MAJOR CONSUMER OBJECTIVES: Make the Cleveland consumer better aware of the true market conditions.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Educate the people through existing agencies, including schools (K-12), neighborhood centers. Use news media — radio, television, newspapers. Boycott, picket or prosecute unscrupulous dealers by using the city's newly established Criminal Justice Coordinating Council and the Legal Aid Society. Cleveland State University is responsible for training consumer counselors who are working full-time from five pilot low-income neighborhoods. Consumer Protection Association is publishing monthly "The Consumer's Voice" which is distributed free of charge to local agencies and schools.

PROGRAM SOURCE: Credit Counseling Centers, Inc., Administrative Office, 17000 West 8 Mile Road, Southfield, Michigan 48075. Credit Counseling Centers, Inc. (CCC) was created as a non-profit, community supported agency on March 1, 1969, when the Michigan League Budget Service, owned and operated by the Michigan Credit Union League with ten offices, was donated completely to CCC. Since then, seven additional offices have been opened. Four of these offices are contracted by OEO and three offices have been opened in the inner city of Detroit under a New Detroit Committee grant. Presently 63 persons are employed.

MAJOR CONSUMER OBJECTIVES: CCC is organized exclusively for charitable purposes to provide, among other things, professional counseling to families and individuals needing guidance in the management of their personal finances, in budgeting, in the wise use of personal credit and, in appropriate cases, to arrange for a program of orderly debt liquidation. CCC is concerned with educating the general public in the wise and proper use of consumer credit and other resources and conducts research activities to aid in the accomplishment of the foregoing objectives.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: It is the principal purpose of Credit Counseling Centers, Inc. to strengthen wise practices in the family's handling of money and credit and to rehabilitate and educate through counseling, families whose unwise practices have created problems for themselves, their families, their creditors, their employers, the courts and the community. Through such counseling, many families can become better credit risks, better employees and better citizens, and enjoy more fully the results of their labor. On request, the office managers, counselors and administrative staff present educational programs on money management, budgeting and proper use of credit to groups of all descriptions. This is a free service of CCC.

Under the direction of a Director of Education and Research, programs of counselor training, consumer education and money management for high school and college students and the community are being organized and prepared. Through this department, consumer training and education will begin to fight the causes of overextension of credit; namely, lack of knowledge of same. Continual research for improvement and further development of techniques and services to the community will be made.

Presently a monthly Newsletter is sent to 2,000 persons throughout the United States and Canada. Individuals can have their names placed on this list.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Credit Counseling Centers, Inc.--A State-Wide, Community Sponsored Family Financial Counseling Service
CCC Money Management System (free in single copies)
Counselor Training Manual (Tentative publication date is February 1970. Price unknown at this time.)

PROGRAM SOURCE: Economic Research, American Institute for, Great Barrington, Massachusetts 01230. The institute was founded at Cambridge, Massachusetts in 1934 as an independent scientific and educational organization. It represents no fund, concentration of wealth, or other special interests. Advertising is not accepted in its publications. Financial support is provided primarily by the small annual contributions of several thousand sustaining members, by receipt from sales of publications and by the profit after taxes of its related investment advisory organization, American Institute Counselors. The institute moved to Great Barrington, Massachusetts in 1946. Staff now numbers approximately 60 full time employees.
MAJOR CONSUMER OBJECTIVES: The purpose of the institute is to provide, by means of its research and publications, dependable information on economic and financial subjects. Advice and information regarding specific products is not provided. Consumers might benefit from our publications, etc. in the sense of being made more aware of the significance of economic and financial phenomena and in receiving regular appraisals of the current economic situation. Institute research is developed to help individuals protect their personal interests as well as those of the nation.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The institute publishes a weekly bulletin "Research Reports" dealing with economic developments of current interest. Such subjects as consumer prices, wholesale prices, consumer credit, industrial production, new housing, department store sales, inflation, banking, and the international and domestic money credit system, are regularly discussed. In addition, "Economic Education Bulletins" are produced 11 times per year (each month except January) and booklets on specific subjects are produced from time to time. Newspaper, magazine and direct mail advertising are utilized to inform consumers of the availability of services. Publications may be purchased individually or all materials can be obtained through annual sustaining membership at a cost of $35 annually or $9 per quarter. The subscription is deductible from income before taxes as a gift to a scientific and educational organization. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

- How to Avoid Financial Tangles ($1.00)
- Life Insurance and Annuities from the Buyer's Point of View ($1.00)
- What Would More Inflation Mean to You? ($1.00)
- How to Invest Wisely ($1.00)
- Investment Trusts and Funds from the Investor's Point of View ($1.00)
- The Rubber Budget Account Book (25c)
- Economic Tides and Trends, Their Effects on Your Lifetime Plans ($1.00)
- Useful Economics ($1.00)
- Can Our Republic Survive ($1.00)
- Research Reports ($35 per year)
PROGRAM SOURCE: Experiment in Self-Reliance, Consumer Education, 301 Abattoir Street, Winston-Salem, North Carolina 27105. ESR, founded in 1964, is an agency organized to fight poverty in the Winston-Salem/Forsyth County area of North Carolina. As a component of ESR Consumer Education has been deeply involved in that fight since 1966. Composed of three Home Economists, and 13 pre-professional aides, Consumer Education conducts classes in all areas of Home Management for low-income residents.

MAJOR CONSUMER OBJECTIVES: This program is designed to give educational training and teach practical consumer skills to individuals, families, and groups in the target areas, both rural and urban. The main object is to help low-income families stretch the little money they have through better management of all resources, available to them.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Teaches classes to approximately 3,000 low-income residents each year in: Foods and Nutrition, Clothing Construction, Housing and Home Furnishings, Grooming and Personal Hygiene, Family Relations and Child Care, and Management and Budgeting and many related subjects. Holds special workshops periodically in many of the preceding areas. Supervises Boutique Shop, a sewing and re-upholstery shop employing six residents of the target area and providing services at a low rate to target area residents, and services to the public at large.

Operates the Model House, a sub-standard house renovated and completely furnished at a cost of less than $300.00. It serves as an outpost and demonstration house for Consumer Education activities such as classes, training, workshops, and meetings. Plans to operate a Rehousing Unit with Model Cities funds to help residents who have been forced to relocate through classes in management and budgeting and other pertinent areas. Clientele consists of approximately 60 per cent of the 65,000 poor people in Winston-Salem/Forsyth County.

Counsels with approximately 800 families per year in budgeting. This is done individually and will operate as a counseling bureau.
PROGRAM SOURCE: Fire Protection Association, National, 60 Battery-march Street, Boston, Massachusetts 02110. Non-profit technical and educational organization in the field of fire safety. More than 24,000 members, drawn from industry; government at federal, state and local levels; fire departments; architects, engineers and other professional people; hospital, school, nursing home administrators; many other sources. Basic function is development of standards and codes, from which much personal and consumer fire safety information derives.

MAJOR CONSUMER OBJECTIVES: To reach the general public with a wide variety of fire safety information and recommendations applicable to home and on-the-job situations; to develop literature and other teaching materials for use in local programs for the same objectives.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Release of guidance material to newspapers and other media, development of articles and background information for consumer magazines, preparation of teaching materials for use in schools, preparation and distribution of popular educational literature and films for use of locally initiated programs. Mailing list restricted to those carrying on some type of consumer education activity.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: NFPA Publications List, Educational Materials Section (single copy free)

PROGRAM SOURCE: Garden Club of America, Inc., The, 598 Madison Avenue, New York, New York 10022. The Garden Club of America, Inc. is a privately run organization, founded in 1913, which serves its 175 member clubs in the fields of conservation, horticulture and flower arrangement.

MAJOR CONSUMER OBJECTIVES: The Garden Club of America distributes the educational packet, "The World Around You" to schools, teachers, scout leaders, nature centers and other organizations.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The packet, "The World Around You" is sent free of charge to any of the above persons or organizations requesting it. Additional copies are 50¢ each. The Study Guide contained in the kit is 35¢ and the individual leaflets are 3¢ each. Member clubs order about one-third of the 13,000 packets sent out each year and they distribute them in their areas. These kits, however, are not sent free to the members. The individual leaflets cover the following subjects: air and water pollution, swamps and forests, the population problem, plantings for birds, wildlife, national parks, youth projects and anti-litter, and soil conservation experiments.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The World Around You (one kit free, additional kits 50¢)

PROGRAM SOURCE: Good Outdoor Manners Association, P.O. Box 7095, Seattle, Washington 98133. A two-man operation in 1957 which developed into a Good Outdoor Manners Committee within The Mountaineers. In 1960 incorporated as a separate, single-purpose, non-profit organization. All work is done by volunteers. Funds are derived from membership dues, contributions and book sales and are used entirely for public education projects. GOMA does not assume an official stand on controversial or political issues.

MAJOR CONSUMER OBJECTIVES: To create the spirit and desire on the part of the public to protect public and private parks, forests and other lands and facilities from wilful damage and unnecessary wear or injury; to the end that the public facilities shall continue unimpaired to future generations, and that private forests, farms and other lands shall remain available for public recreation.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Compiles and publishes information on abuse of public/private lands. Promotes careful use of recreation facilities and natural features. Encourages citizens to recognize their role: in reporting vandalism; in collecting evidence for publication; in projects to reverse localized outdoor abuses. Recognizes citizens for noteworthy conservation achievements with annual "Booster" awards and citations of merit.

Distributes news releases to communication media and recreation agencies. Mails teacher's kits, display materials, reprints and slide lecture programs upon request. Sponsors personal appearance of costumed "Howdy" at schools, conventions, sportsmen's councils and club meetings whenever possible. Publishes "Howdy's Happenings" newsletter mailed to membership and agencies.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Who Is Howdy--Howdy and his check list for careful outdoor fun (free in lots of 35 or less)
America Can Remain Beautiful--GOMA's purpose and how to help (free in lots of 35 or less)
Code for Good Outdoor Manners (one free)
Recreation or Wreck-creation--35 mm slide lecture (free use or $2.00 to mail)
A Nation of Spoilers--16 mm color film (free use or $2.00 to mail)

PROGRAM SOURCE: Harlem Consumer Educational Council, Inc., 2325 7th Avenue, Lower Level, New York, New York 10030. The Council was founded in 1963 by Mrs. Florence May Rice. The council is a volunteer organization formed to help low-income consumers get the most for their dollar.

MAJOR CONSUMER OBJECTIVES: To foster the dissemination of consumer education material, particularly for the low-income consumer. To document unfair business practices and seek redress through law enforcement and preventative measures. To publish and distribute materials relating to the problems of consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepare and distribute leaflets on the avoidance of frauds perpetrated by salesmen; organized a consumer pledge campaign, an effective device for buyer education and protection; instituted an extensive consumer education and protection program for Harlem.
PROGRAM SOURCE: Houston Jobs for Progress, 112 Preston Avenue, Houston, Texas. Jobs for Progress Inc., commonly known as Operation SER, was funded by the Department of Labor under the provisions of the Manpower Development and Training Act for the purpose of working with the people in the poverty areas of San Antonio, El Paso, Corpus Christi, and Houston, Texas, where the majority of the population is Mexican American. The Texas Programs were contracted to process 480 enrollees through each program offering pre-job orientation, pre-vocational training, basic education, and vocational training. The project has been very successful in finding extremely qualified staff members.

MAJOR CONSUMER OBJECTIVES: Low-income families live an epic of economy, guarding pennies. They are convinced that the world is against them. Their evidence is the grocery bill, the rent, and their poor health. Simply staying alive keeps them tired, either from working or from worrying about not working. Consumer Education relates to the trainee the basic theory of budgeting net pay based on essential wants and needs. To improve the buying power of the individual is to improve his economic level.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The following list of contents is used with the consumer education program: (1) Introductory Problems; (2) To Spend Is to Choose; (3) How People Spend Their Income; (4) Budgeting; (5) Knowing How to Buy; (6) Fluctuating Prices Affect Your Budget; (7) How Consumers Can Help Themselves; (8) Saving for Future Purchases; (9) Private Agencies That Help Consumers; (10) How Your Government Protects Consumers; (11) Questions and Problems to Consider.

Instructors have utilized speech practice in connection with consumer education hoping to instill in the trainee a sense of self-confidence which is found to be lacking in most ethnic groups that are mono-lingual. The curriculum is teacher-made and adapted to the needs of the trainees. Through group counseling enrollees are given an opportunity to participate in discussions pertaining to themselves in such fields as education, family budgeting, community affairs.
PROGRAM SOURCE: Hudson Guild, Consumer Education Project for Older People, 119 Ninth Avenue, New York, New York 10011. The Hudson Guild, a settlement house, was incorporated in 1847. The Robert Fulton Senior Citizens Center, a multi-purpose day center, was organized in 1965. The Consumer Education Project for Older People is supported by Contract MS 3871 with the New York State Office for the Aging under Title III of the Older American's Act of 1965.

MAJOR CONSUMER OBJECTIVES: (1) To survey the Consumer Needs of Older People. (2) To encourage business to recognize the consumer needs of older people. (3) To involve the older community in obtaining their interest in the marketplace.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Counseling in family security planning. (2) Information and referral for Social Security and public welfare programs. (3) Demonstrating new consumer education techniques for older people. (4) Developing programs with business to meet the needs of older people. (5) Special programs involving health, housing, social action. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Men's Garden Clubs of America, 5560 Merle Hay Road, Des Moines, Iowa 50323. In 1931 it was discovered there were four men's garden clubs in the country. Ten men from these four clubs met in Chicago and in 1932 set up the national group. There now are 300 clubs and about 10,000 members. All members and officers serve without pay with the exception of the home office employees. We are now divided into Regions so that areas can conduct activities of a nature and time adaptable to their part of the country.

MAJOR CONSUMER OBJECTIVES: Meetings are conducted on the local level with programs leaning towards knowledge of how to use more effectively horticultural products available in their particular area. Some clubs conduct plant sales to their members and/or do group buying of plants or garden supplies. Give prizes for perfection of products from home gardens, conduct flower and garden shows, etc.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: In many areas members are the active ones in their community in conducting night classes in home beautification and landscaping and the use of horticultural material. Give prizes for best lawn of the month. On a national scale conduct a Big Pumpkin and Sunflower contest. We in each area have plant study and testing groups for new varieties, encourage industrial landscaping and give them recognition in the way of plaques, etc. The Men's Garden Clubs of America was the most active group to encourage Victory Gardens during World War II. Have taken active part in highway beautification. Members in the fight against pollution of air and water and assist the "Keep America Clean and Beautiful" movement.

A magazine is published for members and copies are sent to many libraries, including the Library of Congress. Otherwise literature is furnished to members and members-at-large where there is no local club affiliated.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Gardener ($2.50 per year)

PROGRAM SOURCE: Nationalities Service, American Council for, 20 West 40th Street, New York, New York 10018. A national, non-profit organization with member agencies in 36 cities. Concerned with services to immigrants, ethnic groups and the promotion of positive intergroup relations. Local agencies provide full range of legal-technical services, social case work, group work, and community organization. It was founded in 1919.

MAJOR CONSUMER OBJECTIVES: To assist newcomers to the United States in their integration as fully participating citizens in this new country.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Individual counseling, some group sessions by local member agencies primarily directed to the foreign born.

A list of publications is available on request.
PROGRAM SOURCE: Neighborhood Organizations, Federation of, LIFE
Program Director, 3360 - 4th Avenue, Sacramento, California
95818. The Low Income Family Economics Program was
founded in 1965 by the NAACP Credit Union in Sacramento, California,
later expanded to include La Polanca Credit Union (Mexican
American) and the Citizens for Consumer Action (Anglo).

It was the first Consumer Information and Financial Coun-
seling Program funded under OEO, having at the present time
six people on the payroll with an Executive Director, a
Secretary and four Financial Counselors. The LIFE Program
at this point is integrating into the Federation of Neigh-
borhood Organizations and will be known as the FONO Con-
sumer Education.

MAJOR CONSUMER OBJECTIVES: Provide information pertinent to the
consumer and the dissemination of literature on wise buying
and shopping techniques on clothing, food, appliances,
cars, credit, etc. Financial Counseling, budgets, appeas-
ing creditors and referrals to Legal Aid on fraud.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Working both on the
outreach approach and the intake of cases the LIFE staff
conducts meetings with low income families and gives
demonstrations on comparative buying and shopping tech-
niques. Also the distribution of literature written in
simple words. Financial counseling is given to families
in debt and they are guided through budgets. Creditors
are called advising them of workable financial plans.
Families are also guided through Chapter 13 of the Bank-
ruptcy Law.

Materials are given out only at meetings, demonstrations
or sessions in Sacramento County. Exceptions will be made
to organizations out of the county.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Facts for the Consumer
Why Families Get into Money Problems
Credit Costs You
Drugs and Medicines
Saga of Little Green Pig
Your Skin
Cleansers
L.I.F.E. or Debt
So, Ho, Ho, Ho, Green Giant
Five Common Frauds
Food Survey 1969
Warranty Law
PROGRAM SOURCE: New York Institute for Consumer Education and Development, 186 East 116th Street, New York, New York 10029. Attention of Harold Horwitz. A non-profit corporation established in April 1968 for the purpose of lending technical assistance to the public, especially low-income groups, in the areas of consumer education and economic development. Staff includes economic development specialists, consumer education experts, indigenous community organizers, and consultant specialists including lawyers, accountants, public relations people, businessmen, community leaders and law students.

MAJOR CONSUMER OBJECTIVES: To help organize consumer cooperatives in a number of merchandising areas that will provide high quality goods and services at low cost to the consumer with a return of earnings to the community. A variety of consumer education services ranging from courses at universities and elsewhere to price surveys, legal research of consumer problems and neighborhood orientation sessions in consumer problems.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Cooperative program, which has already helped to organize the Cooperative Association of East Harlem, with a Board of Directors made up entirely of urban minority group people that operates a furniture and food store in East Harlem. Other service cooperatives providing higher earnings and to minority people and quality services to the public at large: areas of involvement to date - food catering and house maintenance as well as market research. Legal research in selected areas of consumer protection and organization of cooperatives. Close coordination with federal, state, city and other private consumer groups in a number of areas. Consumer education courses at Columbia University and elsewhere. Consumer education radio spots being prepared in conjunction with The Bank for Harlem radio. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
25 session course "Consumer Education and Economic Development in Low Income Areas" ($85; reduced rate in appropriate instances)
Now Comes to Berkeley Heights - Coop. Organization Film ($75)
The Cooperative as a Mechanism of Economic Development (A comparative study of state statutes and relevant law) ($5)
New York State and City Consumer Protection Agencies (A study for the lawyer) ($5)
Minutes of Economic Development Conferences (Columbia University) ($75)
PROGRAM SOURCE: New York. The Association of the Bar of the City of, Legal Assistance Committee, 42 West 44th Street, New York, New York 10036. The Association of the Bar has a number of standing committees. This one has been in existence for many years. It has a staggered membership; five new members coming on each year for a three-year term. Basically they are poverty lawyers mixed with Wall Street lawyers.

MAJOR CONSUMER OBJECTIVES: The major objective of this committee has never been consumer protection, at least not until very recently. The by-laws of the Association are broad enough to have allowed this focus and it has been the area where we have done the most work over the last two and a half years. Our objectives in this area are chiefly related to acquainting the Bar with the problems and hopes of the low income consumer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Activities include reports for The Record of the Association, a periodical published by the Bar Association, law review articles, briefs amicus, and positions on current legislations.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Record of the Association for the calendar years 1968-1969 (free)
New England Law Review ($2.00)
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer education activities are planned to achieve the objective stated above. They are an integral part of our total adult basic education effort. Adults are interested in education for practical purposes and they learn best when learning materials are relevant to their needs. Thus, all of our "supplemental" material (material other than basic A,B,C or arithmetic texts) relates to these needs; most of it is concerned with consumer education. Each student is given consumer education material geared to their reading level. In this way, reading skills and consumer knowledge is developed simultaneously.

Existing consumer education materials are used. However, we are in the process of developing additional materials of our own. These will deal in a "how-to-do-it" format, with areas which are inadequately covered in existing consumer education materials.

PROGRAM SOURCE: Planned Parenthood-World Population, 515 Madison Avenue, New York, New York 10022. Planned Parenthood-World Population, founded in 1916 by Margaret Sanger, is the U.S. national voluntary organization in the family planning and population dynamics. A federation of 166 affiliates in major cities throughout the U.S., FFWP's goal is to make voluntary birth control universally accessible and to alert citizens to the population problem and measures to cope with it. Affiliates offer programs of medically-supervised family planning infertility therapy or referral for infertility therapy, educational development and use of related curriculum materials.

