The materials reviewed for the bibliography may be useful for secondary schools, postsecondary institutions, and adult groups. Listings are offered under seven headings: comprehensive references; the individual consumer in the marketplace and in society; money management; consumer credit; buying goods and services (subdivided into housing; foods; transportation; clothing; health services, drugs, and cosmetics; recreation; furnishings and appliances; and insurance); savings and investments; and taxes. Within each category the citations are grouped into student references (printed materials only) and teacher references (printed and audiovisual material). Information includes author, title, name of publisher or supplier from whom materials may be ordered, publication date, cost, appropriate learning situations, the reading level, and an annotation. The seven appendices include a guide for ordering materials, a list of publishers and suppliers, the evaluation instrument used in selecting items for the bibliography, a guide for determining reading levels for student references, a consultant list, and a list of Illinois consumer organizations. (Author/BP)
An ANNOTATED BIBLIOGRAPHY

for

CONSUMER and HOMEMAKING EDUCATION

In Cooperation With
University of Illinois
Urbana, Illinois

State of Illinois
Board of Vocational Education and Rehabilitation
Division of Vocational and Technical Education
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Appreciation is extended to the university project staff, DVTE personnel and others who devoted time and expertise to the success of this document.

Hazel Taylor Spitze
Project Director

Kathryn W. Smith
Assistant Director
PREFACE

Materials included in this publication are those which have been reviewed and may be useful for secondary schools, post secondary institutions and adult groups. These references, most of which are dated 1969 or later, are grouped by subject area categories which follow the general provisions of the Vocational Educational Amendments of 1968 and the 1972 Guidelines for Consumer Education, Office of the Superintendent of Public Instruction, State of Illinois. Within each subject area are:

Student References
Books and paperbacks
Pamphlets and periodicals
Games, simulations and other printed materials

Teacher References
Books and paperbacks
Pamphlets and periodicals
Bibliographies, Curriculum Guides and other printed materials

Audio Visual Materials

Information given concerning the materials includes: author, title, stock number, city of publisher or supplier, name of publisher or supplier from whom materials may be ordered, date, description (size, number of pages, type of material, etc.), cost, suggested learners and the reading level. Some of the information has been abbreviated. The Key to Abbreviations is at the lower right on each right hand page.

For the purposes of this publication, these distinctions and definitions may be used:
Books have the familiar hard cover; paperbacks have a heavy paper cover.
Books and paperback books have a spine; pamphlets and periodicals do not.
Pamphlets will be the term used for materials which are often called booklets, brochures, leaves, or folders.
Game: a contest conducted according to set rules and undertaken in pursuit of educational (or learning) objectives as well as for enjoyment.
Simulation: a pretense of an actual (or life) situation for the purpose of attaining some educational objective.
Self teaching instrument: any combination of materials through which a student may accomplish educational objectives without assistance.

For convenience in ordering desired materials, a complete list of addresses of publishers and suppliers is located on page 78. Complete addresses are not included in the annotation headings. Almost without exception publishers and suppliers prefer payment with orders for materials.

Cross referencing is included by using letters in the outside margin beside the annotation heading. The abbreviations for cross referencing are:
C Comprehensive
CC Consumer Credit
Cl Clothing
F Food
FA Furnishings and Appliances
H Housing
HS Health Services, Drugs and Cosmetics
I Insurance
IC The Individual Consumer in the Marketplace and in Society
MM Money Management
R Recreation
SI Savings and Investments
T Taxes
Tr Transportation

Most materials are available for reference or review (no sales) at the Illinois Curriculum Management Center. The few which are not available there are marked with an asterisk before the author’s name. Mailing address for the I.C.M.C. is 1035 Outer Park Drive, Springfield, Illinois 62706. Visitors are welcome at the Illinois Curriculum Management Center, and are urged to phone 217-782-5695 to make arrangements for their visit. The Center is located at 216 East Monroe, Springfield, Illinois.
CONSUMER EDUCATION PROGRAMS IN SECONDARY SCHOOLS

The primary objectives of consumer education programs in public schools, to be approved by the Division of Vocational and Technical Education, State of Illinois

(a) Will encourage greater consideration of the social and cultural conditions and needs, especially in economically depressed areas.

(b) Will encourage preparation for progressional leadership in home economics and consumer education.