MAJOR CONSUMER OBJECTIVES: (1) Make voluntary medically supervised family planning accessible to all Americans. (2) Foster understanding of the availability and efficacy of voluntary family planning. (3) Demonstrate standards of excellence in family planning medical services, consumer education, patient recruitment and continuity, and related matters. (4) Stimulate social research into attitude and medical research to improve modern contraception and develop safer, more effective contraceptive techniques. (5) Alert citizens to population problem and relationship of family planning. (6) Develop curriculum materials and foster their use so that new generations will systematically learn about family planning's role in helping couples plan their families.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Planned parenthood Affiliates conduct community educational programs systematically through local activities—meetings, forums, symposia, television and radio, newspaper articles, general information. Traditionally, Planned Parenthood is volunteer-led. Its program is also supported by many other national and local organizations which include PP goals among their own. Individuals can have their names placed on a mailing list to receive a limited number of materials regularly issued without charge.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
ABC's of Birth Control (25¢, quantity discounts)
Yes, You Can (25¢, quantity discounts)
Modern Methods of Birth Control (25¢, quantity discounts)
Have Your Next Baby When You Want to--The Truth About Birth Control (25¢, quantity discounts)
To Be a Mother--To Be a Father (25¢, quantity discounts)
Facts About PP (free)
Publications About PP (free)
Doctor Talks About Birth Control (25¢, quantity discounts)

PROGRAM SOURCE: Public Affairs Committee, Publisher of Public Affairs Pamphlets, 381 Park Avenue South, New York, New York 10016. Founded in 1935. Staff of 14. Work is directed by a board of 15 members selected from the full committee of about 40. In addition to publishing Public Affairs Pamphlets, the Committee also produces educational films concerned primarily with health and mental health.

MAJOR CONSUMER OBJECTIVES: The primary purpose is to issue concise, popular, inexpensive pamphlets on social and economic problems, on child development and family relations, on mental and physical health, on race and inter-group relations.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: A number of Public Affairs Pamphlets deal directly with topics of concern to consumer education programs. Available titles discuss inflation, guidance for the consumer, budgeting, paying for college courses, among other topics. Some titles have also been translated into Spanish. Pamphlets are 25¢ each with quantity rates starting at 10 copies. A catalog and descriptive listings are available. It is suggested to write for listings two or three times a year.

PROGRAM SOURCE: Safety Council, National, 425 North Michigan Avenue, Chicago, Illinois 60611. The National Safety Council was founded in 1913 as an organization to develop means of reducing industrial accidents. In succeeding years traffic, transportation, home, farm, school, public, etc., safety were added to the Council's activities. It is a voluntary, non-commercial, non-profit membership association--the organizing framework of the safety movement in America. It is chartered as a public service organization by Congress, but it is completely nonpolitical.

MAJOR CONSUMER OBJECTIVES: The National Safety Council has one purpose--to prevent accidents. To reduce the number and severity of all kinds of accidents in every human activity.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The scope of the National Safety Council's interest in product safety envelops the entire spectrum of products produced by industry, from toys to propulsion systems, from can openers to punch presses. Thus, the Council's interest and actions in product safety go beyond what the Congress assigned to the Commission.

The National Safety Council serves as a national and international clearinghouse to gather and distribute information about the causes of accidents and ways to prevent them. Through its headquarters and regional offices and its affiliated state and local units, it promotes continuous and coordinated accident prevention programs. In cooperation with many other organizations, it stimulates interest in safety in all fields, and works closely with volunteer efforts everywhere. Information is distributed regularly to all mass media--radio, television, newspapers and publications.

A complete listing of materials can be obtained by requesting the National Safety Council Catalog-Poster Directory.
PROGRAM SOURCE: Settlemens and Neighborhood Centers, National Federation of, 232 Madison Avenue, New York, New York 10016. Represents 440 settlement houses and neighborhood centers located in 93 major cities of the United States. It is national spokesman and representative for settlements, and provides professional consultation and training services for members. Member agencies work with people in inner-city or poor neighborhoods, in areas such as community development, neighborhood organization, housing, employment, education, social services, the cultural arts.

MAJOR CONSUMER OBJECTIVES: Work with poor people to help develop informed, critical buying habits, etc., and to develop new ways of providing goods or services that benefit the consumer. Approach is mainly through cooperatives, such as: cooperative buying clubs (food, furniture); credit unions; funeral societies. Also in consumer education through comparative buying; and political action--picketing, demonstrations, reporting violations to authorities, etc.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Federation provides field service and counseling to member agencies setting up such programs. In addition, experienced specialists are available for consultation through the Federation's Talent Pool. Most of the Federation's activities in this area are channeled through local settlements. There is also some work on safeguards and protective legislation.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: NFS Publications Catalogue (free)

PROGRAM SOURCE: Small Homes Council-Building Research Council, University of Illinois, One East Saint Mary's Road, Champaign, Illinois 61820. Established in 1944 by the University of Illinois to coordinate and disseminate information and research in the field of housing. Objectives are research, publication, education, and public service. Six full-time professional staff plus supporting professional and service personnel as required for current programs, specializing in all aspects of planning, design, and construction of low-rise residential structures. Conducts short courses for various segments of the building industry.
MAJOR CONSUMER OBJECTIVES: To enable the consumer to rate and recognize good and bad features of his residential environment, and to provide information on how this environment can be improved through better design, planning, and materials selection.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: A series of 4 to 12 page leaflets on various areas relating to housing acquisition, design, materials, and construction, priced at 15¢ each and sold by direct mail. Number in print varies, with 36 titles currently available. Written for the general public by professional staff of the University, without reference to brand names or proprietary products. A list of publications and description of Council activities is available on request. A mailing list is maintained for a subscription charge.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Circular Series (15¢ per title, $5.00 per set of 36)
Teaching Kitchen Planning (teaching manual plus 107 slides, high school or adult level) ($15.00 with filmstrip; $20.00 with slides)
List of Publications (free)

PROGRAM SOURCE: Smoking and Health, National Interagency Council on, Executive Secretary, 419 Park Avenue South, New York, New York 10016, Suite 1301. Founded in 1964, with membership of 32 national associations and agencies concerned with the smoking problem. Headquarters in New York City; staff of two.

MAJOR CONSUMER OBJECTIVES: Seeks to be a cooperative and independent force to inform the public regarding the harmful effects of tobacco. As a cooperative body it avoids duplication, serves as a medium for the exchange of information and provides a mechanism for stimulating new programs and evaluating existing ones.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publishes a Newsletter reporting on timely subjects related to smoking and health. Publishes a bulletin listing activities and programs of state and local anti-smoking groups. Assists teachers and students by providing information on smoking and health (both printed and visual material). Serves as a referral for individuals seeking specific help or information. Informs the public through public channels of communication. Develops special projects to meet needs in selected areas of the smoking problem. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Smoking and Health (Newsletter) (free in single copies)
Bulletin (free in single copies)
Summary-1967 World Conference on Smoking and Health (free 1-5 copies)
Cigarettes and Health—A Challenge to Educators - filmstrip (for teachers and school administrators) ($5.00 postpaid; Loan copies available. Write for information.)

PROGRAM SOURCE: Southeastern Tidewater Opportunity Project, 712 Duke Street, Norfolk, Virginia 23510. The Southeastern Tidewater Opportunity Project is a Community Action Agency, operating under authority of the Economic Opportunity Act of 1964. Its major objective is to mobilize available resources, public and private, for a coordinated attack on poverty in Southeastern Tidewater. It seeks to serve the 105,000 action area residents of the eight political subdivisions of the Tidewater area: Chesapeake, Franklin, Isle of Wight County, Nansemond County, Norfolk, Portsmouth, Suffolk, and Virginia Beach are the areas comprising the STOP community. It covers 22,000 square miles.

MAJOR CONSUMER OBJECTIVES: Elimination or minimization of discriminating merchandizing and credit practices in low-income neighborhoods through the formation of consumer information and education groups.

Implementation of new program concepts, designs and techniques which increase the accessibility, quality, relevance and effectiveness of services for the poor.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The projects in consumer education activities are utilizable by all consumers but are geared to reach low-income groups. Major method of dissemination includes group discussions, field trips, audio-visual, and printed materials. Program teaches techniques for comparing products and services to find good buys; for dealing with stores, salesmen and advertising media; for finding free or low cost medical and legal aid; and for financial management. Programs are conducted in each of the eight political subdivisions listed above. Enrollees of Consumer Education Classes assist in planning and presentation of program. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Underwriters' Laboratories, Inc., Public Information and Education Services, 207 East Ohio Street, Chicago, Illinois 60611. Founded in 1894, Underwriters' Laboratories, Inc. is an independent, not-for-profit organization testing for public safety. Testing stations are located in Chicago and Northbrook, Illinois; Melville, Long Island, New York, and Santa Clara, California. Inspection Centers are located in over 185 cities in the United States and 29 foreign countries. UL tests over 25,000 new products each year for hazards from fire, electricity and casualties.

MAJOR CONSUMER OBJECTIVES: Provide information on testing of products for safety, safe use of products, and potential hazards in new products or systems.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conduct research on safety problems. Publish literature on the testing of potentially hazardous products. Publish annual directories of products that have passed UL safety requirements. Create safety standards outlining requirements which a product must meet. Produce and distribute motion pictures. Inform the public of various aspects of product safety through various communication channels. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Testing for Public Safety (free)
- Meaning of UL Symbol (free)
- Story Behind Underwriters' Laboratories (free)
- Facts about UL (free)
- Motion Pictures Available (free)
- Fact Finding Investigation (free)
- Heating, Air Conditioning and Refrigeration Testing (free)
- A Practical Miracle (facts about electrical safety) (free)

PROGRAM SOURCE: USA Standards Institute (Name to be changed within a few months), Director of Consumer Affairs, 10 East 40th Street, New York, New York 10016. Private, voluntary, non-profit federation dedicated to the development, approval, and promulgation of nationally recognized and accepted standards. Members: trade, technical, professional, labor, and consumer organizations, government agencies, and individual companies. Founded in 1918 as American Engineering Standards Committee; became American Standards Association in 1929; USA Standards Institute in 1966. Consumer standards program since 1929; increased emphasis on consumer needs with formation of Consumer Council in 1966 and authorization of certification program in 1968.

MAJOR CONSUMER OBJECTIVES: Promulgation and approval of national voluntary standards for consumer products and services and other standards in the consumer interest; assurance of consumer voice in development of standards; education of consumers as to the proper function of standards and standardization.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Corresponding Membership on the Standards Institute Consumer Council available to any interested groups; includes monthly newsletter, "The Standards Institute Consumer Voice", and an opportunity to participate in development of standards for consumer goods and services.

Consumer affairs experts available to speak at state and national meetings and consumer education workshops on standards, product certification, and consumer responsibilities. Educational leaflets on voluntary standards available for class use. Mailing list is maintained for Consumer Council Corresponding Membership and Consumer Voice.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
What Is A Standard? The USA Standards Institute? A USA Standard? (free; 100 per group)
USA Standards for the Consumer (free; 100 per group)
The Standards Institute Consumer Voice (Monthly newsletter for group memberships) (free; 100 per group. Larger numbers available where warranted, by special request.)

PROGRAM SOURCE: Washington D.C. Neighborhood Consumer Information Center, 3005 Georgia Avenue, N.W., Washington D.C.
N.C.I.C., is a non-profit corporation which was incorporated in April of 1968. The membership and staff is composed of approximately 56 law students, faculty members, and Washington attorneys. The purpose of bringing this organization into existence was to aid the low-income consumer to successfully participate in the credit-market place. To this end the organization utilizes the skills of each member.

MAJOR CONSUMER OBJECTIVES: The major objective of N.C.I.C. is to educate the low-income consumer to the disadvantageous situation that he might find himself, if he does not shop for the "best" credit purchase as well as shopping for the respective merchandise.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The activities of the Education Committee is divided into teaching classes, television and radio interviews, and the dissemination of educational materials throughout the residential areas of the low-income consumers. The television and radio participation is conducted on a periodic basis, with an additional emphasis on solicitation of more classes, as well as dissemination of consumer information. These television and radio interviews also invite much "feedback" in cases where the program invites the listening audience to immediately call in. The education classes, themselves, are conducted in churches, community centers and other community agencies. The teaching method used is the lecture method, and visual aids.

Reports, educational information and other related materials may be obtained by writing to the Center at the above Washington D.C. address. Individuals can have their names placed on a mailing list to receive materials, subject to any policy consideration.

MAJOR CONSUMER OBJECTIVES: Studies, evaluates and recommends legislation pertaining to weights and measures in the market, the quantity aspect of every exchange transaction.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Now engaged in Third National Survey of State Weights and Measures Legislation, Administration, and Enforcement. Past research has been published.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Watch Your Weights and Measures, published by Council on Consumer Information, 1957 (out of print)
Weights and Measures and the Consumer, published by Consumers Union, 1966 (out of print)
Articles in Proceedings of National Conference on Weights and Measures, National Bureau of Standards.

PROGRAM SOURCE: Welfare Rights Organization, National, 1419 H. Street, N.W., Washington D.C. 20005. Organization of welfare recipients, 90,000, in local welfare rights groups across the country. Three years old and growing rapidly. Local groups exist in almost every state and urban area.

MAJOR CONSUMER OBJECTIVES: Works to change welfare system to provide more money and end harassment of recipients by case-workers. Involvement in food stamps surplus programs, retail credit for recipients.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Welfare recipients are educated about their rights to welfare generally and specifically in the following special dress: food stamps and surplus food school lunches, medical aid, credit for organized recipients and consumers rights, wage supplements, due process and equal protection, etc. rights vis-a-vis welfare departments. Mailing list maintained for non-recipients at the rate of $5.00 per year. Materials can be requested and are free to organized, affiliated recipients.
PROGRAM SOURCE: Wisconsin, Center for Consumer Affairs, University Extension, 600 West Kilbourn Avenue, Milwaukee, Wisconsin 53203. A unit of University Extension under the Dean of Human Resource Development, Madison, Wisconsin, who is responsible to the Chancellor of University Extension. The Chancellor is co-equal to the Chancellors of Milwaukee, Madison and Center-System Campuses. They in turn are responsible to the President of the University. The Center has a permanent director and four other staff members who are supplemented by ad hoc consultants and instructors. Formally established in March 1963.

MAJOR CONSUMER OBJECTIVES: To identify and analyze the major problems of concern to consumers. The focus of the Center is action-oriented research dealing with the particular concerns of low-income families and with developing consumer programs of significance for ghetto residents. Current emphasis is on credit and housing problems of the poor.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Programs conducted garnishment studies--now conducting research on low-income home ownership and an action-research project regarding debt problems of WIN trainees as relates to employability. Serves as resources and cooperates with individuals, press, government and consumer-oriented groups. Serves on advisory boards of policy-making bodies and boards of directors of consumer organizations on local, state and nation-wide levels. Helped in the formation of a low-income credit union and debt counseling service. Offered money-management courses geared to low-income consumers. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Spender Syndrome ($4.00 per copy)  
(68 families' financial case histories)  
A Study of Financially Over-extended Families ($2.00 per copy)
PROGRAM SOURCE: Young Women's Christian Association, National Board, Bureau of Communications, 600 Lexington Avenue, New York, New York 10022. The YWCA of the United States, initiated in 1858, following the world founding in 1855, is a national voluntary membership organization with more than 2,000,000 members and participants in community Associations, student Associations, and Registered YWCA groups. The National Board of the YWCA of the U.S.A. is responsible for the continuing work of the National Association and acts as a clearing house for ideas and standards which have their roots in the autonomous local Associations.

MAJOR CONSUMER OBJECTIVES: (1) To improve consumers' marketing competency and economic literacy. (2) To support measures to protect the consumer through food and drug regulations, to ensure his representation in government councils and government regulatory agencies and to further consumer education.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Obtains information concerning nature of consumer problems of YWCA members and participants. (2) Prepares printed materials, magazine articles, records to be used in consumer education courses. (3) Review and evaluates consumer education materials for use in consumer education programs. (4) Appears before regulatory agencies to present viewpoint on major consumer issues. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Money Talk: The Wise Consumer Kit (a multi-media consumer kit) ($5.00)
CONSUMER EDUCATION PROGRAMS OF FEDERAL GOVERNMENT AGENCIES


MAJOR CONSUMER OBJECTIVES: Assists state and local agencies in serving the needs of aging consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Administers grants to states, organizations, institutions and individuals for research, demonstration, and training projects; provides a clearinghouse of information on services and opportunities available to the elderly; provides program guidance and materials for use in consumer education of the elderly.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Write for a current listing of publications available.

PROGRAM SOURCE: Agricultural Research Service, U.S. Department of Agriculture, Washington D.C. 20250. The ARS was formed in 1953 and administers numerous Department of Agriculture regulations concerned with protecting and improving the nation's food supply.

MAJOR CONSUMER OBJECTIVES: Protects food and fiber supplies from diseases and pests; regulates the marketing of pesticides; finds new consumer uses for farm products; and sponsors and disseminates findings of nutrition research.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The service conducts nutrition research and develops information to help consumers with family budgeting.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Write for a current listing of publications available.
PROGRAM SOURCE: Agriculture, U.S. Department of, Office of Information, Washington D.C. 20250. The USDA was created by a Congressional Act signed by Abraham Lincoln in 1862. The Department now has 100,000 employees in service with approximately 10,000 in the Washington area and 90,000 in the field. USDA activities include research, education, marketing and consumer services, trade and aid, economics, conservation, stabilization, rural areas development and credit, emergency programs.

MAJOR CONSUMER OBJECTIVES: USDA provides many services for the consumer. These services touch consumers in some 50 different areas—from nutrition research and food inspection for wholesomeness to insect and pest control, to improved clothing. Consumers are the major beneficiaries of 60 cents from every dollar USDA spends. It also provides help in the community with soil surveys, industrial water supplies, etc. USDA plays an important role in meeting outdoor recreation needs and of encouraging people to use the National Forests. Special programs were developed in all of the fields from foods to fibers for both children and families.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: USDA conducts research programs for more efficient handling, marketing and production from farmer to consumer. USDA provides research programs and education on pesticides, soil conservation, best use of forests, etc. Prepares recipes for various special and income groups, as well as for the general public. Compiles figures on food and conducts surveys on all agricultural subjects. Conducts nutritional studies to show the effect of food on people of all ages—also for new forms of foods. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer's Guide to USDA Services, MP-959
Popular Publications for the Farmer, Suburbanite, Homemaker, Consumer, List No. 5
Service, USDA's Report to Consumers (free)
Food and Home Notes (free)
List of Available Publications, USDA, List No. 11
Color Filmstrips and Slide Sets, USDA, MP-1107
PROGRAM SOURCE: Boating Committee, National Safe, U.S. Coast Guard, Commandant (B), Washington D.C. 20591. The National Safe Boating Committee was formed in 1958. It is strictly a volunteer organization and has no regulatory authority itself. Has no resources of its own, but draws upon member organizations.

MAJOR CONSUMER OBJECTIVES: Promotes boating safety. Part of this promotion involves the encouragement of consumer purchases of approved and safe equipment.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Major program is National Safe Boating Week (week of July 4) promotion. Promotional materials distributed to local organizations (primarily committee representatives). Promotional materials also distributed directly to news media.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Pleasure Craft (free)
- Fire Safety Afloat (20¢ each/200 or more)
- Rules of the Road; Litter Bag Decal (9¢ each/10,000 or more)
- Saving Lives (free)
- Ten Commandments:
  - Safety First Poster (9¢ each/100 or more)
  - Bumper Sticker (10¢ each/1000 or more)

PROGRAM SOURCE: Business and Defense Services Administration, Office of Marketing, U.S. Department of Commerce, Washington D.C. 20230. The Office of Marketing of the Business and Defense Services Administration of the U.S. Department of Commerce conducts research on marketing practices, methods, structure, costs and facilities and disseminates the resulting information to government, consumers, business, and educators; reviews legislation and government regulations affecting marketing and recommends, where appropriate, changes that are in the best interests of government, consumers and business; and assembles and disseminates domestic and foreign marketing data for use by business and government.

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MAJOR CONSUMER OBJECTIVES: To inform the consumer of the functions of marketing within the American economic and free enterprise systems to the end that a better informed customer is better able to make decisions in the marketplace.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Maintenance of an education-business-government-consumer affairs clearing-house concerned with marketing and related social problems and progress.

Dissemination of information on marketing to educators, businesses, consumers and other governmental agencies. This takes two forms: (1) Direct mailings initiated in the Office of Marketing; (2) Responses to inquiries addressed to or referred to the Office of Marketing.


For publications listed below, send check or money order to the Superintendent of Documents, Government Printing Office, Washington D.C. 20402, or contact any U.S. Department of Commerce Field Office.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Marketing Story (30¢ each; 25% discount for 100 or more)
Marketing Information Guide - issued monthly ($2.50 annual subscription)
Bibliography on Marketing to Low-Income Consumers (55¢)

PROGRAM SOURCE: Coast Guard Auxiliary, United States, Commandant (B), U.S. Coast Guard Headquarters, Washington D.C. 20591. The U.S. Coast Guard Auxiliary is a volunteer, non-military organization comprised of owners of boats, aircraft, and amateur radio stations. It was established in 1939 by an Act of Congress. Its members receive no pay for their services. The Auxiliary is a national organization with its own elected officers. It is administered by the Coast Guard, with headquarters in Washington D.C. District Directors are located in each of the regular Coast Guard Districts.
MAJOR CONSUMER OBJECTIVES: The mission of the Auxiliary, as stated in law, is "to promote safety and effect rescues on and over the high seas and on navigable waters; to promote efficiency in the operation of motorboats and yachts; to foster a wider knowledge of, and better compliance with, the laws, rules and regulations governing the operation of motorboats and yachts; and to facilitate other operations of the Coast Guard."

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Programs of the Auxiliary include: (1) Free public education courses. These courses are administered and taught by qualified members of the Auxiliary. (2) Free Courtesy Motorboat Examinations. These exams determine whether a boat is properly equipped for safety on the water. They are conducted only at the request of the boatowner. The results are only for the owner's information. No law enforcement body is advised of deficiencies. (3) Patrols, Assistance Missions, and Support Missions for the regular Coast Guard. While trying to prevent emergencies on the water, the Auxiliary at the same time offers assistance to those already in trouble. Specially qualified Auxiliarists may receive operational orders from the Coast Guard to assist in Coast Guard Search-and-Rescue missions. The Auxiliarist, of course, is never required to accept such orders. Most, however, consider it a privilege. (4) Membership training. Auxiliarists must be trained to carry out the three programs outlined above. Under the guidance of the Coast Guard, training is a continuous function of the Auxiliary.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Auxiliary Bibliography of Publications CG-336-1 (free)
- Pleasure Craft - Federal Requirements for Motorboats CG-290 (free)
- Information Pamphlets on the Auxiliary (free)
- U.S.C.G. Recreational Boating Guide CG-340 (45c)

PROGRAM SOURCE: Consumer and Marketing Service, U.S. Department of Agriculture, Washington D.C. 20250. This agency of the Department of Agriculture was founded in 1965 to coordinate the marketing and consumer services of the department.
MAJOR CONSUMER OBJECTIVES: The agency is charged with enforcing regulations which assure safe, wholesome and efficient marketing of farm products. Also, the agency administers the consumer food program of the USDA.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: In connection with its authority over food grades and standards, commodity distribution programs for low-income families (the food stamp program and the USDA child nutrition programs), CMS develops publications and films to educate the public of the availability and use of these programs.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Write for a current listing of materials available.

PROGRAM SOURCE: Consumer Protection and Environmental Health Services, U.S. Department of Health, Education, and Welfare, Consumer Specialist Section, Office of Public Affairs, 200 C Street, S.W., Washington D.C. 20204. CPEHS was founded in July 1968 to correlate the all encompassing problems of the consumer and his environment. It became the parent organization of the Food and Drug Administration, National Air Pollution Administration and Environmental Control Administration.

The Consumer Specialist Program was implemented in 1952, under FDA, with part-time consumer consultants. In 1964, full-time specialists were hired. Their activities are now expanded to include the programs of the three administrations under CPEHS. The Consumer Specialist Section maintains a staff of 21 consumer specialists, located in regional HEW offices and in other principal cities.

MAJOR CONSUMER OBJECTIVES: The CPEHS's major objective is to insure that the growing knowledge of ecology and technology is vigorously applied to man's environment and the products he consumes. The consumer specialist section serves as a liaison between the consumer and government: to assist the consumer in developing an awareness of the health hazards; to seek his public support in solving these problems; to make regulations meaningful and useful to him; to provide the consumer an unbiased contact for voicing complaints.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Informs and educates the public through mass media, consumer phones, speeches, printed fact sheets, pamphlets, magazines and newsletters. Makes known the regulations and the research findings of three administrations. Conducts workshops, seminars, classes, tours of laboratories for: senior citizens, disadvantaged, health educators, home economists, dietitians, nurses, conservationists, community leaders, science teachers, and pharmacists.

Sets standards and evaluates for effectiveness and sanitation consumer products under their jurisdiction.

Investigates consumer complaints in areas of food, drugs, cosmetics, hazardous substances and medical devices. Answers consumer inquiries and complaints.

Serves in advisory capacity for groups interested in air pollution, water pollution, solid waste disposal, rat control, noise abatement, water hygiene, accident prevention, housing, recreation products and facilities, nutrition, poison prevention, and medical and cosmetic quackery.

Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Consumer Protection and Environmental Health Service, PHS 1872
How FDA Works for You, FDA #1
Take Three Giant Steps to Clean Air, PHS #1551
The Effects of Air Pollution, PHS #1556
Requirements of the Federal Hazardous Substances Act, FDA #35
Requirements of the U.S. Food, Drug and Cosmetic Act, FDA #2
Proceedings of Symposium on Human Ecology, PHS #1929
Manual for Evaluating Public Drinking Water Supplies, PHS #1820
Solid Waste Management: The Federal Role
Noise--The Fourth Pollution
PROGRAM SOURCE: Credit Unions, Bureau of Federal, U.S. Department of Health, Education, and Welfare, Washington D.C. 20201. (Attention: Mr. O'Brien). The Bureau of Federal Credit Unions has been a government bureau since early 1940's. Basic function is to supervise and examine 12,500 Federal credit unions. Expertise in financial matters and concern for social problems led to present programs for limited income people throughout the United States.

MAJOR CONSUMER OBJECTIVES: Provide best possible leadership for Federal credit unions and provide consumer education where feasible.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conduct series of classroom training sessions for limited-income citizens, migrants, American Indians, senior citizens. Subject matter includes financial counseling, budgeting, credit union operations, co-ops, buying clubs, comparative shopping, nutrition, menu planning, interviewing, and communications skills.

Offers only brochures explaining content of "project money-wise" programs. Individuals can have their names placed on a mailing list to receive materials.

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MAJOR CONSUMER OBJECTIVES: To strengthen, supplement, and coordinate the policy of the U.S. to eliminate the paradox of poverty in the midst of plenty.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Through Community Action agencies the office sponsors programs such as buying clubs, credit facilities, shopping tours, consumer discussion groups, financial counseling, budgeting, debt management, home management, legal assistance, etc. As part of their training, Job Corpsmen are given consumer education.

Write for a current list of materials available and of interest to consumers.

MAJOR CONSUMER OBJECTIVES: The office is charged with raising the educational level of Americans and to promote the cause of education.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Office of Education conducts research and administers funds relating to curriculum development, teacher training and financing of consumer education in elementary, secondary, higher and adult education.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Write for a list of materials currently available and of interest to consumers.


MAJOR CONSUMER OBJECTIVES: The Public Health Service is responsible for protecting and improving public health.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Public Health Service provides technical assistance, education and information on every phase of human health.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Write for a current list of information available.

MAJOR CONSUMER OBJECTIVES: The Administration is charged with the Federal and Federal-aid highway construction programs and the national highway and vehicle safety program.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Administration develops and promotes consumer education programs relating to highway and vehicular safety.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Write for a current listing of publications available.

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PROGRAM SOURCE: Housing Administration, Federal, Department of Housing and Urban Development, Washington D.C. 20410. The Federal Housing Administration (FHA) has been a division of HUD since 1965.

MAJOR CONSUMER OBJECTIVES: The principal purpose of the FHA is to encourage home ownership and improve housing standards. FHA administers the loan and mortgage insurance program authorized by the National Housing Act.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: FHA provides advice to prospective home purchasers and investigates consumer complaints.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Write for a list of current materials available.

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The Job Corps is a government-sponsored residential training program. Its purpose is to train disadvantaged young men and women in vocational and academic skills that will help them to be of value to business in their local communities. Begun in 1964 under the Office of Economic Opportunity, Job Corps was transferred in 1969 to the Department of Labor's Manpower Administration. There are about 20,000 trainees at centers nationwide.

MAJOR CONSUMER OBJECTIVES: Comprehensive, multi-media, 44 unit, low reading level instructional program in many consumer areas.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Job Corps' Consumer Education Course was developed under contract according to the specifications for trainees. Enrollees are male and female, 16-21, low-income background, school dropouts, many with low reading levels. Materials were developed by extensive field testing in several stages. Course is mostly self-instruction, part of basic education program, also including reading, math, language skills, etc.

A commercial version will be published in 1970 by Grolier Educational Corporation of New York for public schools. Individuals can have their names placed on a mailing list to receive materials (samples only).

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Review Book (one per request)
Sample Program Units (five per request)
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Activities to safeguard jobs and earnings in the fields of wage garnishment and debt adjustment are related to credit practices and consumer protection in general. Also, job and product safety programs result in information and materials which are also applicable in the home. Examples of these are pamphlets or charts dealing with home fire extinguishers, ladders, lawn mowers, and use of toxic materials in paints.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Write for Selected Publications of the Bureau of Labor Standards (free)

PROGRAM SOURCE: Labor Statistics, Bureau of, Office of Prices and Living Conditions, Division of Information Services, U.S. Department of Labor, Washington D.C. 20212. The Bureau of Labor Statistics (BLS) of the U.S. Department of Labor has several programs in its Office of Prices and Living Conditions, which yield information useful in consumer education programs. These Bureau programs started in the late 1880's and have progressed over the years.

MAJOR CONSUMER OBJECTIVES: Collects, analyzes, and publishes data on variations in levels of living, trends in consumer prices, and differences in cost of specified levels of living.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: These products of the Bureau's programs are not currently designed specifically for consumer education programs, but nevertheless are used extensively in others' consumer education programs. The Bureau develops, maintains, and publishes various measures of price level and price change. The most widely known in this area is the monthly Consumer Price Index. BLS conducts surveys of consumer expenditures, income and changes in assets and liabilities among various groups in the population.

The Bureau develops, maintains and publishes estimates of the costs of family budgets at specified levels of living in different parts of the country. All of these data are special economic measures. They are presented to the press and the public as such. Other groups, depending on their interests, often use such data in a variety of ways to meet their special purposes, including consumer education programs. Most such data are announced in the "Monthly Labor Review", press conferences, press releases and Bureau bulletins. The Monthly Labor Review contains articles on various programs of the Bureau and contains in its Current Labor Statistics section summary tables of historical statistics on consumer prices and other series.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Consumer Price Index: History and Techniques (Bulletin 1517) (60c)
The Consumer Price Index: Short Description, 1967 (free)
The Consumer Price Index (Monthly Report) (free)
Estimated Retail Food Prices, by City (Monthly Report) (free)
List of Annual Reports on Surveys, Survey of Consumer Exps. 1960-61 (RS 238) (free)
List of Statistical Reports, Survey of Consumer Exps. 1960-61 (RS 237) (free)
Three Standards of Living for an Urban Family of Four Persons, Spring 1967 (Bulletin 1570-5) (free)
Retired Couples Budget for a Moderate Living Standard, Autumn 1966 (Bulletin 1570-4) (35c)
Major Programs, 1969, BLS (annual) (free)
Publications of the BLS 1886-1967 (Bulletin 1567) ($1)
Individuals can have their names placed on a mailing list to receive materials.


MAJOR CONSUMER OBJECTIVES: Principal objective is to improve the quality of urban life by improving the physical environment of the cities, increasing the supply of low-income housing and providing educational and social services vital to health and welfare.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer programs may be included in Model City Planning. These programs may include money management counseling, coordination of legal services, consumer education in shopping, food preparation, and use of credit and assistance in establishing credit unions and service cooperatives.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Write for a list of materials currently available

MAJOR CONSUMER OBJECTIVES: Protects the mails. Investigates all misuse of the mails (fraud, lottery, pornography, theft, etc.).

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Investigates consumer complaints alleging criminal promotions conducted through the mails, particularly in the area of mail fraud, and reports violations to United States Attorneys and state and local prosecutive authorities for consideration of prosecution. Issues brochure entitled Mail Fraud Laws to consumers and consumer organizations, law enforcement officers, and civic and social groups.

Issues monthly Enforcement Report to law enforcement agencies, news media, et al, highlighting criminal activities affecting the consumer and business alike. Periodically issues special Press Releases of interest to consumers in specific cases and/or programs. These are primarily of a warning nature concerning the types of criminal promotions and operations which are likely to affect consumers.

Information should be obtained through local Postmasters and Postal Inspectors. Enforcement Report restricted generally to law enforcement agencies and others whose principal interest is in consumer protection. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Mail Fraud Laws (free; generally restricted to law enforcement agencies and others whose principal interest is in consumer protection)

PROGRAM SOURCE: President's Committee on Consumer Interests, Federal Office Building, Washington D.C. 20506. The Committee was established by an Executive Order in 1964. It consists of the heads of 12 government agencies and public members appointed by the President. The Special Assistant to the President for Consumer Affairs serves as chairman of the Committee.
MAJOR CONSUMER OBJECTIVES: The purpose of the President's Committee on Consumer Interests is to serve as a coordinator for federal consumer programs and to act as liaison between consumers and their government.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Committee has been active in promoting consumer education through stimulating federal agencies to develop programs in this area, developing program materials and working with state and local organizations in the development of consumer education programs.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Write for a list of current information available.


MAJOR CONSUMER OBJECTIVES: The office furnishes government publications to consumers at minimum cost.

PROGRAM SOURCE: Public Affairs, Office of, Office of the Secretary, U.S. Department of Commerce, Washington D.C. 20230. The Office of Public Affairs of the Office of the Secretary, U.S. Department of Commerce, is responsible for standards governing the performance of public information programs in the Department. The "Do You Know Your Economic ABC's?" economic education series of booklets are prepared under the editorial supervision of the Office of Public Affairs.
MAJOR CONSUMER OBJECTIVES: The Office of Public Affairs' major objective as related to consumers is to widen the horizons of economic literacy for all American consumers by imparting an understanding of our economic system.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Factors basic to economic progress treated in the "Do You Know Your Economic ABC's?" series are Gross National Product, Marketing, Census, Patents, Measurement, U.S. Balance of Payments, Profits, U.S. Economic Growth, Technology, International Trade and Travel. Booklets are promoted generally and specifically to consumer organizations, educators and students, public and private libraries, industry, and women's clubs. Figured on the basis of a 40 hour week, the booklets have been purchased at as high a rate as 101 copies an hour.


MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Do You Know Your Economic ABC's?" (20¢; discount of 25% for 100 or more of any one booklet)
- The Marketing Story (30¢)
- Uncle Sam Counts: Census '70 (35¢)
- Patents: Spur to American Progress (35¢)
- Measurement--Pacemaker of Economic Growth (25¢)
- U.S. Balance of Payments (25¢)
- Profits and the American Economy (25¢)
- U.S. Economic Growth (25¢)
- Science and Technology for Mankind's Progress (25¢)
- International Trade: Gateway to Growth (25¢)
- Travel/U.S.A. (25¢)

PROGRAM SOURCE: Savings Bond Division, U.S., Department of the Treasury, Office of Public Affairs, 1111 - 20th Street, N.W., Washington D.C. 20220. There are savings bonds offices in each of the 50 states. Through these, sales materials are disseminated and personal contact is maintained with bonds and other financial institutions selling bonds.

MAJOR CONSUMER OBJECTIVES: The division promotes the sale and holding of U.S. Savings Bonds.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: In pursuit of its objectives, the Division develops and disseminates personal investment teaching materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Write for a current list of materials available.


MAJOR CONSUMER OBJECTIVES: To provide benefits to insured persons and their dependents in the event of retirement, disability, or death and to provide health insurance to citizens over 65.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: In administering the Social Security Act and assisting those affected by it, the Administration is involved with estate planning, money management and teaching the principles of health insurance.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Write for a current list of information and materials available.

PROGRAM SOURCE: Standards, National Bureau of, U.S. Department of Commerce, Office of Weights and Measures, Washington D.C. 20234. The National Bureau of Standards is a federal scientific agency; its responsibilities include developing and maintaining the national standards of measurement and the national measurement system. NBS is made up of three Institutes: Institute for Basic Standards, Institute for Materials Research, and Institute for Applied Technology.

MAJOR CONSUMER OBJECTIVES: Standardization of package sizes and standardization of some commercial products.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Reduction of undue proliferation of consumer packages. Encouraging state legislation and regulation on weights and measures. Providing information to business, industry, consumers on packaging and on appropriate voluntary standards.

Sponsorship of the National Conference on Weights and Measures, an annual meeting of state regulatory officials, industry, and consumers.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

The Weights and Measures Hen, A Pamphlet for Consumers (initial copy free)

Report to The Congress by The Secretary of Commerce on Activities Under the Fair Packaging and Labeling Act During FY 1968 (initial copy free)

NBS M234 Household Weights and Measures (initial copy free)

NBS LF53 List of Product Standards, Commercial Standards, and Simplified Practice Recommendations (initial copy free)

NBS Brochure on Film: Assignment--Weights & Measures - 16 mm color, sound--18 min.


MAJOR CONSUMER OBJECTIVES: Enforces Sherman, Clayton, and Robinson-Patman Acts with related Acts to assure free and non-discriminatory practices in interstate commerce. Enforces FTC Act to eliminate deceptive practices and misrepresentative advertising. Also enforces the following: Wood Products Labeling Act; Fur Products Labeling Act; Cigarette Labeling and Advertising Act; Fair Packaging and Labeling Act; Lanham Trade-Mark Act; Consumer Credit Protection Act; Insurance Act; Flammable Fabrics Act and Textile Fiber Products Identification Act.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Brochures and leaflets are developed covering various unfair and deceptive acts and practices for general public distribution to all income levels and age groups. Economic and Investigative Study Reports on various industries and activities are available to the general public for broad informational purposes. A more detailed consumer education program is planned during the coming fiscal year. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- D.C. Consumer Protection Report (free)
- Automobile Warranties Report (free)
- Transcript of National Consumer Protection Hearing
- Consumer Bulletin No. 3 Chinchilla Breeding (free)
- Federal Trade Commission and How It Operates (free)
- Look for That Label (free)
- Consumer Bulletin No. 1 Mail-Order Insurance (free)
- Stop-Look-Investigate (free)
- Consumer Bulletin No. 2 Unordered Merchandise (free)
- FTC Report to Congress on Cigarette Labeling and Advertising (free)


MAJOR CONSUMER OBJECTIVES: (1) To help veterans make a wise decision when buying a home on a VA loan guaranty or VA direct loan. (2) To see to it that eligible veterans for whom hearing aids are provided by the VA are furnished with aids which have been tested and found acceptable for regular issue to veterans during the contract year concerned.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publishes the material indicated below:

VA Pamphlet 26-6, To The Home Buying Veteran, August 1967.

Information Release on hearing aid models selected by the Veterans Administration for regular issue to veterans during Contract Year 1970.

VA Pamphlet 26-6 may be obtained by the veterans by writing or visiting any VA Regional Office. For the listing of hearing aids, both veterans and non-veterans may write to the VA Information Service, Washington D.C. 24020. Both items are free.
CONSUMER EDUCATION PROGRAMS OF
STATE COOPERATIVE EXTENSION SERVICES AND DEPARTMENTS OF AGRICULTURE

PROGRAM SOURCE: Federal Extension Service (Cooperative Extension Service), U.S. Department of Agriculture. Cooperative extension work is out-of-school education conducted by the Land-Grant colleges in cooperation with the U.S. Department of Agriculture and state and county governments. It is a joint undertaking of the USDA, State Land-Grant Colleges and more than 3,000 county, city or area offices with personnel located at all these sites. Its purpose is "to aid in diffusing among the people of the United States useful and practical information on subjects relating to agriculture and home economics and to encourage the application of the same."

MAJOR CONSUMER OBJECTIVES: To enable consumers to have reliable information which will assist them in making decisions relative to: selecting and using family goods and services, interpreting laws that protect consumers and evaluating consumer responsibilities.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Provides consumers (youth and adult) with information which brings about a greater understanding relative to the: allocation of resources to achieve family goals; the economic system; wise maintenance and use of goods; planning for financial security; credit and its cost; consumer protection; changing product supplies, prices, qualities and types; new products and marketing practices; benefits and costs of marketing services and community resources available.

All appropriate extension educational methods and procedures are used including: meetings, demonstrations, consultation, publication, and mass media use of circular letters, newspapers, radio, and television. Special emphasis is given by Extension workers in involving local people (recipient) in the planning and execution of Extension educational programs and in the training of local leaders who in turn assume responsibility for conducting demonstrations and training meetings. In addition, over 5,000 Extension program aides, trained and supervised by Extension workers, are active in this work.

Individuals can have their names placed on a mailing list to receive materials; however, state publications are not available from the Federal Extension Service.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
"List of Available Publications of the United States Department of Agriculture", List #11, available nationally. States have these lists and additional State-produced publications available at State and Local Extension offices.
MAJOR CONSUMER OBJECTIVES: Objective: Consumers to become aware of Extension Service as a source of unbiased information, and to use Extension information on seasonal supplies, quality factors, relative prices among different forms of food to evaluate food selections. Consumers to understand and appreciate the problems and responsibilities of producers, processors, and distributors in providing food in the quantity, quality, and form demanded by purchasers and to recognize the food buyers' responsibility to become informed consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Staff members conduct training for county personnel, who in turn hold classes for community leaders. Leaders teach local groups and others. Through monthly reminders and newsletters agents are kept current on changes and latest information. State staff members release information through weekly and daily newspapers, magazines, house organs, radio and commercial and educational television. Special programs are conducted for agribusiness groups, educational and welfare groups. Mailing lists are developed at county level, not statewide. Write county office for publication list.

MAJOR CONSUMER OBJECTIVES: To create public awareness of changes taking place in the total food marketing system - from farmer to consumer, including changes in food technology, standards, regulations and labels; to help consumers understand what makes food prices and the part their choices play in the total system.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Information is provided to consumers in the metropolitan area of Little Rock through mass media, special interest classes, organizations and direct contact on food buying, storage and use.