(c) Will be designed for youth and adults who have entered or are preparing to enter the work of the home.

(d) Will be designed to prepare such youth and adults for the role of homemaker or to contribute to their employability in the dual role of homemaker and wage-earner.

(e) Will include consumer education as an integral part thereof, including promotion of nutritional knowledge and food use and the understanding of the economic aspects of food use and purchase. (1968 Vocational Educational Amendments.)
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Student Reference
Books and Paperbacks

Better Business Bureau. Consumer's Buying Guide. New York: The Benjamin Co./Rutledge Book, 1972, 205 pp., pb, available only in quantities of 100 or more $5 each, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

A short description of the function of the Better Business Bureau is given. Material is presented on many facets of buying. Examples are TV sets, cars, clothes, home improvements, furniture, and appliances. Information on finding a place to live, the costs of renting and buying, life insurance, fire and theft insurance and health insurance is discussed. Included is a chapter jam-packed with information on home remedies, funerals, employment agencies, travel and travel agencies and many other areas. Highlights are listed at the end of each chapter. It is somewhat prescriptive.


The purpose of this publication is to provide consumers with information so that they may become better shoppers. Fifteen popular types of merchandise are discussed, e.g., television sets, food appliances, home care products, and freezers. New trends are discussed and specific features are noted by brand names. Best buys are suggested. This book could be a helpful reference for consumers. Future issues will be published by the New American Library.


This buying guide is primarily a collection of test reports and brand-name ratings carried in the regular issues of Consumer Reports. The contents are organized under the headings of Around the Home (household appliances, cleaning equipment, food, floor coverings, personal articles, workshop tools, and paints), Home Entertainment, Outdoor Recreation and Lawn Care, Consumer Information, and Automobiles. The introduction explains how Consumers Union selects products for testing and what their ratings mean. Also included is a listing of other Consumers Union special publications. While the style of writing is somewhat tedious, the guide would be a useful consumer reference.


A different approach to some much-discussed areas of consumerism, this book gives two sides of some of the most debated products which recently have been under attack by various consumer groups. The problems dealt with are phosphates in detergents, safety and advertising in toys, the hysteria about food additives, auto safety, the unhappiness with appliances, and the packaging dilemma.


Living in a Consumer's World is organized into six units on buying cars, food, clothing, appliances, housing, and insurance. Other topics of consumer concern, such as credit, money management, and the effect of needs and wants on consumer decisions, are discussed in relation to the purchase of some of these items. Not included are health services, drugs and cosmetics, and recreation. The text presents primarily basic consumer information, with key terms defined both in context, and in a "mini-dictionary" included at the end of the book. Some statements involve value judgments. Important ideas are outlined at the end of each chapter.

KEY TO ABBREVIATIONS

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Also at the end of each chapter are other exercises, a few of which actively involve the student, though most are questions for thought and discussion. A Teacher's Guide that includes a lesson plan for each chapter and an answer key to questions in the text is also available without charge.


The book is divided into three units: The Consumer, Effective Consumer Buying, and Consumer Planning For The Future. It begins with a discussion of the dilemma of the consumer and leads the student through a logical sequence of understanding the economy, consumer rights, and the consumer movement. Further discussion deals with how to become a better consumer, and delves into many areas of buying, using services, and consumer credit. There are two appendices—one deals with economic terms and concepts and the other lists names and addresses of agencies and organizations for consumer redress. A workbook, available with the text, has performance objectives for each chapter of the text, a self check of true and false questions, personal application, action involvement, and applied economics.


This comprehensive text covers three main categories: money management, buymanship, and consumer issues. Individual topics include financial planning, budgeting, and decision making; the effects of advertising; savings and investment programs; life and health insurance; consumer credit; and sources of consumer protection and assistance. Buymanship in the areas of food, clothing, automobiles, housing, furniture, appliances, drugs, cosmetics, and recreation is discussed. Each chapter is followed by questions and activities for student evaluation. "Checking Your Reading" mainly tests for acquisition of information while "Consumer Problems and Projects" give students a chance to evaluate and apply learning to new situations. Information is complete and relevant, but the writing style may seem tedious and lacking in interest to the average high school student. Might be best suited to junior college students or some adult groups. Student Activity Guide and Teacher's Manual and Key are available with text. The teacher's manual and key contains a suggested course outline with proposed time periods, instructional objectives, teaching suggestions, and chapter tests. The workbook contains activities which cause a student to use his reasoning.


The book does not appear "text-bookish." The tone sometimes tends toward being outspoken, but generally a sound point is being made. The vocabulary and chapter titles may add special appeal to "teens." Interests and real situations of teen-agers are included such as buying cameras or stereo systems, record club memberships and future insurance and college costs. Current topics are included such as interpreting advertising and guarantees, ecological implications, and the changing male and female roles in the family structure. Supplemental activities are given only in an accompanying teacher's manual.


In logical sequence, the material covered in this text ranges from learning how to be a better buyer, to using and managing your income to the best advantage, to understanding your buying habits in relation to your goals and to the society in which we live. Each chapter is divided into study units with questions which include practical problems in arithmetic. At the conclusion of each chapter are two important features: a consumer guide which is a brief outline of material covered and a section labeled Caveat Emptor (Let the buyer beware,) which includes many valuable hints about buying and what to avoid. Examples of the units covered are the art and science of shopping, figuring credit costs, drug products, shopping for clothing, and buying your own home. Although some parts are prescriptively written, this book might be an aid in making consumer choices. It is relevant now and one's future.

Detailed information is presented on how to shop for clothing, food and home furnishings. There are suggestions to help the consumer deal with problems of appliance repairs, auto and home operating expenses, and property, car, life, and health insurance. Also included, for consumer information, are the characteristics of synthetic materials, knits, cottons, bonded fabrics, wool, and permanent press garments. The section on clothing provides guidelines for judging quality, fit, construction and where to buy. Flammability of various fabrics and government regulations regarding it are discussed.


The Consumer Handbook is a collection of consumer-oriented articles that appeared in The National Observer over a period from 1969-1971. Each is brief and concise, offering facts on a variety of consumer goods and services organized under the headings of Automotive, Education, Health and Safety, Food and Household, Investing, Recreation and Hobbies, and Miscellaneous. Although some value judgments are made, most points would be helpful and relevant to consumer decisions. The Handbook would be suitable as a reference for high school and junior college students, and for some adult groups.


Written with wit and illustrated amusingly, the book contains practical information. It discusses leases, how to paint a wall, how to repair a leaky pipe, how to make your own furniture, the problems of moving, how to cook cheaper than your grandmother, and many more problems of renting and maintaining an apartment. It could be used with any group of young people but might be best suited for a group of young adults looking for their first home away from home.


A text intended for use in both Consumer Education and Consumer Economics Courses, *The Consumer and His Dollars* covers such topics as money management, credit, savings and investments, fraud and deception, consumer protection, taxes, insurance, housing, and advertising. It also discusses buymanship in the areas of insurance, automobiles, appliances, furniture, food, and clothing. Questions in "A Consumer Understanding Check" require some analysis and application of learning to new situations. It includes a bibliography and glossary of key terms. Though the writing style is somewhat prescriptive, the text could be useful to advanced high school students and some adult groups.


This is a "quality of life" approach to consumer education. The text examines economic institutions, changing social values, consumer credit, insurance, taxes, money management, decision making, advertising, consumer protection, investments and savings, and the buying of goods and services as they relate to personal lives. Questions for discussion, suggested projects and additional readings are included at the close of each chapter. Not included are the categories of furnishings, use and evaluation of equipment and appliances. Additional information included concerns the involvement of the Federal Government, the international scene, retirement budget and what a consumer needs to know about the metric system.

**KEY TO ABBREVIATIONS**

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The primary purpose of this text is to illustrate how individual consumer decisions affect and are affected by the total economy. The consumer aspects of economic process, advertising, legal relations, and money and banking are discussed. Also included are chapters on money management, investing, credit, housing, and insurance. The final segment of the book is devoted to buying guides for such items as food, clothing, home appliances, automobiles, furniture, floor coverings, health services and drugs. Throughout the book, the main emphasis is on the analysis and application of economic principles to solving consumer problems. At the end of each chapter are questions for review and discussion, and some projects and problem-solving activities. While most of the review questions are written on the first cognitive level, the remaining questions and activities offer some opportunity for analysis and application. The text would be best suited to more advanced high school students or some adult groups.