Information prepared for the Little Rock area is also supplied to all county Extension home economists, who use the material in radio programs, newspaper columns and in classes and workshops. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Penny Wise Food Buys - weekly letter within state of Arkansas
- Maid Service from Your Grocery Store (free)
- Meals in Minute (free)
- When You Buy Beef (free)
- When You Buy Sausage (free)
- When You Buy Pork (free)
- When You Buy Ground Beef (free)
- When You Buy Broiler-Fryer Chickens (free)
- When You Buy Eggs (free)
- When You Buy Turkey (free)

PROGRAM SOURCE: Arkansas Agricultural Extension Service, Home Economics Extension, P.O. Box 391, Little Rock, Arkansas 72203. The Smith-Lever Act in 1914 created the Agricultural Extension Service to take the results of research in agriculture, home economics and related subjects to the people. The Agricultural Extension Service is the off-campus staff of the University of Arkansas, a Land-Grant College. There are three divisions--agriculture, home economics and 4-H Clubs. State Office staff members include administrators, supervisors and subject matter specialists. A county Extension agent and Extension home economist are located in each county.
MAJOR CONSUMER OBJECTIVES: (a) To help families acquire knowledge and competency for budgeting the income to reach family goals. (b) Consumers to become aware of the sources and costs of credit and to learn to use credit wisely as a tool for better living. (c) Consumers to understand and acquire skills in getting more value for their money spent for family living. (d) Families to understand the kinds and costs of insurance available for covering emergencies and risks. (e) Families to acquire knowledge about sound investments and savings programs as a means to increase their financial stability. (f) Families to become familiar with estate and taxation laws. (g) Families to understand and use consumers regulatory laws.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Office conferences, short courses, special interest meetings, mass media, educational materials, Consumer Days, etc. -- reaching people of all ages and all income levels. Individuals can have their names placed on a mailing list to receive materials. All information is free in single copies and can be obtained from any County Extension Office located in county seat towns.

PROGRAM SOURCE: California Agricultural Extension Service, Home Economics, Consumer Marketing, University of California, University Hall, 2200 University Avenue, Berkeley, California 94720. California's Consumer Marketing Program was organized in Los Angeles in December 1955, designed to serve the southern area of the state. Some time later, a second consumer agent was added to the staff, serving the northern part of the state. At present, due to budget restrictions, there is only one person—a specialist—in Northern California, serving the entire state. The specialist maintains a flow of information with retailer, wholesalers, other food handlers, farm advisors, advisory boards and food commodity groups in order to give consumers timely, unbiased and accurate food marketing information.

MAJOR CONSUMER OBJECTIVES: The consumer marketing program is designed to increase the level of knowledge of California consumers in order that they will: (a) Make wise food buying decisions according to income; preferences; food supplies, prices and qualities; time and energy; basic nutritional principles. (b) Increase their interest in proper food preparation and storage. (c) Gain greater appreciation of food production, processing and distribution and better reflect their needs and wants through the marketing system.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepare two newsletters monthly for home economists, public relations firms, retailers and others who multiply information. Prepare one newsletter monthly for food service operators. Prepare two news releases weekly for distribution to newspapers in the state. Mailing list maintained for home economists, public relations firms and those leaders who are multipliers of information only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Marketing Memos (free; only to multipliers of information)
Marketing Information for Institutions (free to institutional food buyers only)

PROGRAM SOURCE: Colorado Cooperative Extension Service, Home Economics Program, Colorado State University, Fort Collins, Colorado 80521. The Extension Service is an agency of the U.S. Department of Agriculture which cooperatively conducts informal educational programs at the state and county levels. Colorado has 65 state employees and 53 area and county offices staffed by 153 professional workers.

MAJOR CONSUMER OBJECTIVES: To provide educational experiences that will give individuals and families the skills, concepts and understandings that are required to achieve maximum satisfaction and utilization of their resources within the framework of their own values. Emphasis is placed on management as well as the selection, use and care of consumer goods and services.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Program and activities are developed on the basis of need at the county or area level under the direction of the Extension Home Economist. State level subject matter specialists serve as resources to support the county programs. Program activities include short courses, special meetings, circular letters, newspaper columns, radio and television programs, self-help study guides, and individual consultations. Special emphasis placed on reaching young homemakers and the disadvantaged. Consumer education is also included as a part of 4-H Club home economics projects. Program topics include food, clothing, home furnishings, health, management of family income, savings and investments, credit, and consumer aid and protection information. County Extension Home Economists distribute consumer publications from the U.S. Department of Agriculture and the Federal Extension Service. Complete list of publications available upon request.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Family Financial Planning Record Book (50¢)
526 S Making Yeast Breads at High Altitudes (25¢)
41 P Food Preparation at High Altitudes (5¢)
40 P Choosing and Using Portable Lamps (10¢)
36 P When You Buy Wood Furniture (10¢)
48 P Meat Buys for Your Freezer (10¢)
32 P Cleaning Agents and Their Use for Walls and Woodwork (10¢)
113 P Be a Good Shopper (10¢)
116 P Understanding Life Insurance (10¢)
101 P When You Use Credit (10¢)

PROGRAM SOURCE: Colorado Division of Markets, Department of Agriculture, 1525 Sherman Street, Denver, Colorado 80203. The Department of Agriculture serves Colorado through six operating divisions, one of which is the Division of Markets. This Division works closely with agricultural producers, businesses, and consumers to create better products, a market for these products; and to increase the net return to the producer for his output. This Division also establishes marketing orders and co-ops and cooperates with the USDA in statistical programs.

MAJOR CONSUMER OBJECTIVES: To bridge the gap between producer and consumer by disseminating consumer product information, to help the consumer utilize the proper selection, identification, nutritive value, preparation, and serving of these products, thereby increasing demand for them. Also have information on weights and measures, labeling, inspection programs, reasons behind food prices, budgeting, buying habits, etc.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Consumer Marketing Specialist works with other home economists, educators, women's groups, Extension agents and clubs, supermarkets, etc. to provide programs and to distribute materials. She appears at fairs and conventions, works with the media on television, radio, and with the newspapers. Concentration is mainly on women, generally the young homemaker, although work has been done with younger and older groups. Local and national organizations of products are always a big help. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:

Beef for Father's Day
Dandy Apple Recipes
Peachy Recipes
Outdoor Cookery
Buyer's Survey
PROGR A M SOURCE: Connecticut Cooperative Extension Service, Family Economics and Management, University of Connecticut, Box U-118, Storrs, Connecticut 06268. Cooperative Extension Service is an educational branch of the University of Connecticut and the U.S. Department of Agriculture, extending the campus, and results of research to people throughout the state. Home Economics Extension is one phase of the Cooperative Extension Service. Educational programs in Home Economics are extended to the people of the state through State Subject Matter Specialists and Extension home economists working out of offices located in strategic geographic areas through the state. Extension home economists are members of the university staff, conducting educational programs in Consumer Education, Foods and Nutrition, Clothing and Textiles, Housing and Home Furnishings, Child Development and Human Relations, Family Economics and Management. All programs are developed to help solve current problems of individuals, families, and communities.

MAJOR CONSUMER OBJECTIVES: An educational program directed toward helping consumers to develop abilities appropriate for achieving their individual family goals through understanding and skill in the management of human and material resources.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer education is a part of the total Home Economics Extension program in the state. It is integrated with other subject matter areas. Programs are developed by staff with the people in relation to their family and community problems. Groups participating in the program include disadvantaged families, community leaders, community agencies and organizations, professional and para-professional people, youth, the aged, parents, homemakers, and suburban families. Individual programs are developed so that the educational materials are appropriate for the particular audience. Examples of current programs being conducted in the state are as follows:
  Simplified interpretation of Connecticut Consumer Laws, including publications in English and Spanish.
  Weekly 15 minute television program "Speaking for the Consumer" televised three times weekly over two major networks.
  Developed 16 mm films from the television programs.
  Trained community leaders in consumer education to conduct effective programs in the Use of Credit and Connecticut Consumer Laws for use with families of limited resources through Closed Circuit TV (talk back).
  Workshops for teachers and administrators in methods of teaching Consumer Education in the schools.
 Connecticut residents only can have their names placed on a mailing list by contacting their local county Extension Office.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Bulletin 69-1 lists publications available; request from Coopera-
tive Extension Editor, Box 35, University of Connecticut, Storrs.
Consumer Education Bibliography (25¢)
67-83 Credit Cards--30 Days to Reality (15¢)
68-4 Consumer Credit (20¢)
68-36 Record of Important Family Papers (50¢)
68-37 Family Spending Plan Book ($1.00)
8 sheets - Flip Chart on Consumer Credit ($2.50)
66-39 Selecting Rugs and Carpets (4¢)
65-series Stretching Your Food Dollar: with Snacks; with Color-
   bright Vegetables; with Festive Fare (5¢)
68-41 TV Ad and Christmas Toys (5¢)

PROGRAM SOURCE: Connecticut Department of Agriculture, Marketing Division,
State Office Building, Hartford, Connecticut 06115.

MAJOR CONSUMER OBJECTIVES: To provide current food price information to
low-income and small institutional buyers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: A weekly report dealing with
price information for meats, poultry, eggs, dairy products, and
fruits and vegetables. Also a brief narrative description for
each commodity group comparing prices in general to the previous
week. When "good" or "exceptional buys" are available, they too
are noted. Mailing list maintained for advisors and people who
serve low-income families.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Report (as needed by advisors and people who serve low-
income families)

PROGRAM SOURCE: Delaware Cooperative Extension Service, Home Economics
Extension, University of Delaware, Agricultural Hall, Newark,
Delaware 19711. Cooperative Extension Service, a program estab-
lished in 1914 by the Smith-Lever Act, which provided for a
cooperative educational service from the U.S. Department of Agri-
culture and the Land Grant University in each state. In Delaware
the program is supervised by the University of Delaware. Each of
three counties has a county Home Economist who serves the people
in her county. Specialists in home management, nutrition, family
life, and textiles and clothing provide agents with information
based on latest research.

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MAJOR CONSUMER OBJECTIVES: To provide consumers with information to enable them to make wise decisions in the marketplace.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Weekly news features to all papers in the state. Daily radio spots on Farm and Home Program. Personal and telephone consultation. Preparation of fact sheets which are distributed in "pick-up" boxes in laundromats, etc. Preparation of Consumer Newsletter, "The Money Tree". Talks to community organizations. Meetings on topics of consumer interest as determined by planning committees. Programs aimed at target audiences including low income homemakers, young homemakers, youth, general homemaking audience. Listing of materials available mainly to Delaware residents.


MAJOR CONSUMER OBJECTIVES: To teach consumers the skills, concepts and understandings necessary in everyday living to make rational choices, which will obtain maximum satisfactions within the framework of an individual's resources and values.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Target audiences are: low income; older citizens; youth; young marrieds; and other consumers. Extension Home Economics has an on-going educational program. The program which is informal in structure is based on needs of families and individual-needs which are identified through the program development process. Teaching methods vary according to local situations, audience needs and the target audience. Some of the methods used are: group meetings; special interest classes; publications; radio, television and newspapers; newsletter and other mailings; organized Extension groups such as Extension Homemakers Clubs and 4-H Clubs. For list of publications available request: "Institute of Food and Agricultural Sciences Publications", University of Florida, Gainesville, Florida 32601. One copy is free.
PROGRAM SOURCE: Florida Department of Agriculture and Consumer Services, Division of Consumer Services, The Capitol, Tallahassee, Florida 32304. The Division of Consumer Services, created by the Legislature in 1967, is composed of the Director (an experienced lawyer), the Consumer Services Coordinator (an experienced home economist), and a secretary. Also serving in a protective capacity are other Divisions in the Department of Agriculture.

MAJOR CONSUMER OBJECTIVES: To act as a clearing house for consumer inquiries. To inform the public of their consumer rights and to warn them about fraudulent practices. To investigate consumer fraud practices which appear to be operating on a systematic basis in Florida.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Weekly press releases dealing with fraudulent practices or with buying guides which are pertinent to the time. Television and radio tapes, Displays and exhibits at fairs and other occasions. Acceptance of speaking engagements before service clubs, high school students, business associations, etc. in relation to consumer rights or consumer protection. Publication of educational materials, which are disseminated through Chambers of Commerce, Better Business Bureau, Consumer Council, teachers, displays, speaking engagements, etc. Work toward legislation for the protection of the consumer.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Consumer Alert! Pesticides Can Kill (free)
- Read The Label (free)
- Know Your Rights (free)
- What To Do When You Have Been Cheated (free)
- What To Do: A Guide to Consumer Protection (free)
- Comparison Shopper (Price Calculator) (free)
- Wise Shopper Series, #1: Stretch Your Food Dollar (free)
- Wise Shopper Series, #2: Buying Clothes (free)
- Wise Shopper Series, #3: Fibers for Function and Fashion (free)

PROGRAM SOURCE: Georgia Cooperative Extension Service, Home Economics Extension, University of Georgia, Athens, Georgia 30601. The Extension Service is an education-oriented organization. As an educational division of the University of Georgia and a Federal and State sponsored agency, the service provides educational programs for all residents of the state, in the areas of agriculture, home economics, and youth.
MAJOR CONSUMER OBJECTIVES: Provides programs of basic knowledge and current information to the people in order that they might have a better way of life.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepares and presents programs to groups about selection, use and care of consumer goods. Sends out newsletters, bulletins and pamphlets about various topics of all subject matter. Uses mass media (radio, television and newspapers) as a means of disseminating information. Each county extension office prepares their own mailing list.

PROGRAM SOURCE: Hawaii Cooperative Extension Service, University of Hawaii, Honolulu, Hawaii 96822. The Consumer Marketing Information program was started in 1956 in the Hawaii Cooperative Extension Service's Agricultural Economics Department. The specialist assigned to this program in food marketing was transferred to the Home Economics Department in 1968. At the present, this food information specialist handles the food information program and the other specialists in the Extension Home Economics Department do the consumer information work in their particular areas.

MAJOR CONSUMER OBJECTIVES: The main objective of the consumer information program is to provide information to increase consumer competence to raise the standard of living of families in Hawaii and assist consumers to become more intelligent participants in developing a more orderly and efficient marketing system.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Training meetings; mass media (newspapers, radio, television); printed materials; workshops; seminars; classes; fairs, exhibits, displays; consultations; June, Dairy Month; Extension Homemakers Convention; 4-H Annual Conference; public meetings; field trips and Field Days; judging activities; demonstrations; conferences; public meetings; market tours; newsletters; Beef Steer Show and Auction; Produce Fair. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Modern Food Processing and Products (one copy free) Milk Gives (one copy free) Do You Spend Your Food Dollar Wisely? (one copy free) Aku (Skipjack or Striped Tuna) (one copy free) Eggs Are Perishable (one copy free) Make the Most of Your Money (one copy free)
MAJOR CONSUMER OBJECTIVES: (1) To teach the decision-making process and help family members know how to make application of the process in light of their own values and goals; (2) To help family members discover sources of information concerning alternative courses of action and to recognize the importance of exploring more than one alternative; (3) To teach individuals how to use the various tools and buying aids in a way that helps them achieve satisfaction; (4) To teach basic economic principles and application to the consumer. (5) To interpret markets, producers, processors, and marketers to consumers; (6) Conduct consumer education research and consumer marketing research; (7) Foster dialogue and understanding among consumers, marketers, processors, producers, government agencies and consumer organizations; (8) Supervise various food regulatory functions directly and indirectly related to consumers; (9) Conduct Community Development programs that have various consumer educational implications.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Program of training leaders from groups representing 60,000 extension homemaker members on how to buy the various products and services, financial and legal matters affecting the consumer, and what action should be taken in case of dissatisfaction. (2) Other meetings with labor union groups, special organizations or neighborhood and community groups on same subjects as above. (3) Specialists write consumer information to be used by area home economists and other professionals in radio and press releases. (4) Special effort made to reach low income families cooperating in the Expanded Foods and Nutrition Program with information on food buying. (5) Promote the inclusion of the consumer viewpoint in meetings of producers, processors, and marketers, and their organizations; to foster understanding and cooperation among consumers, producers, marketers and government agencies.

Mailing lists are limited to materials sent from county offices. Specialized information may be obtained from the various departments in the Schools of Home Economics and Agriculture at Purdue University.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Buying Men's Shirts (one copy free in-state; out-of-state, 20¢)
- Solving Family Clothing Problems
- Yarns for Knitting
- Selecting Shoes
- Choosing and Using Your Household Range
- Health Insurance--Some Consumer Facts
- Economy Tips for Food Selection and Preparation
PROGRAM SOURCE: Iowa College of Home Economics, Family Environment, Iowa State University, 52 MacKay Hall, Ames, Iowa 50010. Iowa State University was established in 1858 under the Land Grant Act. Consumer education is conducted through its three branches—resident teaching, research, and extension service. Staff includes 132 resident staff members in Home Economics and also Extension workers including 100 home economists who hold county, area or state positions. Some of the departments conducting consumer classes, research and programs are: Applied Art, Child Development, Foods and Nutrition, Home Economics Education, Institutional Management, Textiles and Clothing and especially Family Environment where considerable emphasis is given to consumer education and research.

MAJOR CONSUMER OBJECTIVES: Educate university students in consumer behavior, family finance and other aspects of consumer education. Conduct research to determine dimensions of consumer behavior and consumer competence. Educate citizens of Iowa in consumer rights and responsibilities, consumer behavior, family financial management, and the consumer market.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Teach university classes on family finance (managerial approaches to family financial problems, decision-making and financial management), consumer behavior (consumer competence; interaction of consumers, government and the marketing system; process of consumer choice; evaluation of consumer information and protection) and other aspects of consumer education.

Conduct conferences, seminars, meetings, and mass media efforts in consumer education throughout state with consumers, business representatives and government officials.

Conduct research on dimensions of consumer behavior; consumer competence; characteristics, use and properties of consumer products; consumer preferences and tastes. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
(Write Publication Distribution, Iowa State University, Ames, Iowa, for current costs of listed items)
Speak Up, Consumers (PM 464)
Cash In On Cars (PM 421A,B,C,D)
Your Family Business Affairs (HE 75 and HE 75W)
Money In Our Childrens Hands (PM 396)
Laws and Labels Slide Set (25 slides)
Consumer Test (21 slides) LS 305
Consumer Protection Slide Set (60 slides)
Children and Money (19 slides) LS 1015
Consumer Responsibilities (18 slides) LS 1050
Teen "Green" (17 slides) LS 1018

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PROGRAM SOURCE: Kentucky Cooperative Extension Service, University of Kentucky, College of Agriculture, Lexington, Kentucky 40506. Established by the Smith-Lever Act in 1913 to provide informal instruction in agriculture, home economics and related subjects through a three-way partnership between the federal government, the Land Grant Colleges and local government. The Federal Extension Service is a part of the U.S. Department of Agriculture and performs a coordinative function for the Cooperative Extension Services of the states. State Extension Services are based at the respective Land Grant colleges, each with an administrative staff and a staff of subject matter specialists. Each county has a Cooperative Extension Service office, with supervision generally on an area or district basis.

MAJOR CONSUMER OBJECTIVES: Assist consumers in acquiring the knowledge, understanding and skills required to improve the efficiency of agriculturally related production, marketing, and processing; developing greater appreciation for and increased skill in the development and wise use of natural resources; acquiring knowledge and skills in science and technology, achieving personal growth and development, becoming good citizens, and developing leadership ability and appreciation of the need to continue learning throughout life; developing understandings, skills and attitudes required to analyze family and community situations and to utilize available resources in improving social and economic conditions.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Programs are developed in the general areas of agriculture, home economics, 4-H Youth, and community resource development on the basis of needs of Kentuckians. Program content is disseminated by group meetings, individual contact, direct mail, publications, newspapers, radio, and television.

Agricultural programs include: crop production, storage, preservation, and marketing; livestock production, management, health and marketing; landscaping, floriculture, and nursery; farm structures, facilities, machinery, and equipment; agricultural policy and outlook; and pest control.

Home Economics programs include: foods and nutrition, clothing and textiles, home furnishings, housing, home management, family life, issues and concerns, and cultural development.

4-H Youth programs include knowledge and skill development, personal growth and development, citizenship development, and leadership development.

Development programs include: community resource development; economic recreation and tourism; industrial development and business management; rural civil defense; youth and adult guidance; and public affairs education.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Available publications and procedure for obtaining them are given in Misc. 287-F, Extension and Experiment Station Publications.

PROGRAM SOURCE: Louisiana Cooperative Extension Service, Consumer Education, Louisiana State University, Knapp Hall, Baton Rouge, Louisiana 70803. In the middle 1940's, the Louisiana State University Cooperative Extension Service organized and began the development of Consumer Education Programs. In 1948, an associate consumer marketing specialist was assigned to the city of New Orleans. The program has expanded and grown. In 1963, it was estimated that the program reached approximately one-third of the total household population.

MAJOR CONSUMER OBJECTIVES: Assist people in gaining the technical knowledge pertinent to the selection of food, clothing, equipment and furnishings, and financial security. Help people understand consumer protection and responsibilities. Assist people in gaining a better understanding of the market system and its relationship to buyership. Provide opportunities for producers, processors, and merchants to gain a better understanding of consumers' problems, needs and desires.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The State Office specialists serve as authoritative sources of information to extension agents and through them the public--the information is in the form of publications, circulars, letters and teaching outlines. The public and/or specific audiences are reached through public channels, radio, press, television, circular letters, publications, private industry, State and Federal organizations, civic and professional organizations, and personal contacts. State and parish advisory committees assist in the development of state and local programs. Target audiences are youth, young marrieds, disadvantaged and aging. Individuals can have their names placed on a mailing list to receive materials, one copy free. Charges made for quantity items. Residents of Louisiana may obtain single copies of publications without cost through the county and home demonstration office in each parish seat.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
1323 Sweater Shopping Guide (one copy free)
1326 Your Beef Buying Guide (one copy free)
1337 How to Buy a Swimsuit (one copy free)
1339 Pick a Peach (one copy free)
1341 How Much Health Did You Buy? (one copy free)
1398 The Knives You Need (one copy free)
1452 Wood Furniture (one copy free)
1501 Put Louisiana Yams in Your Shopping Cart (one copy free)
1506 How Shoppers Contribute to The Cost of Food (one copy free)
1536 Buy More with Your Food Dollar No. 1 (one copy free)

PROGRAM SOURCE: Maine Cooperative Extension Service, University of Maine, 101 Winslow Hall, Orono, Maine 04473. The Maine Cooperative Extension Service was established by the Smith-Lever Act of 1914 and is financed and operated in accordance with a three-way agreement among local, state and federal levels of government. Action personnel are extension agents, university faculty located in 16 field offices. Program determination is also at the local level, with educational activities designed around the needs determined by local people.

MAJOR CONSUMER OBJECTIVES: Consumer education activities are designed to help the people of Maine make fuller use of their available resources.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Cooperative Extension Program is developed at the field level, with subject matter support by university-based specialized staff. Each county office works with local leadership in constant revision of total educational effort in response to needs of local people. There is no limitation as to audience, areas of involvement or teaching method. Mailing lists are usually restricted to residents of the county and maintained by the County Extension Agent. No direct mailing from the university.
PROGRAM SOURCE: Minnesota Agricultural Extension Service, Home Management, University of Minnesota, Coffey Hall, St. Paul, Minnesota 55101. The Minnesota Agricultural Extension Service is affiliated with the Federal Extension Service, Washington D.C. Educational effort is in agriculture, home economics and community development as well as in related fields. The organization became a part of the Institute of Agriculture in 1909 but institutes and short courses have been conducted throughout the state since 1885. The first Agricultural Agent was hired in 1912. At present there are approximately 220 County Staff members, 30 area agents, 100 specialists and 25 administrative people; in 92 offices throughout the state. Each is responsible for a total extension program, including consumer education. These programs are planned with one or several specialists and with local and state resource people.

MAJOR CONSUMER OBJECTIVES: To assist consumers in getting maximum satisfaction from the expenditure of resources.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Planning and executing programs for various audiences (adult and youth); (2) Preparing educational materials for publication; (3) Preparing and executing news media (news releases, magazine articles, radio and television scripts); (4) Answering service for consumer information; (5) Liaison between county and state and federal organizations; and between Home Economics residence staff and Home Economics Extension.

Consumer type programs are conducted by Home Economics Extension Specialists in home furnishings, clothing and foods and nutrition. Each conducts programs alone as well as with local and state business and government people. Consumer clinics, workshops, symposiums and dialogues have been popular with the public.

Agricultural Economics specialists conduct programs and consultations on credit, interest charges, installment buying, grades and regulations, and price outlook. No mailing list is maintained but a catalog of publications is available, with price listing, and single copies may be ordered from the Bulletin Room.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Planning Your Family's Food (single copy free)
Beef for the Freezer (single copy free)
Clothes and Money (single copy free)
Today's Fibers (single copy free)
Buying Mattresses for Comfort (single copy free)
Shopping Notes--Curtains and Draperies (single copy free)
Paints and Painting Interiors (single copy free)
Consumer Credit--Friend or Foe (single copy free)
Planning the Family's Life Insurance Program (single copy free)
Let's Have Eggs (single copy free)
Clothes and Children (single copy free)
PROGRAM SOURCE: Mississippi Cooperative Extension Service, Marketing Extension, Consumer Information, P.O. Box 9714, Jackson, Mississippi 39206. The program was started in 1955 with headquarters of the Extension Marketing Department at Farmers Central Market, Jackson, Mississippi. Staff of six in marketing, one in consumer education. Program designed to benefit consumers, producers, processors, wholesalers, retailers, in orderly marketing of food.

MAJOR CONSUMER OBJECTIVES: To help consumers make the best choice in the marketplace and get most for dollars spent.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Regular daily, weekly and monthly programs on Consumer Education Food Marketing. Close contact with food store personnel, producers, processors, collecting information for programs. Two weekly news releases for two state papers. One monthly special news release for State Farm Bureau News. News releases for Extension Home Economists' use in counties weekly. Regular newsletter for these and hospital personnel, nursing homes and other home economists. Daily radio programs. Two weekly television programs—"Market Basket". Special programs for clubs and organizations. Leader training for Extension Homemaker Clubs. Individual and group counsel on consumer oriented problems related to food. Cooperation with all state and county agencies in special food promotions and other programs of interest to consumers and industry. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Convenience Foods and You (free)
Good Food Buymanship (free)
Weight Watchers Guide to Wise Buying (free)
The Food Package (free)
Food Marketing Information (free)
Food Additives and the Consumer (free)
Food Marketing Tips - Pork (free)
The Consumer Goes Egg Shopping (free)
PROGRAM SOURCE: Missouri Extension Division, Home Economics Extension, University of Missouri, Technical Education Services, Mailing Room, 417 South Fifth, Columbia, Missouri 65201. The University of Missouri Extension Division of which Home Economics is a part, was formally authorized by the Board of Curators in 1960. Prior to that time, Home Economics was a part of the Cooperative Extension Service, a federal grant-in-aid program that was authorized by the Smith-Lever Act of 1914.

A staff of approximately 130 Home Economists are responsible for providing an educational program to all people in the state. These staff members are located on the Columbia campus of the University of Missouri and in all areas of the state.

MAJOR CONSUMER OBJECTIVES: Provide activities and experiences to help people develop the ability to become effective buyers and users of economic goods and services. This includes: choice making, buymanship, intelligent use and maintenance of purchases, and understanding factors such as economic policy, legislation, and regulations or protection activities.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conduct workshops, conferences, and short courses on consumer information in cooperation with other agencies. Assist in training program aides and others working with low-income families in consumer information. Provide information on good buying practices, use and care of products, and creative use of resources to all residents of the state.

Provide in-service training for staff home economists in all phases of consumer economics including program development and research. Provide educational experiences for other professional people in the area of consumer economics. Distribute consumer education information through the use of mass media.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
MP89 University of Missouri Publications (free) - listing publications available in single copies upon request.
PROGRAM SOURCE: New Jersey Cooperative Extension Service, Home Economics House, College of Agriculture (CAES), Rutgers University, New Brunswick, New Jersey 08903. Established by Act of Congress in 1914 to extend to all the people practical knowledge related to home, family and community living. Staffed by professionals from Home Economics and related fields who are Rutgers University faculty members, based in every county except Hudson County and at the University.

MAJOR CONSUMER OBJECTIVES: Extension work in Home Economics and 4-H is an adult education program for homemakers and adults who work with youth. It reflects the needs of contemporary living, with emphasis on consumer education, management and family economics. A good portion of the program is directed to meeting the needs of the low-income consumer-homemakers. The overriding philosophy of Cooperative Extension Service is to "help people to help themselves."

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer education is a component of almost all programs for all age and income groups. Extension provides unbiased information and programs to help individuals and families get the most satisfaction from the money they spend for goods and services and to make the best use and take the best care of the things they buy.

Extension home economists reach and teach consumer education through:
- Volunteer lay leader involvement.
- Classes, workshops, meetings and discussion groups.
- Mass media.
- Correspondence courses.
- Other professional and community organizations and agencies.

All program is developed, based on local needs, and planned and conducted involving local people.

"Food Facts from Rutgers" is only regular mailing list maintained. For this contact Chairman, Food Facts Committee. A bibliography is available free of charge listing pamphlets concerning clothing, foods, home furnishings, and home management, and human relations.
PROGRAM SOURCE: New Mexico Cooperative Extension Service, New Mexico State University, Las Cruces, New Mexico 88001. Headquarters at New Mexico State University, Las Cruces, with local units in each county. A part of Land Grant university program designed to educate people using results of research as basis of programs. State-wide program adapted to local problems.

MAJOR CONSUMER OBJECTIVES: Achieving competence to live within family income; to determine best buys. Develop understanding of and competence in family financial management (all aspects). Ability to evaluate consumer information.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: A continuing educational program for family and youth conducted through group meetings, organizations, volunteer leaders, paid aides, individual conferences, mass media. Program developed by staff of specialists at state level. Programs planned by local people to fit local needs. Contact Bulletin Service at the University for lists of publications, or local office.

PROGRAM SOURCE: New York Cooperative Extension, College of Human Ecology, Consumer Education, Cornell University, Ithaca, New York 14850. In 1948, a program in Food Marketing information for consumers was initiated, with an agricultural economist and a home economist assigned to provide an educational program throughout New York State. Two program assistants were added to the staff in ensuing years. The scope of this program was enlarged in 1965, and was renamed Consumer Education. This program continues to function by providing current information monthly or biweekly to Extension field staff members in the counties throughout the State. They are encouraged to disseminate the information through local media and in local programs.

MAJOR CONSUMER OBJECTIVES: Consumer Education, a program of Cooperative Extension, Cornell University, aims to: (1) help families choose and use goods and services wisely. The program covers money management, as well as food, clothing, furniture, and equipment; (2) help individuals understand economic forces and principles underlying availability of consumer goods and services.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: "Focus on The Food Markets" is a food marketing publication issued twice a month to 750 leaders in upstate New York. Focus discusses in depth some food topics that are timely and suitable for mass media dissemination. It is accompanied by brief food marketing notes.

"Highlights: Food Marketing and Management" is a food marketing and management release issued to 1150 small institutions in upstate New York. The institutions include nursing homes, day care centers, and small hospitals. This monthly release covers the monthly food outlook and administration and operation of small institutions. The latter section is written by the Department of Human Nutrition and Food.

"Consumer Close-Ups" is a monthly release covering non-food subjects. It is issued to about 195 professional leaders in the relevant fields. Close-Ups is accompanied by In Brief, which includes capsules of consumer information.

Radio Spots, 30 radio briefs monthly - 30 seconds or one minute in length, are prepared primarily by staff from Consumer Education and various departments of the State Colleges of Agriculture and Human Ecology.

Monthly and bimonthly publications restricted to State and Federal Extension personnel in other states, and to persons actively engaged in consumer education programs in New York State.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Win the Shopping Game (5 leaflets) (2¢; limited to single copy of set. Permission for reproducing may be requested.)
Buying Beef for Your Freezer ($1, single copy of Leader's Guide)
1183 Times to Buy Fresh Fruits and Vegetables (single copy free to New York State residents; 5¢ to out-of-state)
1184 Times to Buy Meat (as above)
-CE 5 Selecting Cheese (as above)
-CE 8 Let's Talk Turkey (as above)
-CE 11 Selecting Beef by Quality and Use (as above)
-CE 12 Selecting Smoked Ham (as above)
-CE 17 Shoppers' Cent Saver (single copy 10¢ out-of-state)
-CE 18 Cut Food Costs When You Shop (Single copy 5¢ out-of-state)
PROGRAM SOURCE: New York Cooperative Extension, Consumer Education, 11 Park Place, New York, New York 10007. The New York State Colleges of Agriculture and of Home Economics conduct a Consumer Education program in New York City as a part of Cooperative Extension activities. The program is an outgrowth of the Food Marketing Information for Consumers program initiated in the city in 1948. The office is staffed by seven professional persons.

MAJOR CONSUMER OBJECTIVES: Consumer Education provides information to help families make wise decisions in the selection and use of goods and services consistent with family goals. This includes help with money management—budgeting, credit, and insurance—as well as with buying food, clothing, furniture, and equipment. The program gives special attention to the problems of families with children and low-income consumers, but it is not limited to any one group.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The program reaches families through the training of community and professional leaders who in turn inform and educate families. A few families are taught directly under special projects. Press, radio, and television are also important dissemination techniques. Bi-monthly publication on food or a monthly publication on other consumer topics as well as mailing lists restricted to professional consumer leaders residing in New York City.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Focus on The Food Markets (free; to professionals only) Consumer Close-Ups (free; to professionals only)

PROGRAM SOURCE: North Carolina Agricultural Extension Service, Consumer Marketing, Department of Economics, North Carolina State University, P.O. Box 5576, Raleigh, North Carolina 27607. The Consumer Marketing Program of Extension Economics (Marketing) of North Carolina Agricultural Extension Service was started in 1955. One staff member at the present time.

MAJOR CONSUMER OBJECTIVES: Marketing information to consumers is disseminated via mass media programs. To help consumers, producers and food industry agencies better understand the marketing system. To help consumers make wiser choices in the marketplace.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: For all consumers in North Carolina. Information sent to agents of North Carolina Agricultural Extension Service and other professional foods-related leaders. Mass media dissemination through television program on educational station; radio programs on state coverage. Special interest training meetings with organized groups over the state. Mailing lists restricted to professional people.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
"Tarheel Food Shopper", weekly newsletter (free for professional people only)

PROGRAM SOURCE: Ohio Cooperative Extension Service, Food Marketing Program, Ohio State University, Department of Agricultural Economics and Rural Sociology Marketing Information, 2120 Fyffe Road, Columbus, Ohio 43210. Program started in 1956; currently has one staff member who works with county and area extension personnel. Program is in Department of Agricultural Economics and Rural Sociology. Staff also teaches and does research in the department relative to consumption economics.

MAJOR CONSUMER OBJECTIVES: To develop among people a better understanding of our national economy. To provide consumers with current food marketing information. To develop among people an understanding of the way the food marketing system operates as it does. To develop among people a better understanding of the food pricing system.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: This program is basically involved with food marketing--audience targets are basically those who work directly with consumers. The program evolves from local needs as seen by advisory committees and professional staff in counties. Much work is in training county staff and developing materials for their use--or for them to adapt to local situations. Also a weekly publication, "Ohio Food Market Situation and Outlook", distributed to nearly 3,500 disseminators of information--teachers, welfare workers, radio, television, newspapers, etc. Direct teaching through weekly radio, periodic television, news releases, and discussion-lecture and consultation is also important. Mailing list restricted to professionals in the field.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Buying Meat for Locker or Home Freezer (15¢, one copy free to Ohio residents)
Consumer and The Market Place (30¢, one copy free to Ohio residents)
Responses to 97 Food Marketing Questions Raised by Homemakers (25¢, one copy free to Ohio residents)
Our National Pocketbook (30¢, one copy free to Ohio residents)

PROGRAM SOURCE: Ohio Cooperative Extension Service, Home Economics Extension, Ohio State University, School of Home Economics, 1787 Neil Avenue, Columbus, Ohio 43210 or College of Agriculture and Home Economics, 2120 Fyffe Road, Columbus, Ohio 43210. Ohio Cooperative Extension Service is a part of the College of Agriculture and Home Economics of the Ohio State University. The Ohio Cooperative Extension Service was established in 1914. It has offices in all 88 counties and ten area centers. Every county has a faculty made up of a county agent, agriculture, and a county agent, home economics. Many counties also employ additional agents. All agents participate in consumer work and are constantly updated by college faculty from all fields of agriculture and home economics.

MAJOR CONSUMER OBJECTIVES: (1) To assist consumers in wise use of their resources. (2) To acquaint consumers with services of government as well as government protection. (3) To communicate consumer needs to resident, research and extension faculty. (4) To work cooperatively with business and industry in meeting consumer needs. (5) To assist all consumers in understanding the market and increase their economic literacy.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: County faculty work cooperatively with college faculty to identify consumer needs, problems and concerns. Committees of lay persons and professionals assist county faculty in identifying needs and suggesting programs and methods that may be employed to meet needs. All available teaching methods are used and in many instances, combinations of methods are employed. Committees assist in program evaluation as well. Individuals can have their names placed on a mailing list to receive materials. Large quantities of materials are sold at cost.
PROGRAM SOURCE: Oklahoma Extension Consumer Marketing Program (Food); Oklahoma State University, Tulsa, Oklahoma 74112. Started in October of 1955 with offices at Tulsa, Oklahoma. The program at present is maintained by an Associate Professor of the staff of the Department of Agricultural Economics of Oklahoma State University.

MAJOR CONSUMER OBJECTIVES: The intent of the consumer marketing program is to help improve the effectiveness and efficiency of the whole marketing program. On the one hand, the development of a more rational consumer who is better informed about marketing, and on the other hand, marketers who are better informed about consumers and the consumer market. To provide a better understanding of all phases of marketing which will enable consumers, farmers, and marketing firms to adjust to changes in technology, supply, and demand; to reduce the cost of marketing farm products; and to expand the uses of farm products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Personally present five television programs weekly over three television stations in Oklahoma on food marketing economics for consumers and consumer behavior for food marketers in Oklahoma. Prepare consumer food marketing information weekly for five television stations and seven radio stations in Tulsa and Oklahoma City, three metropolitan daily newspapers in Tulsa and Oklahoma City, Extension Home Economists in each county in Oklahoma for use on regular radio programs and in regular newspaper columns in their respective counties and Home Economics public school teachers in Tulsa and Oklahoma City school systems.

Provide and assist in the analysis of information needed by production and marketing firms on trends in consumption patterns, habits, consumer preferences and needs, consumer decision-making and other economic factors that will be of value in production and marketing decisions.

Inform Oklahoma consumers regularly of the changing role of producers, handlers, transporters, processors, wholesalers, and retailers of farm products and how marketing efficiency affects the price of food.
PROGRAM SOURCE: Oklahoma State Department of Agriculture, 122 Capitol Building, Oklahoma City, Oklahoma 73105. The Oklahoma State Department of Agriculture is primarily a regulatory agency administering state laws pertaining to agriculture and agriculturally connected industries. Has nine divisions, with 400 employees--administration, chemistry, dairy, entomology, forestry, marketing, meat inspection, seed-feed-and fertilizer, and veterinary.

MAJOR CONSUMER OBJECTIVES: To administer laws designed primarily for consumer protection--estimated to be at least 65% of budget.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Disseminate information about laws, rules, and regulations through all news media. Issue stop sale orders; file court cases. Revoke licenses; refuse registrations. Prevent misrepresentation of product character, grade, variety, and quality. Examine advertising for false and misleading claims. Inspect weighing devices for accuracy. Inspect meat and dairy products for wholesomeness. Inspect labeled products for accuracy. Issue reports of violations. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Pennsylvania Cooperative Extension, Pennsylvania State University, University Park, Pennsylvania 16802. Agricultural and Home Economics Cooperative Extension: aim of the Land Grant university that conducts educational programs, disseminates and encourages the practical use of information and promotes social, economic and technological change.

MAJOR CONSUMER OBJECTIVES: Develops consumer competence through: understanding of a market economy; consumer responsibility; providing information and sources of information about goods and services.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Provide program materials to Extension home economics on a variety of topics: food, home furnishings, appliances, legislation, labeling, packaging, etc. Prepare Penn State Consumer Guide. Develop teaching materials, meeting outlines, slide sets and news releases for radio and newspapers. Prepare television scripts and visuals. Prepare Family Living Outlook yearly on economic trends. All of the above are disseminated through county home economists. Individuals can have their names placed on a mailing list to receive materials.
MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Penn State Consumer Guide
Family Living Outlook

PROGRAM SOURCE: Puerto Rico Cooperative Agricultural Extension Service, University of Puerto Rico, Box AR, Río Piedras, Puerto Rico 00928. The Cooperative Agricultural Extension Service of the Mayaguez Campus of the University of Puerto Rico is a state agency working in cooperation with the U.S. Department of Agriculture. Extension work is an out-of-school system of education directed to adults and young people and involving the participation of all the people in the teaching and learning process. Work is carried on through the 72 offices by the 110 home economists, 194 agricultural agents, and 60 specialists.

MAJOR CONSUMER OBJECTIVES: The fundamental objective of the Extension Service is the development of the consumer through the improvement of their general economic, social and spiritual well being. To enable Puerto Ricans to become better informed consumers so they can make better buying decisions. To assist consumers of all ages and incomes in the different aspects of consumer education. To assist restaurants and cafeterías, student homes, hospitals, retailers, producers and farmers with different aspects of their consumer services.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Work is conducted by means of: seminars; training meetings; short courses; conferences; lectures; method demonstration; visits; office calls; telephone calls; radio programs; television programs; surveys; consumer panels; weekly news articles; pamphlets; manual; films; exhibits; and recipes. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Las Caídas en los Niños son Peligrosas Evítelas (free)
Mejore Nuestra Dieta Típica (free)
El Ahorro (free)
Las Fibras (free)
Cómo Sacar Manchas de la Ropa (free)
Ropa para su Bebé (free)
Inventario (free)
Sea Un Buen Comprador (free)
Cómo Cuidar su Estufa (free)
El Queso (free)
Respiración Artificial de Boca a Boca (free)
Cortes de Carne de Res (free)
Utilice Bien su Dinero (free)
PROGRAM SOURCE: South Carolina Department of Agriculture, Commissioner of Agriculture, P.O. Box 11280, Columbia, South Carolina 29211. The South Carolina Department of Agriculture was formed in 1904 and has been assigned several consumer protection laws to administer, among them being the Food and Drug Law, the Petroleum Products Law, the Enrichment Laws, the Feedstuffs Law (including pet foods), the Seed Law, the Commercial Disinfectants Laws, certain Milk and Dairy Products Laws, the Shell Egg Law, and the Weights and Measures Law.

MAJOR CONSUMER OBJECTIVES: To protect the consumer, the distributor, and the manufacturer through enforcement of laws dealing with standards and equity and fair dealing in consumer products.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: School talks, housewife group talks, civic club talks, state and county fair displays, slide shows and pamphlets for distribution through many channels to consumers relating to weights and measures, eggs, foods, etc.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:  
Do You Know Eggs leaflet (free)  
Other miscellaneous pamphlets on consumer buying available free upon request

PROGRAM SOURCE: South Dakota Cooperative Extension Service, South Dakota State University, Brookings, South Dakota 57006. Authorized by the Smith-Lever Act of May 8, 1914, with the purpose "in diffusing among people of the United States useful and practical information on subjects relating to agriculture and home economics, and to encourage the applications of the same." It is now a part of the College of Agriculture and Biological Sciences, South Dakota State University. Persons with Bachelors Degrees in either Home Economics or Agriculture for agent positions in all counties. A staff of Specialists, supervisors, Home Economics Program Leaders and 4-H Club Agents with a Masters Degree or above give leadership to all program areas from the University.
MAJOR CONSUMER OBJECTIVES: Understand the importance of human nutrition for physical health and mental development in all age groups. Encourage the adoption of improved diets. Increase the use of decision-making and management techniques in the use of family resources. Increase the knowledge of planning procedures for economic security and for property transfer. Increase the knowledge and understanding of consumer buymanship of goods and services. Increase the knowledge, understanding and skills in selecting, construction, maintaining and managing items for personal and family use. Understanding the factors affecting home environment and home management.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Home Economics Extension Programs are developed on a county and/or area level. Basis for program development is situational material, needs and interests of people. There are three main types of programs developed: (1) Four or five lessons to be taught to project leaders who in turn teach the members of their club; (2) Special interest—a series, such as "Food for Young Families," or an individual lesson, such as "Selecting Small Appliances"; (3) Workshops—Tailoring, Upholstering, Refinishing are a few examples.

Consumer information is a part of all lessons, with the exception of possibly lessons in the area of Human Development.

Mass media through agent columns, radio programs, direct mail, and television is the conveyor of much information in consumer education. Series of television programs, for example, four 15 minute programs on the "Cost of Credit" are used in the State. Most of the television is University produced, featuring Home Economics Specialists. Individuals can have their names placed on a mailing list to receive materials. More than one copy per person will necessitate a small charge.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
FS 236 Making the Most of Your Meal Money (free)
EC 633 Guidebook for Planning a Farm or Ranch Business ($1)
EC 637 Suggested Guide for Studying Taxes
EC 644 Trade Practices in South Dakota Dairy Industry
EC 645 Taxes--People--Plains Part I: Why Be Concerned?
EC 646 Taxes--People--Plains Part II: Providing and Paying for Public Services
EC 647 Taxes--People--Plains Part III: Decision-Making in Public Finance
FS 284 Textile Care: Selecting Easy-Care Clothes
EC 626 Build Financial Security
PROGRAM SOURCE: Tennessee Agricultural Extension Service, Home Economics, University of Tennessee, Box 1071, Knoxville, Tennessee 37901. Four agents in Food Marketing do most of the work in this area in Tennessee. These agents are located in Nashville, Knoxville, Memphis, and Chattanooga.

MAJOR CONSUMER OBJECTIVES: (1) Consumers to use information on new products and services; current supplies, prices, and qualities of food items. (2) Consumers to understand the purpose, functions and importance of an efficient agricultural production and marketing system. (3) Consumers to learn how to choose food products for their needs and to apply sound economic principles in purchasing food.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Teaching is done through mass media, weekly "Food on the Market" releases, group meetings and consultations with individuals. Materials have been developed to help low-income consumers in their food purchasing. This subject matter is taught largely through leaders. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Tennessee Department of Agriculture, P.O. Box 9039, Melrose Station, Nashville, Tennessee 37204. Tennessee Department of Agriculture is an arm of the State government having regulatory and service responsibilities. The Department is made up of seven divisions--Administration; Animal Industries; Dairies; Feeds, Seeds and Fertilizers; Food and Drugs; Marketing; and Plant Industries. The Commissioner of Agriculture is the chief administrative officer of the Department.

MAJOR CONSUMER OBJECTIVES: Have broad regulatory power in many areas of consumer protection, including Weights and Measures, Food and Drugs, Commercial Pest Control, Nursery Inspection, Meat Inspection and others.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Responsible for health and welfare of livestock and poultry through educational means and through concentrated disease-control and eradication programs. Regulatory work in connection with the dairy industry. Regulate the sale and distribution of all feed, seed and fertilizer, including anhydrous ammonia and agricultural limestone, and to enforce laws and regulations pertaining thereto. Enforcement of regulations dealing with foods, drugs, cosmetics and chemicals, including sampling, testing and consultation. Service and regulatory activities in market information, inspection and grading, market promotion, marketing laws and regulations and weights and measures administration and enforcement.

Regulatory and service work in Commercial Pest Control and Insect and Plant Disease Control. General consumer information disseminated through weekly five minute radio programs on 53 radio stations. Consumer information in Market Bulletin Monthly. Brochures, leaflets and news releases on consumer protection and information. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
3 Major Consumer Protection Programs Serving You
Action Line in Weights and Measures
Know (Don't Just Think You Know) Your Termite Man

PROGRAM SOURCE: Texas Agricultural Extension Service, Extension Consumer Marketing Information Office, Texas A&M University, 401 Caroline - Room 501, Houston, Texas 77002. Started in 1955, the Consumer Marketing Information Program is a part of the total educational program of the Agricultural Extension Service of Texas A&M University. One home economist spends full time on this program. This program is coordinated with other Extension programs in agricultural production and marketing; and home and family living.

MAJOR CONSUMER OBJECTIVES: To provide a coordinated program in consumer information relating to the marketing and utilization of agricultural food products.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepares current consumer marketing information on a regular basis for use by county Extension agents, newspaper, and radio stations throughout the state. Presents regular weekly programs on Houston radio and television stations. Prepares weekly news releases for a Houston Metropolitan and 14 other newspapers in Harris County.

Cooperates with research staff in home economics and consumer economics at Texas A&M University by assisting in research studies conducted in the Houston area by disseminating results. Works with other professional home economists to encourage the use of timely consumer marketing information.

PROGRAM SOURCE: Texas Agricultural Extension Service, Home Economics Department, Texas A&M University, College Station, Texas 77843. The Home Economics program of the Texas Agricultural Extension Service at state and county levels includes consumer education which is implemented by the Assistant Director for Home Economics, and home economics specialists. They provide training and assistance to home demonstration agents who conduct the educational programs in the county.

MAJOR CONSUMER OBJECTIVES: Family members understand, develop skills, and apply technical knowledge in making decisions regarding the use of resources to achieve family goals in the area of consumer competence.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Programs organized to reach and solve the problems of specific target audiences (young marrieds, adolescents, disadvantaged, senior citizens, home demonstration clubs, special ethnic groups) in the area of consumer competence are determined by the local Family Living Subcommittee in the individual county. The specialists and Assistant Director for Home Economics provide training and assistance to home demonstration agents. Methods of disseminating information are through workshops, short courses, individual conferences, mass media, home demonstration club meetings and 4-H project groups.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Publication List MP-151
Office Supplies and Forms for County Extension Agents D-446
(4-H Publications)
PROGRAM SOURCE: Vermont Extension Service, Consumer Information Clearinghouse, University of Vermont, Terrill Hall 210, Burlington, Vermont 05401. The Consumer Information Clearinghouse of Vermont is operated under the auspices of the Vermont Extension Service, University of Vermont, and is staffed by the Extension Family Economics Specialist. The Clearinghouse is advised by a committee with representatives from Extension Administration, Medicine, Commerce and Economics, Marketing, Home Economics, Political Science, Public Health, and the Vermont Food Safety Committee. The Clearinghouse cooperates with the Vermont Consumer Protection Office located in the office of the Assistant Attorney-General of Vermont.

MAJOR CONSUMER OBJECTIVES: (1) To serve as a clearinghouse for referrals of questions to the proper agency, or for suggestions as to suitable lines of action in problem situations of consumers; (2) To represent the consumer point of view to persons, groups, or agencies; and (3) To interpret the production and marketing point of view to consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Clearinghouse receives and answers questions on consumer matters and refers many inquiries to other agencies, such as the Food and Drug Administration or the Federal Trade Commission. Four state-wide consumer day conferences have been held at the University of Vermont under the auspices of the Clearinghouse. Since 1966, an effort has been made to develop regional consumer day programs through Extension agents. The Extension Service has access to the mass media for its regular informational program, and the Clearinghouse has distributed consumer education through the same channels. A course in consumer education and problems has been taught by the Clearinghouse director in 1968 and 1969. It is probable the course will be adapted as a summer session workshop for teachers in consumer education. Educational agencies continue to consult the Clearinghouse on matters of curriculum, materials, and methods. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Dollars and Decisions - bimonthly (free)
- The Kilos Are Coming (Metric System) ($12, includes slides, script, and teaching materials; $7.50, same set with overhead masters instead of slides)
PROGRAM SOURCE: Virginia Cooperative Extension Service, Virginia Polytechnic Institute, Blacksburg, Virginia 24061.

MAJOR CONSUMER OBJECTIVES: To assist consumers in obtaining the greatest value and satisfaction from their disposable income.

PROGRAM SOURCE: West Virginia Department of Agriculture, Information Division, State Capitol, Charleston, West Virginia 25305. Established by state law to perform consumer protection functions in the fields of food and certain supplies used by the agri-industry. Divisions include: Meat Inspection, Consumer Protection, Pest Control, Agriculture Services, Animal Health, Statistical, Fiscal, Information and Laboratories.

MAJOR CONSUMER OBJECTIVES: Provides services needed to assure a wholesome food supply for the state and to prevent fraud in areas related to the food offered for sale. Operates the needed laboratories and technical facilities needed to support the consumer protection activities related to the state's food supply. Conducts animal health programs which relate to the food supply and protection of owner investment in livestock.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publication of information leaflets on consumer subjects related to food and animal health. Release of radio tapes. News releases on consumer subjects. Television appearances on consumer subjects. Speakers bureau on consumer subjects. Displays at fairs and festivals on consumer subjects. Slide library on material related to consumer subjects. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer News (free to in-state residents; limited to professional people outside the state)
Commodity Series (free)
Beef
Apples
Honey
Cottage Cheese
Sour Cream
Wisconsin Department of Agriculture, Hill Farms State Office Building, Madison, Wisconsin 53702. The Trade Division consists of an administrator, a director, two attorneys, six investigators and one information specialist. It enforces the unfair business practice laws of the state which include fraudulent advertising, minimum mark-up, regulation of trading stamps, deceptive offers of employment, business practices of all businesses excluding banks, utilities and transportation. Has authority to issue cease and desist orders and write administrative codes.

Approximately 500 employees carry out the work of a service and regulatory nature in three general areas: Food and Trade Regulation, Animal Disease and Plant Pest Eradication, and Marketing Services.

The Department strives to first assure the consumer a wholesome supply of nutritious food; accurate quantity in commercial transactions; and a "favorable climate" in which the consumer and supplier can confidently transact business with each other.

To stop unfair business practices which are detrimental to consumers.

All of Wisconsin's four million residents are potential recipients of the Department's educational efforts. Information in printed form, as well as personal appearances, television and radio appearances are used to present information to the citizens of the state. An information staff of three, with other personnel in key promotional and informational roles carry out a planned program of consumer information which is designed to furnish such timely information as will be needed to make vital decisions in buying or selling.

The Trade Division tapes and releases to all major radio stations a two-minute consumer information tape weekly. Prepares and distributes two news releases per month. Participates in television programs issuing warnings to consumers of fraudulent business schemes. Supplies speakers for consumer meetings as well as business meetings. Prepares and distributes bulletins describing practices of unethical businessmen which are used to lure buyers. A limited mailing list is maintained.

What Is Your Buyer I-Q (free) (small quantities available to out-of-state requests)
Purpose-Functions-Programs (free)
Consumer's Guide to Careful Buying (free)
Pests and Diseases of Plants and Shrubs ($1.00)
All About Apples
Food Advertising
Using and Choosing Cheese
CONSUMER EDUCATION PROGRAMS OF
OTHER STATE OFFICES

PROGRAM SOURCE: Arizona, Division of Consumer Fraud, Office of the
Attorney General, Room 159, The Capitol, Phoenix, Arizona 85077.
The Attorney General of Arizona established the Division of Con-
sumer Fraud on August 12, 1966, under general statutory authority
governing the operation of the Department of Law. On March 13,
1967, the Arizona Legislature enacted a specific consumer protec-
tion law, the Arizona Consumer Fraud Act (Chapter 43, Laws of
1967, Arizona Revised Statutes Section 44-1529 et seq). The
Division administers the law with a staff consisting of an
Assistant Attorney General in charge, one investigator, and
one secretary.

MAJOR CONSUMER OBJECTIVES: The Division administers the Consumer Fraud
Act of Arizona as indicated in the following paragraph.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Division receives veri-
fied consumer complaints of deceptive sales practices or adver-
tising. In appropriate cases, and as dictated by the public
interest, it investigates them with the power to subpoena records
and witnesses, and, with Court approval, to impound merchandise
and records to preserve material evidence to the investigation.
If investigation discloses a substantial violation of the law,
the Division seeks an injunction to halt the illegal practices
or it negotiates an assurance of discontinuance of the practice
complained of.

In addition, the Division issues press releases from time to
time on specific consumer protection problems; it distributes the
"Guide to Consumer Protection" to the public; and the officers of
the Division make themselves freely available to Arizona high
schools, colleges, and civic organizations for classes, lectures,
meetings and conferences on consumer protection.
Individuals can have their names placed on a mailing list to
receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- Guide to Consumer Protection (free in small quantities)
- Consumer Fraud Division, Its Powers and Duties (free in small
quantities)

PROGRAM SOURCE: Arkansas Consumer Education Council, Office of Attorney
General, Justice Building, Little Rock, Arkansas 72291. A con-
sumer education program for the state of Arkansas was initiated
in the Attorney General's Office on August 5, 1969.
MAJOR CONSUMER OBJECTIVES: The objectives of the Attorney General's office is to draft and promote legislation in the areas of consumer protection and education. For this purpose a Legislative Study Committee and a Consumer Education Council have been established. The objectives of the Consumer Education Council will be to study and draft Consumer Protection Legislation. Hopefully, a bill will be introduced in the 1971 General Assembly to establish a bureau which will create a state wide front against deceptive practices.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Council will attempt to educate and inform the public concerning consumer problems and consumer protection legislation by means of television and through a speaker's bureau.

PROGRAM SOURCE: *California Consumer Fraud and Business Fraud Sections*, Office of The Attorney General, Room 600, State Building, Los Angeles, California 90012. The Office of Attorney General has for some years contained Consumer Fraud and Business Fraud Sections. The office has brought numerous actions against companies using unfair, misleading or fraudulent methods of sale or advertising. The Attorney General and various attorneys within the Attorney General's Office have made many speeches before various groups and on television and radio. The office has also released a substantial amount of consumer material to the press.

MAJOR CONSUMER OBJECTIVES: The Attorney General's Office is primarily an enforcement agency whose purpose is to protect consumers against unfair, fraudulent or misleading representations. In conjunction with this program, the Attorney General has engaged in education programs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: (1) Television--Representatives of the office appear frequently on various television programs explaining consumer problems and present cases. (2) Radio--Members of the office appear frequently on radio to comment on matters concerning the consumer. (3) Newspaper--A number of articles appear in California newspapers concerning the experience with consumer fraud problems within this state. (4) Speeches--Members of the office, consistent with the time available, have made a number of speeches to various groups concerning consumer problems. (5) The office frequently meets with other consumer agencies and groups. (6) The office has produced a motion picture entitled, "The Big Con" which has been shown frequently and is available to groups. (7) Consumer education materials have been produced which are now out of print but will, budget allowing, be reprinted. Individuals can have their names placed on a mailing list to receive materials, although materials now out of print.
PROGRAM SOURCE: California Office of Consumer Counsel, Office of the Governor of California, Sacramento, California. The California Office of Consumer Counsel is attached to the Governor's office. The Consumer Counsel considers one of the functions of the office to be that of a catalyst, causing those agencies of government which have regulatory or enforcement powers to act only when there is evidence of fraud, misrepresentation or hazard to the consumer, when there is violation of existing consumer protection laws, or when business deliberately abdicates its responsibility to the consumer.

MAJOR CONSUMER OBJECTIVES: The office functions as a catalyst between state and government agencies and consumers, channels consumer complaints to businesses and professional associations, and keeps the Governor and Legislature up-to-date on matters of importance to California consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Presently the Consumer Counsel is emphasizing, educating and informing consumers. Toward these objectives a series of consumer education films have been prepared, consumer advice commercials and spot announcements are being planned, and a course of study in consumer economics/family finance for junior and senior high school students is being prepared. Special programs are also being directed to the low income, elderly and disadvantaged consumers. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Buying on Time - film ($100 purchase price or may be borrowed)
The Consumer and the Small Claims Court (free in small quantities)
MAJOR CONSUMER OBJECTIVES: The major objective of the Office is to secure a discontinuance of those practices defined by law as deceptive and unlawful.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Speaking engagements to: groups of businessmen, service clubs and fraternal organizations, groups of direct salesmen representing home improvement firms, chambers of commerce, social welfare agencies or self-help neighborhood groups at the state and municipal levels of organization. Brochures describing the general provisions of the Consumer Protection Act are distributed at these meetings; and they also are mailed free of charge to citizens upon request. Individuals can have their names placed on a mailing list to receive procedural rules only.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: A Fair Shake for Consumers and Responsible Businessmen (free to residents of Colorado only)

MAJOR CONSUMER OBJECTIVES: The objective of the department is to protect the health and wealth of the Connecticut consumer. For these purposes, the department administers such regulations as the Connecticut Uniform Food, Drug, and Cosmetic Act, The Unfair Sales Practices Act, and the Deceptive Trade Practices Act. The department also licenses pharmacists and public weighers. The principal objectives of the new division of consumer education are to provide free extension courses for the public in consumer economics and consumer finances, to develop an awareness of deceptive sales practices, and to promote economically sound family budgeting.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer education division of the Department of Consumer Protection is still in its organizational and formative stages. The precise program structure and techniques to be used in reaching the objectives of this division are still being planned.

PROGRAM SOURCE: Georgia Consumer Services Program, 15 Peachtree Street, Suite 834, Atlanta, Georgia 30303. Founded July, 1969, at suggestion of Comptroller General. There are 21 staff positions. The organization is designed so that volunteers and existing agencies can multiply the effectiveness of the program. The main divisions are: Training Section; Consumer Services; Information Group; and Telephone Information Center.

MAJOR CONSUMER OBJECTIVES: To teach consumers: (1) How to avoid paying higher than prevailing rates for goods and services. (2) To judge basic qualities of goods. (3) Consumer rights. (4) Seller's obligation to consumers. (5) How to recognize detrimental trade practices and what to do about them. (6) How to manage family income more effectively. (7) Nature and use of credit. (8) How to utilize resources to avoid and/or get out of indebtedness.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Training Team: trains trainers and counselors, who in turn train other trainers, and directly or through other existing agencies, train low income people to better consumer practices.

Consumer Services: Establishes community counseling offices throughout the state—counselors are available in these offices for personal consumer counseling. The offices may be within confines of other agencies.

Telephone Information Section-WATS (Wide Area Telephone Service): Has been established so that consumers may call from anywhere in the state of Georgia at no charge for consumer education and advice. Problems, if not solved immediately, are answered by mail, or referrals to other parties.

Information Section: Produces posters, brochures, all visual aids. Will produce some films at a later date, and television and radio.

MAJOR CONSUMER OBJECTIVES: To protect the consuming public and the legitimate businessman from fraud and deception in the marketplace by all means of educating the public as to their rights, their avenues of assistance, and describing typical types of frauds which may be used on them; by prosecution, warnings, etc. of offending business operators; by encouraging the enactment of sound, effective legislation to protect the consumer; by working closely with labor unions, schools, businessmen, etc. to protect the consumer.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Program developed by: talks, films, television programs, printed materials. Very wide dissemination of our educational material with particular attention paid to low income groups. By working with social agencies, schools, etc. Filipino, Samoan, Japanese news media and radio broadcasts are being used to reach these people. University of Hawaii Extension Home Economics also worked with the department to carry the message. Individuals can have their names placed on a mailing list to receive materials in small quantities.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Tell Ya What We're Gonna Do! (free in small quantities)
Stop, Look, Investigate! (free in small quantities)
The Not-So-Comic Book #1 (free in small quantities)
PROGRAM SOURCE: Hawaii Division of Weights and Measures, P.O. Box 5425, Honolulu, Hawaii 96814. Centralized as a State agency, Weights and Measures was removed from county control by Act 126, SLH 1965. The Division consists of the State measurement center and three branches--Standards and Technical Services; Commodities and Trade Practices; Weighing and Measuring Instruments. In process of construction is the petroleum laboratory and odometer check station which will become integrated into Standards and Technical Services.

MAJOR CONSUMER OBJECTIVES: Protect the consuming public from misrepresentation, fraud or carelessness in all commercial transactions. Weighing and measuring devices, prepackaged and labeled commodities; all new car odometers in Hawaii are now required to be inspected for accuracy. All gasoline pumps must be posted and the quality of the product tested to assure value compliance.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Conduct research and data on standard deviation (ultimate variance) respecting all weighing and measuring devices and all packages and labels, gasoline quality (octane content, etc.) and new car odometers. Investigate areas suspect of non-compliance. Investigate consumer complaints, rectify and/or prosecute. Issue citations to violators of Weights and Measures Law. Utilize mass media for frequent communication with the public; Slide presentations; Reports and National Weights and Measures Week; Prevent false or deceptive advertising; Assure label compliance. Individuals can have their names placed on a mailing list to receive materials (single copies only).

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
- History of Weights and Measures in Hawaii (free in limited quantities)
- How to Lose Money and Not Know It - slides and fact sheet (free)
- History of Taximeter and Taxicab Business and How Rates Can Be Jockeyed (free in limited quantities)

PROGRAM SOURCE: Illinois Consumer Fraud Division, Office of Attorney General, State of Illinois, Springfield, Illinois. The Consumer Fraud Division is a division of the Illinois Attorney General's office and was established in 1961. The Division has area offices throughout the state and seven special assistant Attorney Generals in these offices.

MAJOR CONSUMER OBJECTIVES: The Division is responsible for enforcing the Illinois Consumer Fraud Act of 1961.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Major purpose is to process consumer complaints under the Consumer Fraud Act. State offices have been established for this purpose, and a mobile unit travels in the West Chicago area. Complaints are received, hearings held and litigation undertaken to protect consumers. The Division provides speakers on Consumer Fraud and occasionally representatives speak on radio and television.

PROGRAM SOURCE: Indiana Division of Dental Health, State Board of Health, 1330 West Michigan Street, Indianapolis, Indiana. The Division of Dental Health is a part of the official State Health Agency for Indiana and consists of professional people to assist citizens in improving and maintaining good health.

MAJOR CONSUMER OBJECTIVES: To teach people to assume their own responsibilities in regard to good oral hygiene habits and practices, and what these practices are.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: An educational and preventive program is designed to reach all persons. Methods of preventing disease are emphasized. Community and personal practices for better dental health are outlined and discussed with individuals, groups, or organizations.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Various pamphlets, posters, demonstration material (free)

PROGRAM SOURCE: Iowa Consumer Protection Division, Department of Justice, Assistant Attorney General, State Capitol, Des Moines, Iowa. The Iowa Consumer Protection Division is part of the Iowa Attorney General's Office. It enforces the Iowa Consumer Fraud Act which was passed in 1965. Current personnel are two assistant Attorneys General, one Investigator, and one secretary. During the four years of its existence the Department has received 2,128 complaints and has brought 27 lawsuits.

MAJOR CONSUMER OBJECTIVES: The Iowa Consumer Fraud Act outlaws the use of fraud, misrepresentation and deception in connection with the sale of merchandise. The job of the Iowa Consumer Protection Division is to protect the consumer citizens of the state by enforcing this law.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Iowa Consumer Protection Division has no direct consumer education program. It depends on the publicity from lawsuits and press releases to educate Iowa Consumers to what types of practices they should avoid and beware of. The more the public becomes aware of the activities of the Division the more aware they become of the deceptive practices they should avoid. Each passing year of enforcement of the Act results in a greater public awareness and results in the receipt of more complaints. A mailing list is maintained for enforcement divisions of government, news media, and educators.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Protection at The State Level (free in small quantities)
1968 Annual Report (free in small quantities)
Iowa Consumer Fraud Act - pamphlet (free in small quantities)

PROGRAM SOURCE: Kentucky Consumer Affairs Commission, Room 195, Capitol Building, Frankfort, Kentucky. The Kentucky Consumer Affairs Commission was created by the Governor in April of 1968. It is composed of laymen who have a particular interest in consumer affairs and represents all segments of the commercial world. The Commission was charged to focus first on consumer education.

MAJOR CONSUMER OBJECTIVES: The major objectives of the Commission are to educate the public—young, old, the poor and the average housewife—in consumer education. The Commission feels that laws alone are not the answer and that the greatest protection for the consumer will only come from a more personal approach.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: At present the Commission is coordinating a massive state wide volunteer project to deliver consumer education to the low income people of Kentucky. Three teaching units have been drawn up especially for this project and will be delivered to the people by such organizations as the Kentucky Federation of Women's Clubs, the Homemakers Association, the Junior Chamber of Commerce, and the Optimist Club. The units will be presented one at a time for one hour for three weeks at local meeting halls, such as local OEO community action centers. Materials are being prepared for general distribution.
PROGRAM SOURCE: Kentucky Consumer Protection Division, Office of Attorney General, The Capitol, Frankfort, Kentucky 40601. The Consumer Protection Division of the Attorney General's office was created in 1965, and the staff is composed of one full time Assistant Attorney General and one full time secretary.

MAJOR CONSUMER OBJECTIVES: Protects the citizens of Kentucky from unethical and fraudulent trade practices.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Division processes numerous complaints, saving Kentucky consumers thousands of dollars in cash refunds, by replaced or repaired merchandise, and by the cancellation of unconscionable contracts. The Division is responsible for the enforcement of the Going Out of Business Act, the Advertising and Wholesale Act, and the Chain Merchandising Act.

In 1968, the Attorney General appointed a 24-member Consumers' Protection Council, of citizens from commerce, education, farm groups, finance, home economics, labor, low-income groups, senior citizens and youth to advise him in consumer affairs and consumer education. The Council has active committees in the areas of Trade Practices, Legislation and Public Information. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
10 Danger Signals in Buying (free)


MAJOR CONSUMER OBJECTIVES: Counseling with the families concerning budgeting, meal planning, wise use of food stamps, consumer protection laws. Working with low income families to show them how to do with what they have, how to make over old furniture, how to alter clothing, etc.
PROGRAM SOURCE: Maryland Consumer Protection Division, Attorney General's Office, 1205 One Charles Center, Baltimore, Maryland 21201. The Consumer Protection Division of the Maryland Attorney General's Office was created by the Legislature and began operations on June 1, 1967. The Division is headed by an Assistant Attorney General and is staffed by four full time investigators and seven part time investigators and three secretaries.

MAJOR CONSUMER OBJECTIVES: The primary function of the Consumer Protection Division is to protect the public against cases involving false and deceptive advertising and fraudulent business practices. The Division operates in four major areas: mediation of consumer complaints, litigation, legislation and consumer education programs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Division in cooperation with the Baltimore City Board of Education has prepared a comprehensive four to six week course on consumer education which was taught last year on a pilot project basis in the city school system. Every eighth grade student and approximately two-thirds of the twelfth grade students receive the unit in consumer education under the course entitled "Problems in Democracy". In addition to the above, assembly programs on consumer education have been held in every senior high school in the Baltimore-Metropolitan area. In all, 23 schools have these programs in which the Attorney General and the Assistant Attorney General in charge of consumer protection address the students on current consumer problems and thereafter answer questions directly from the student audience. In all, approximately 25,000 students have attended these assembly programs. The Division has also sponsored billboards, transit ads, television and radio shows and has distributed one-half million consumer education brochures. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Education Unit, Twelfth Grade (free)
Consumer Education Unit, Eighth Grade (free) (copies presently unavailable)
The Ten Danger Signals in Buying (free)
PROGRAM SOURCE: Massachusetts Consumers' Council, Saltonstall Building, 100 Cambridge Street, Boston, Massachusetts 02202. The Consumers' Council was established as a statutory body in the Massachusetts State Government in 1963; located in Boston; staff of six; coordinates consumer activities of the state government; may call public hearings, file legislation, advise the Governor and the General Court on all matters pertaining to consumer interest, can act as party of interest in behalf of the consumers in any hearing pertaining to increase of rates and costs of services, takes complaints and reports violation of law to appropriate law enforcement agencies.

MAJOR CONSUMER OBJECTIVES: The purpose of this Council is to give the citizens of the Commonwealth of Massachusetts voice in matters that concern the consumer. Its function is threefold: (1) To protect the consumer's interest in accordance with the Council's statutory power. (2) To further consumer education. (3) To conduct studies concerning consumer problems.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Council has the right to sponsor consumer protection legislation. Takes complaints and acts on deceptive trade practices and false advertising. Represents the consumer interest on all regulatory matters pertaining to public utilities, insurance and other regulatory bodies. Issues a bulletin entitled Consumers' Council News as needed on matters of consumer interest. The Council currently conducting a study on the ways and means of developing a statewide consumer education program. Collaborates existing state agencies (for example, weights and measures and food and drug problems). Conducts studies on consumer problems on its own motion or by order of the General Court or the Governor. A mailing list is maintained for Massachusetts residents only, for the present.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Credit Bureau Study
Study Session on Consumer Education
First and Second Report on CATV Study
Truth-in-Lending Pamphlet
Bill of Rights for Consumer
Special Report on "The Increasing Costs of the Necessaries of Life, Notably Foods"
A Consumer's View on the Role for Oil and Gas in National Security
Automatic Transmission Study
The Utilities and Incentive Rate Study
PROGRAM SOURCE: Massachusetts Consumer Protection Division, Office of
Attorney General, State House, Boston, Massachusetts 02133.
Established in 1967 by the Attorney General of the Commonwealth
as a Division of his Department. Headquarters at State House,
Boston, Massachusetts and field office in Springfield, Massa-
chusetts. Staff of 12. Two divisions: Investigative and Legal.
Both staffs engaged jointly in Consumer Education. Authority to
prevent illegal activities via both civil and criminal penalties.

MAJOR CONSUMER OBJECTIVES: Enforcing Massachusetts General Laws Chapter
93A - General Laws Relating to the Regulation of Business Prac-
tices for Consumer Protection. Also enforces Chapter 255D -
Relating to Retail Installment Sale Agreements and Chapter 140C -
Relating to Consumer Credit. Also to communicate with public
and inform them of common deceptive schemes and legal remedies.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Division's major func-
tion is to prevent via civil injunctions and criminal penalties
those practices declared illegal by Massachusetts General Laws
Chapter 93A and regulations pursuant there to promulgated by the
Attorney General of the Commonwealth. Prevents false and dece-
tive advertising and sales practices. Monitors television,
radio, and printed advertisements for possible deception or
fraud. Investigates complaints about false advertising and other
business practices that are unfair to the consumer. Institutes
civil or criminal actions where necessary to enforce compliance
with the law. Informs public via media of common deceptive prac-
tices. In general, functions as a "Baby F.T.C."

PROGRAM SOURCE: Michigan Home Economics and Family Life Education Service,
Division of Vocational Education, Michigan Department of Education,
P.O. Box 928, Lansing, Michigan 48904. Consumer Education has
been an integral part of the Home Economics program in Michigan
for many years. The Home Economics Education Service has a staff
of four. Plans are to expand consumer education programs at the
secondary and post-secondary level.

MAJOR CONSUMER OBJECTIVES: Give leadership and provide consultative ser-
tices in the establishment, maintenance, and improvement of con-
sumer and homemaking education programs at the secondary, post-
secondary and adult level.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Assist teachers and administrators in local program development. Advise teachers and administrators as to procedures to be followed and standards to be met for establishing consumer and homemaking education programs. Visit schools to give guidance on problems of orientation, motivation of work, teaching procedures, and curriculum organization. Organize workshops and statewide conferences as a part of in-service teacher education. Materials developed are sent to each State Supervisor of Home Economics Education. The remainder of the supply is for Michigan teachers and administrators.

PROGRAM SOURCE: Minnesota Consumer Division, Office of the Attorney General, 102 State Capitol, St. Paul, Minnesota 55101. The office of the Attorney General is an elective office and consumer education activities are conducted pursuant to the office's statutory consumer protection duties.

MAJOR CONSUMER OBJECTIVES: To promptly inform citizens of various deceptive schemes operating in their area. To enforce Minnesota's consumer laws; and to assist other agencies in planning and presenting consumer education programs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The office's consumer division issues weekly consumer columns dealing with various consumer issues and problems. The columns are distributed primarily to Minnesota newspapers. The Division also prepares two radio tapes each week, dealing with similar topics. The premise is that education is the consumer's best protection. Also, the Division, from time to time, issues warnings about specific frauds. These warnings are disseminated via the mass media. The Division has worked with public schools and the University of Minnesota in developing consumer education programs, although this has been on a limited basis.

PROGRAM SOURCE: Missouri Consumer Protection Division, Office of the Attorney General, Box 899, Jefferson City, Missouri 65101. The Consumer Protection Division of the Attorney General's Office in the State of Missouri was established in November 1967. At present there are three attorneys assigned half time to consumer protection activity; these attorneys are located in Kansas City, St. Louis, and Jefferson City, Missouri. There are also three investigators and three secretaries assigned to the Division.
MAJOR CONSUMER OBJECTIVES: The main objective of the Consumer Protection Division is to administer the anti-deception divisions of the Missouri Consumer Protection statute 407.020, R.S. Mo. Supp. 1967. Information on current deceptive practices is disseminated to consumers throughout Missouri.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Information on current deceptive practices is distributed primarily through news releases to print and broadcast media. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: Montana Home Economics Education, Office of Superintendent of Public Instruction, Helena, Montana 59601. There are 145 junior and senior home economics programs in Montana that consider consumer education an integral part of all the major areas taught: family relations, child development, clothing and textiles, food and nutrition, and housing. The two university systems which offer degrees in Home Economics options not only include consumer education as a part of all subject matter taught but offer special quarter courses dealing with consumer education. During the summer workshop each school offers short courses which deal with consumer education and Montana State University had a two-week workshop in July on "Consumer Education in Home Economics".

MAJOR CONSUMER OBJECTIVES: To provide Home Economics instructors with additional ideas, materials and the knowledge and skills in the teaching of consumer education in all areas of Home Economics at all levels. To further the understanding of consumer education and management principles from elementary level through post-high school.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Helping prepare and support summer workshops in consumer education as it relates to Home Economics. Sending out newsletters to all Home Economics instructors indicating latest materials available in the consumer area. Having some independent study programs for teachers which deal with consumer education. Planning and doing short conferences for instructors in Home Economics on consumer and homemaking education. Encouraging Home Economics programs to offer semester courses which involve more education in the area of consumer education (example: a semester course at Helena Senior High on Courtship and Marriage, using a team approach involving four instructors).

University workshop reports, educational materials and publications from companies, independent studies, teacher workshops, other state Home Economics Departments, newsletters from teachers, magazines, newspapers and consultants in various areas. Mailing lists restricted to Montana residents.
PROGRAM SOURCE: New Jersey Office of Consumer Protection, Room 504, 1100 Raymond Boulevard, Newark, New Jersey 07102. A staff of 32 investigates and prosecutes complaints of fraud and misrepresentation in the sale and advertisement of goods and services. The Executive Director recommends new legislation and appears before legislative bodies to present the consumers' views. Consumer education program is maintained.

MAJOR CONSUMER OBJECTIVES: To protect the consuming public from fraud and misrepresentation. To provide the necessary information to insure that consumers are competent to deal in a complex marketplace. To advocate needed new legislation.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Special brochures; bi-monthly newsletter; speakers bureau; weekly newspaper column; radio spots; weekly Spanish speaking television broadcast. Community forums co-sponsored by daily newspapers. Participants in New Jersey Department of Education Task Force to develop consumer education curriculum for elementary and high schools. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
On The Trail to Protect the Consumer
To Buy or Not to Buy
Shopper's Guide
9 Ways to be Cheated
New Jersey State Consumer Laws
Your Daily Bread (bi-monthly)

PROGRAM SOURCE: New Mexico Consumer Protection Division, Office of the Attorney General, P.O. Box 2246, Santa Fe, New Mexico 87501. Established by Attorney General Directive on July 1, 1965. The authority of this Division is derived from the New Mexico Unfair Practices Act, New Mexico Statutes Annotated, Section 49-15-1 to 49-15-14, 1953 Compilation, ps. The Division responsibilities function under a Director and a part-time Assistant Attorney General and part-time New Mexico State Police Special Investigator.
MAJOR CONSUMER OBJECTIVES: In simplest terms, the Unfair Practices Act declares the use of deception, fraud, or misrepresentation in connection with a sale or advertisement to be an unlawful practice. The Consumer Protection Division enforces the provisions of this statute through court action and through informal agreements with violators to stop the use of unlawful practices. In addition, the Division attempts to educate the public in regard to fraudulent business methods by use of the news media, publications, the business community, and public meetings.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Division has not established a formal consumer education program. Primarily, consumer education is achieved through the news media and the dissemination of leaflets from the office. An upcoming conference of home economics teachers should provide the opportunity for the office to pass on consumer information. Presently, home economics classes throughout the state offer the only formal means of educating "potential" consumers. The aim of the office is to advise the public of the existence of fraud, inform them of where they can voice their complaints, and solicit their assistance in reporting possible cases of fraudulent businesses operating in New Mexico. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Know Your Rights When You Buy on Time (also published in idiomatic Spanish)
Teamwork Can Offer Protection for The Elderly
How To Be Gypped Without Really Trying


MAJOR CONSUMER OBJECTIVES: To assist in protecting the public by deter-ringing fraud against consumers.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Public information, criminal investigations, presentation to Grand Jury, trials and appeals. A mailing list is maintained for requests of small numbers.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Report of the Consumer Fraud Unit (free)
PROGRAM SOURCE: New York Bureau of Consumer Frauds and Protection, Department of Law, 80 Centre Street, New York, New York 10013. The New York State Department of Law, Bureau of Consumer Frauds and Protection was established October 1957. Principal offices in New York City and State Capitol, Albany, New York. Branch offices at Auburn, Buffalo, Plattsburgh, Poughkeepsie, Rochester and Syracuse, New York. Staff of approximately 40, consisting of Assistant Attorney General, Investigators, Accountants, Interpreters and clerical staff.

MAJOR CONSUMER OBJECTIVES: The major function of the Bureau of Consumer Frauds and Protection of the New York State Department of Law is to mediate, adjust and rectify consumer complaints; to initiate appropriate legal proceedings to restrain by injunction the continuance of persistent fraudulent or illegal business practices; to prevent false advertising; to bring appropriate legal proceedings for civil or criminal penalties for violations of pertinent existing fraud statutes.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Prepares and distributes consumer publications, issues periodic press releases containing reports of actions taken by the Bureau of Consumer Frauds and Protection; radio and television spot announcements of bureau's function, lectures and addresses by staff members before high school, college, business professional, service and women's organizations; prepared film for distribution to interested organizations entitled "The Fine Art of Fraud"; cooperated with and served as consultant to Bureau of Secondary Curriculum Development, New York State Education Department, Albany, New York, in the formulation of an elective course in consumer education now available to secondary schools throughout the State of New York. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Your ABC's of Careful Buying (English and Spanish) (free)
A 10-Point Guide for The Careful Investor (free)
Consumer Action (free)
PROGRAM SOURCE: North Carolina Consumer Protection Division, Office of Attorney General, Raleigh, North Carolina 27602. The Consumer Protection Division of the State Attorney General’s Office was set up in February of this year. Thus the consumer education program is very new and only in an organizing phase. No formal apparatus for its operation has been determined thus far and all the work done in this area up to the present has been initiated by the research analyst and the summer interns in preparing a lecture series.

MAJOR CONSUMER OBJECTIVES: To educate the using and consuming public; to inform them of deceptive practices and gimmicks used against them.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The only true consumer education project completed thus far has been a lecture series outline on consumer protection to be used in the North Carolina public high schools. These three lectures will be expanded into a more extensive series in the future. Plans are to begin writing a consumer newsletter to be published monthly and to be distributed to many public and private agencies and institutions.

PROGRAM SOURCE: Ohio Consumer Frauds and Crimes Section, Office of the Attorney General, Room 12, State House Annex, Columbus, Ohio 43215. The Consumer Frauds and Crimes Section consists of a Chief, five investigators, one attorney, two legal aides and two administrative personnel.

MAJOR CONSUMER OBJECTIVES: A central purpose of the section is to coordinate the exchange of consumer information with governmental and private organizations. A second major function is education of the consumer. The section issues a bulletin twice a month dealing with current fraudulent and deceptive practices and legal developments. Study of and formulation of consumer legislation is very important.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Bulletin is issued to local prosecutors, police agencies, libraries, Better Business Bureaus, Chambers of Commerce and retail merchants. All news media cooperate to allow wide coverage. Staff members speak on consumer subjects at meetings and counsel with legislators and legislative services concerning proposed and considered legislation. Mailing list is limited to organizations or groups.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION: Bulletins, 1963 to present (free) Obscenity Laws, Revised, 1966 (free)
PROGRAM SOURCE: Ohio Vocational Home Economics, State Department of Education, 65 South Front Street, Columbus, Ohio 43215. A Consumer Education Task Force spearheads the Consumer Education Pilot Program in Ohio. It consists of junior and senior high school Vocational Homemaking teachers, Business Office Education teachers, OEO representative from Inner-City program, Family Life Education person from a large city, Teacher Educators, State Vocational Home Economics Staff, a Consumer Loan Association person, a Consultant from Ohio Joint Council of Economics, and a Consumer Education Professor from a university.

MAJOR CONSUMER OBJECTIVES: Set up a pilot program to promote greater depth instruction in Vocational Homemaking programs.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Teachers have been chosen representing the 25 regions set up for in-service training purposes. A two-day workshop will be held for dispensing of materials such as a curriculum guide and teaching aids. At this workshop four resource people will give information on the principles of consumer education, buymanship skills, uses of money, and community resources.

Plans will be made for experimental teaching in these 25 schools. An evaluation check sheet will be used and all the materials used in teaching these classes will be collected and used by these 25 representatives in a two-week Curriculum Development Workshop next summer. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Ohio Curriculum Guide ($3.85 plus 25¢ for postage and handling)
Available from: Instructional Materials Lab, The Ohio State University, 1885 Neil Avenue, Columbus, Ohio 43210.

PROGRAM SOURCE: Oklahoma Department of Consumer Affairs, P.O. Box 53361, Capitol Station, Oklahoma City, Oklahoma 73105. The Department of Consumer Affairs was organized pursuant to House Bill 1001, (Uniform Consumer Credit Code-Oklahoma) enacted by the Oklahoma Legislature and approved by the Governor on May 8, 1969, to become effective July 1, 1969. Four Commission members were appointed by the Governor and the Commission then appointed an Administrator. Later a fifth Commission member was appointed. The staff will be expanded as growth and appropriations permit.
MAJOR CONSUMER OBJECTIVES: The Commission and Administrator are working to effect a balance between the consumer and business; protective for the consumer and fair toward business. In addition to protection for the consumer, education is also a major objective. The consumer should be able to determine that he is receiving fair and reasonable treatment in his credit transactions.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: An intensive business and consumer education program is underway and the Extension Service of Oklahoma State University is assisting the Department in this activity. Speakers have been trained and seminars arranged throughout the State for businessmen. In the near future, the emphasis will be shifted to consumer education for consumer groups such as home demonstration clubs, Parent-Teacher Associations, labor groups, etc. Eventually it is planned for the educational program to extend into high schools. Many avenues for reaching the public are being considered. Radio and television, and newspapers are some of the possibilities. The Administrator has constantly carried a heavy schedule of speeches and involvement in educational functions. Individuals can have their names placed on a mailing list to receive materials, subject to authorization by Administrator.

PROGRAM SOURCE: Oklahoma Consumer Protection Division, State Department of Health, 3400 North Eastern Avenue, Oklahoma City, Oklahoma 73105. A Division of Environmental Health Services of the Oklahoma State Department of Health, the Division is composed of a Director, six field representatives and three office personnel. Until recently the Division was called the Food and Drug Division.

MAJOR CONSUMER OBJECTIVES: To protect the food chain of the consumer, to enforce state laws, rules and regulations with respect to food, drugs, cosmetics, hazardous substances, devices, and the hotel, motel and rooming house act and regulations.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Division's primary function is regulatory. Label review of food, cosmetics, hazardous substances. Investigation of food contamination routes. Educational workshops for industry personnel. In-service training of field personnel.

Checks the labeling and range of usefulness of therapeutic devices, and takes appropriate action against dangerous or fraudulent devices. Prepares standards and rules and regulations which guarantee the composition and real value of food products in line with the Oklahoma Law to promote honest and fair dealing in the interest of customers. Cooperates with State and local officials in the inspection of foods and drugs contaminated by disasters, such as floods, explosions, and fires, and in the removal of dangerous and unfit items from the market.

Sponsors workshops in cooperation with federal agencies. Licenses all food and drug handling establishments; hotels, motels, and rooming houses; manufacturers and laboratories. Assists industry in voluntary compliance with the law, and in setting up controls to prevent violations. Collects and examines samples of products brought in for laboratory analysis. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Copies of Rules and Regulations for Food Service Establishment, Grocery and Markets, Hotels, Motels, etc. (free)

PROGRAM SOURCE: Pennsylvania Bureau of Consumer Protection, 2 North Market Square, Durbin Building, Harrisburg, Pennsylvania 17101. This agency was created by Executive Order of the Governor of Pennsylvania in February of 1966. It has been functional since the fall of 1966. It was established statutorily December 17, 1968, by Act 386. It has a staff of 29 in five offices—Harrisburg, Philadelphia, Pittsburgh, Erie and Scranton. The staff consists of Assistant Attorneys General, Investigators and clerical personnel. While the Bureau is principally engaged in resolving consumer complaints, it does conduct consumer education programs, subject to limitations of time and staff.

MAJOR CONSUMER OBJECTIVES: Investigates commercial and trade practices, fraud misrepresentation and deception, promotes consumer education, publicizes matters relating to consumer fraud, conducts studies and research, assists in developing executive policies and legislative programs to protect the consumer.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Produce and distribute information helpful to the consumer. Publish monthly Newsletter which is mailed to 2,200 news media, educators, governmental agencies and other sources interested in consumer affairs. Also conducted a series of consumer protection seminars in institutions of higher learning in the state. Bureau personnel have also conducted numerous appearances before television audiences or interested groups. Conferences have been held with the Pennsylvania Department of Public Instruction and a number of the state's universities concerning the inclusion of consumer protection courses into present curricula. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Morchly Newsletter
What's Right for Consumers in Pennsylvania (free)
The Meanest Racket of All (free)
The Auto Loan Merry-Go-Round (free)
The Great Family Hold-Up--Bait and Switch Advertising (free)
Conrad Consumer's Sock-It-To-'Em Survival Manual (free)
Home Improvements without Headaches (free)

PROGRAM SOURCE: Texas Office of Consumer Credit Commissioner, 1011 San Jacinto Street, Austin, Texas or P.O. Drawer WW, Capitol Station, Austin, Texas 78711. Established by the 60th Texas Legislature in 1967, the Office of Consumer Credit Commissioner is headed by a Consumer Credit Commissioner who is appointed by a ten-member Finance Commission. The Commissioner has sole responsibility for licensing, examining and regulating the small loan industry in Texas. In addition, he is responsible for the education and protection of consumer credit users throughout the State. To this end he has established a Consumer Services Division and a Consumer Protection Division.

MAJOR CONSUMER OBJECTIVES: To offer advice, assistance and counsel to coordinate, aid and assist public and private agencies, organizations and groups in the development of education programs designed to promote the wise use of money and consumer credit by the citizens of the State. To prevent those deceptive trade practices which are in violation of the Texas Credit Code and to advise citizens of the more prevalent abuses.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Office of Consumer Credit Commissioner's major function in this field is to establish or help establish consumer education programs throughout the State and to inform citizens of their rights under the Texas Credit Code by conducting or helping to conduct consumer education seminars and workshops throughout the State. Help prevent the abuse of credit by educating the creditor as well as the debtor. Assist people who are already overburdened with debt by counseling and advice. Prevent unscrupulous or deceptive trade practices by merchants, credit grantors, etc.

Coordinate the work of industry, labor, trade associations and interested private organizations to insure the most efficient means of reaching the people with the educational programs. Serve as a clearinghouse for consumer education material from other sources. Compile demographic data on regions of the State to determine the extent of consumer education need in the different areas. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Your Name Is Money - in English (free)
Your Name Is Money - in Spanish (free)
OCCC Bulletin (free)
Texas Consumer Credit Code ($1.00) (free for educational purposes)

PROGRAM SOURCE: Virginia State Department of Community Colleges, P.O. Box 1558, Richmond, Virginia 23212. State system of comprehensive community colleges was formed in September 1965. Thirteen community colleges are presently in operation with an enrollment of approximately 15,000 FTE students.

MAJOR CONSUMER OBJECTIVES: "Program in General Education compasses the common knowledges, skills, and attitudes needed by each individual to be effective as a person, worker, consumer, and citizen..."

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Consumer literacy developed primarily through the utilization of economics courses, business courses, government courses, and social science courses. Individuals can have their names placed on a mailing list to receive materials. Specific requests for information about courses should be sent to the individual college.
PROGRAM SOURCE: Washington Consumer Protection Division, Office of the Attorney General, 1266 Dexter Horton Building, Seattle, Washington 98104. The 1961 session of the Washington State Legislature passed a Consumer Protection Act under which this division operates. Employed in the Seattle office are four attorneys, three investigators; four law clerks; in the Tacoma office, one law clerk, one investigator; Olympia office, two part-time attorneys; Spokane, one part-time attorney, one investigator, one part-time law clerk. A branch office has been opened in the Central Area of Seattle which is predominantly black and low income residents which is staffed by an attorney and two clerks. This office is located in the Multi-Service Center, which was established by the Governor of the State of Washington.

MAJOR CONSUMER OBJECTIVES: Impose certain standards of business practice on the business community and to represent the consumer in his grievances involving the business segment of the community. This process is two-fold: (1) To process consumer complaints to obtain maximum adjustment and satisfaction for the consumer, and (2) To bring litigation against those offenders in the business community who have established a pattern of unfair and deceptive practices.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Consumer Protection Division is currently involved in the preparation of a curriculum and course material for use in the Seattle schools on the junior high school and high school levels. These materials it is hoped would also be used by adult education classes and community groups throughout the area so that non-student and drop-out portions of the population can also be reached. It is hoped that this program will be in effect by January 1970 and to all extent possible, intend to utilize any of the existing resources, such as mass media.

There has been for several years a television show on the educational channel, and a series called "Con Man Out" on radio on a regular basis.

Speakers are frequently provided for community and social groups. Developing methods of more effectively presenting consumer education to such groups, including audience participation, visual aids, and dramatization skits. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Bill of Rights (free)


CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Educational talks; attempt to pass consumer protection law; take complaints and attempt to make amicable settlements; and news releases concerning deceptive practices.

PROGRAM SOURCE: Wisconsin Consumer Fraud Unit, Department of Justice, State Capitol, Madison, Wisconsin 53702. The Consumer Fraud Unit is a division under the Department of Justice. It consists of the Attorney General, Deputy Attorney General, and Assistant Attorneys. There is a Coordinator for Consumer Affairs of the State of Wisconsin who was appointed to the staff in October of 1969.

MAJOR CONSUMER OBJECTIVES: Consumer education and consumer service.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer education program is in the beginning stages. Informative brochures and pamphlets are to be published. Educational speeches are to be given by voluntary groups. A standardized complaint form is to be used throughout the state by all governmental agencies. Investigative and information centers are to be stationed at key points of the Inner Core areas. Press releases and bulletins will be issued monthly with warnings and alerts to the consumers. Individuals can have their names placed on a mailing list to receive materials.
CONSUMER EDUCATION PROGRAMS OF LOCAL GOVERNMENT AGENCIES

PROGRAM SOURCE: City of Chicago Department of Consumer Sales, Weights and Measures, 320 North Clark Street, Room 302, Chicago, Illinois 60610. This Department of Chicago City Government was established for the protection of the consumers in the City Limits of Chicago. The staff is presently about 70 people, involved in the enforcement of the Ordinances of the Municipal Code of Chicago, and includes an Enforcement Section, a Testing Section, and Educational Section in addition to the Administrative Staff. There are Inspectors on the street every day inspecting food stores and others, for such things as short-weight, misrepresentation, etc.; also the Testing Section is in the field certifying scales as to accuracy.

MAJOR CONSUMER OBJECTIVES: To protect the consumer in the marketplace in the City of Chicago from being taken advantage of. If the inspectors find violations of the City Ordinances, with regard to short-weight, deceptive practices in advertising, inaccurate scales, mislabeling of packages and many other items, an Arrest Notice is issued and the violator brought into court. Many of the violations are uncovered in the routine inspections on the street; however, there has been established a Complaint Department, whereby consumers who feel they have been misled or "cheated" may call and register their complaint.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Education Section is available for lectures and demonstrations to any size group, whether it be a group of school children, interested in learning to be wise shoppers, or a group from a church, union meetings, homemakers' groups, community centers, etc. There is no charge for this service and there are people of several ethnic groups in this division, in order that anyone who may be interested may partake of the service. Advance requests for speakers are necessary in most instances; however, an attempt is made to handle all requests. Brochures and pamphlets are passed out to those in attendance. The staff is not large enough to travel so is confined to groups within the City of Chicago at the present time.

Topics discussed usually center around food shopping, credit buying, installment sales, etc. Question and answer periods always follow the lectures. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer Check List for Instant Savings (free)
Money Matters (free)
Ordinances Enforceable by the Department of Consumer Sales, Weights and Measures (free)
PROGRAM SOURCE: Cohoes (New York) City Demonstration Agency, 2 Johnston Avenue, Cohoes, New York 12047. The Cohoes City Demonstration Agency was established in March, 1968, with a staff of four to complete a one-year plan to make Cohoes a "Model City". The final plan was submitted for approval to the federal Department of Housing and Urban Development in September of 1969.

MAJOR CONSUMER OBJECTIVES: The major objectives of the CDA, in relation to consumers, is to communicate with residents of the model neighborhood, inform them of services available to them and assist them in obtaining these services.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Health consumers program designed to improve the planning and participatory skills of those citizens in and around the Cohoes Model Cities area who are, or expect to be, engaged in the planning of health services and to reach the residents of the Cohoes Model Neighborhood Area (MNA) with useful information regarding the health services and resources available to them. This program is the only one of the place already funded and will go into operation shortly. Individuals can have their names placed on a mailing list to receive materials.

PROGRAM SOURCE: City of Jacksonville, Florida, Division of Consumer Affairs, Department of Public Safety, Room 210, City Hall, Jacksonville, Florida 32202. The Division of Consumer Affairs of the City of Jacksonville, Florida, was created by City Council Ordinance and approved by the Mayor on March 13, 1969. The Division operates within the Department of Public Safety of the City. It is directed by the Consumer Affairs Officer with a staff of four investigators and a secretary.

MAJOR CONSUMER OBJECTIVES: According to the Ordinance of the City Council, the Division is charged with enforcement of local consumer protection laws, the research and recommendation of new consumer protection laws and the institution of consumer education programs in the City of Jacksonville.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The consumer education programs of the Division are only in the planning stage. Since the Division began formal operations on June 2, 1969, its activity has been directed toward the day-to-day investigation and arbitration of consumer disputes.
PROGRAM SOURCE: Nassau County, New York, Office of Consumer Affairs, 160 Old Country Road, Mineola, New York 11501. The Nassau County Office of Consumer Affairs was created by local law on June 9, 1967. It was the first such office of its kind in the nation. Also created was an Advisory Board on Consumer Affairs presently consisting of 15 members. The Office is directed by a Commissioner of Consumer Affairs.

MAJOR CONSUMER OBJECTIVES: To develop and implement programs for the protection, education and information of the 1,500,000 consumers in Nassau County, New York.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Receives and investigates complaints and initiates investigations of frauds and unfair dealing against consumers. Reports to the appropriate law enforcement officers information concerning violations of any consumer protection laws. Represents the interests of consumers before administrative and regulatory agencies and legislative groups. Conducts investigations, research, studies, and analyses of matters affecting the interests of the Nassau County consumer.

Assists, develops, and conducts programs of consumer education and consumer information. Encourages local business and industry to maintain high standards of honesty, fair business practices, and public responsibility. Studies the operation of state and local laws for consumer protection and recommends amendments of such laws for consumer protection.

Mailing lists restricted to government agencies and related consumer, educational, business, and community groups.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Consumer's Guide to Government and Private Agencies (free: distribution limited to government agencies and related consumer, educational, business, and community groups)

PROGRAM SOURCE: New York City Department of Air Resources, 53 Astor Place, New York, New York 10003. City organization to eliminate air pollution funded by city, state, and federal agencies. Staff and activities quite technical.
MAJOR CONSUMER OBJECTIVES: To build an understanding of and support for city air resource management program. To engender cooperation on the implementation of abatement programs. To create an awareness of the air pollution consequences of daily life leading to a self-policing attitude on the part of individual citizens.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Publics--business and civic groups, clean air groups, students, educators, researchers, public health professionals, physicians, engineers, attorneys, real estate community, maintenance personnel, foreign visitors, journalists.

Methods--use of media, brochures, displays, speakers for civic and professional groups, tours of Department, telephone information service, literature lists, correspondence.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
What About Air Pollution?
What Does Air Pollution Cost You?
Approaching the Clean Air: 1967-68 Progress Report
Air Pollution Implementation Manual for a High Air Pollution Alert and Warning System

PROGRAM SOURCE: New York City Department of Consumer Affairs, 80 Lafayette Street, New York, New York 10013. Organization: The Department of Consumer Affairs was created by law on September 10, 1968, a merger of the License and Markets Departments. The Department is the first municipal agency mandated to educate and protect consumers. Staff of 350 includes a small executive/administrative group; legal, public relations, "hearings", enforcement, and licensing departments. There are also 148 inspectors.

MAJOR CONSUMER OBJECTIVES: To protect the consumer against deceptive and misleading trade practices. Inform consumers fully of their rights in the marketplace. Work for laws and programs to implement these goals.
CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Inspect markets for honest weight, packaging, advertising, and sales practices. License 120 business and occupations.

Undertake legal investigations and public hearings, promulgate new regulations, offer testimony on subject of vital concern to consumers, and suggest programs to promote understanding, including the use of all media; i.e., Consumobile, Consumerphone, radio and television spots, speeches to consumer, school and industry groups, press releases. Individuals can have their names placed on a mailing list to receive materials.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
The Price Mystery (true cost of credit)
Beware of Signing Contracts (read them carefully)
Who Is Knocking at Your Door? (door-to-door salesmen)
Act on Fact (general listing on how to buy) (English and Spanish)
12 Secrets on How to Get the Best Buy (English and Spanish)
Consumer Protection Corps (know the laws that save you money)
Get Full Value for Your Dollar (20 tips on supermarketing)

PROGRAM SOURCE: New York City Department of Social Services, Division of Day Centers for Older, 250 Church Street, New York, New York 10013. The New York City Department of Social Services was established in the depression years of the 1930's. Its purpose then and now is maintaining individuals and families who cannot maintain themselves. In addition to financial assistance the Department also offers services to assist clients in the best use of the funds provided; such services include budgeting information, supplementation of assistance grants through the use of free services offered by other agencies and organizations, instruction in daily nutritional needs, substitution of home production for purchased goods and services, etc.
MAJOR CONSUMER OBJECTIVES: The Division of Day Centers for Older Persons concentrates on the needs of the older person, 60 years of age and older. It offers assistance in solving problems such as housing, etc., education classes in English, etc., activities such as groups that foster the understanding and support of current issues and consumer movements, dressmaking, constructive leisure time activities such as arts and crafts, instruction in nutrition and food preparation and the provision of a substantial noon time meal.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The home economist gives talks on nutrition which incorporate recommendations for food expenditures, food preparation, food fads and the interpretation of diet recommendations. She also serves as consultant for the lunch programs in the individual day centers and has published a cook book for use in day center meal preparation.

PROGRAM SOURCE: Norfolk, Virginia, Department of Community Improvement, Room 804, City Hall, Norfolk, Virginia 23501. The Department of Community Improvement came into existence on July 1, 1969. Its responsibilities include a broad range of inspection services (building, electrical, plumbing, etc.) and the Weights and Measures services. In addition to Housing Code enforcement, the concentrated code enforcement project will be administered by this department.

MAJOR CONSUMER OBJECTIVES: Protection of home buyers and users of home repair services; control of weighing and measuring devices; and administration of housing code enforcement services.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Issuing of permits after plan review. Inspection for conformity. Check all public weight and measure devices. Advise owner-occupants on home repairs, receiving bids for repair and loan negotiations. Check repairs for conformity with contract resulting from item #4. Provide meetings at the block level to disseminate consumer information. Individuals can have their names placed on a mailing list to receive materials.
PROGRAM SOURCE: Norfolk, Virginia, Health Department, 401 Colley Avenue, Norfolk, Virginia 23507. A standard local health unit, affiliated with Virginia Public Health Department, offering housing hygiene, food service training, and business and manufacturing hygiene services, in addition to traditional personal and environmental services. Consumer education in use of public health and medical care services provided chiefly by public health nursing staff.

MAJOR CONSUMER OBJECTIVES: To improve consumer skills and knowledge in use of public health services and private medical care in order to advance personal, family, and community health.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Public Health Nursing and Sanitarian staffs carry chief consumer education work in one to one consultation situations. Leaflet and audio-visual assistance provided by health education unit. Senior staff carry on public education through classes, speeches, articles, and reports.

MATERIALS DEVELOPED AND AVAILABLE FOR DISTRIBUTION:
Home Health Services (free; one per person: may be reproduced if credit is given)
Keep Norfolk Free of Rats
Stop Raising Mosquitoes
Public Health (annual report)
Coloring Books: Daily Food Guide; My Daily Food Record;
Personal One-Day Diet List; Tommy Tooth Care; Safety Lessons for Little Folk; Good Grooming; Keeping Fit in Summer.

PROGRAM SOURCE: Santa Barbara County, California, Consumer Fraud Unit, Santa Barbara District Attorney's Office, 118 East Figueroa Street, Santa Barbara, California 93102. Consumer Fraud Unit of County Public Prosecutor's Office was formed in October, 1968. Patterned after similar division in State Attorney General's Office. Staffed with full-time investigator and part-time attorney.

MAJOR CONSUMER OBJECTIVES: To investigate all reports of alleged consumer fraud and to prosecute California laws protecting the consumer, both criminal laws and civil laws allowing injunctive relief.

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CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: Speaking to local citizens groups and to local school classes (junior high, high school, and college students, as well as adult education programs) regarding various types of fraud schemes. Explaining the California laws available for consumer protection, and informing citizens where to go for assistance.

PROGRAM SOURCE: Worcester, Massachusetts, Cooperation Council, Inc., Model Cities Program, 799 Main Street, Worcester, Massachusetts 01610. The Model Cities Program, created by federal legislation in 1966, is a demonstration program primarily designed to reduce the intensity of the social and physical problems of a given neighborhood through the coordination and increased availability of services rendered by various local agencies.

MAJOR CONSUMER OBJECTIVES: The major objective of the Model Cities Program is to educate consumers as to the availability and effective usage of services, the ultimate goal being to place area residents in positions which would enable them to play an active role in the planning process.

CONSUMER EDUCATION PROGRAMS AND ACTIVITIES: The Worcester Model Cities Program will be involved in the operation of approximately 45 programs in the areas of social services, education, recreation, employment, health, and environment. Although there are no plans to run a consumer education program as such, it will certainly be a major emphasis of our health, employment, and legal services programs. Likewise, it is planned to devote a good deal of time to this area in the program for the elderly and the Spanish-speaking.
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