This book would be a valuable resource in consumer education. Its emphasis is on understanding economic principles and business relations, and includes information that the individual would find helpful in his own personal dual role as consumer and producer, as citizen participant and manager of resources. Practical applications have taken precedence over theory. Included are facts, procedures, and practices which both attract the reader's attention and lead him into new experiences. The spacing is divided so that the layout is varied with illustrations, charts, concise compilations of fact, cartoons, graphs, and vocabulary words in italics. Fictitious aid in the change of pace. Each chapter is concluded with a study guide consisting of questions on the text, questions for discussion, problems to solve, and community problems and projects. There is a workbook to go with the book and a set of achievement tests.

**Student Referee**

**Pamphlets and Periodicals**


This programmed learning text material provides one more option to achieve well stated behavioral objectives at an analysis level of development. The basic information is adequate for a comprehensive course of study. The study materials might be used as supplementary text materials, sources of review, a means of makeup work, a practice test, or a source of information to fill in specific gaps in information and understanding. The behavioral goals are well defined and applicable to the concepts in each of the handbooks. The materials are adequate but lack luster of writing style or innovative approaches.


A straightforward, factual guide written especially for the retired consumer. Includes information on buying such items as food, clothing, mobile homes, and automobiles. Also presents basic principles for selecting health care, handling funeral and burial arrangements, borrowing money, and filing consumer complaints. This might also be of value to more advanced students or adult groups interested in this area.


A practical, informal presentation is made of the reasons for laws, our system of courts, when a lawyer is needed, citizen's rights and legal protections.
tion, contracts and agreements, automobile privileges and the legal aspects of driving, marriage and the law, the legal involvements of buying and owning a home, and death and your will. The approach of making legal and valid use of the law when needed could be utilized as a supplement to teaching many consumer units. Discussion questions and exercises are supplied for some units of study.


Consumer Bulletin Annual is a condensation of buying information and product ratings from previous issues of Consumer Bulletin. Also included is new revised material which, due to lack of space, is not contained in the monthly issues. The information presented is the result of testing a wide range of consumer products for efficiency, economy, convenience, reliability, conformity to advertising claims, and safety. Intended primarily as a reference, the annual would be useful to students investigating a particular consumer product, as well as to consumers actually preparing to make a purchase. Newer annuals may reflect the name change of the monthly publication.


Consumers' Research (formerly Consumer Bulletin) includes test reports, ratings, and recommendations by brand for a variety of consumer products. Background information that could be used as a basis for consumer decisions is also presented for each product. Monthly features include ratings for current motion pictures and record albums on the market, as well as “Consumers' Observation Post,” “Tips to Consumers,” and “Off the Editor's Chest,” articles that provide additional insights into consumer issues.


Consumer Reports serves as a monthly guide to a variety of consumer goods and services, as well as giving advice on matters related to spending the family income. Product ratings and reports, based on laboratory tests and/or expert judgments of purchased samples, offer comparative buying information that can help the consumer gain satisfaction in the marketplace. This publication is an excellent reference for the consumer.


This pamphlet, in a question and answer format, offers guidance for adults concerning preparation for retirement, investments, life insurance and annuities, social security, housing, and income taxes. The questions and answers, along with some sources of further information, are aimed at insuring a successful retirement and preparing retired persons for more effective consumer decisions.

Credit Union National Association. Consumer Facts. Madison, WI: Credit Union National Association, 1970's, il, pam, $1.15, fc, sg, i, m/f, sh, jc, ad, rl 11-12, each pamphlet may be reordered at $4.00/100 for quantities of 100-500.

This packet of twenty pamphlets covers a wide range of consumer topics, including credit, funerals and wills, buying meat, consumer organizations, Social Security and Medicare, money management, housing, insurance, buying and maintaining a car, Truth-in-Lending, warranties and guarantees, and care of durable press fabrics. Though they in some ways advertise credit unions, the pamphlets are comprehensive and factual. Prescriptive writing is offset by the importance of the content.

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Common money management problems facing families with limited incomes are related through five short narratives on the purchasing of a used car, budgeting, spending for food, and buying on credit. Important points are reemphasized at the end of each chapter. Situations are realistic, presenting principles by which families can avoid overextending themselves financially.


FDA Fact Sheet and Facts from FDA are to be incorporated into Consumer Memo in the near future. Recent topics from these three publications have been: Self-Medication Problems, Nutrition Labels and USRDAs, Consumer Facts on Aspirin, Nutrition Labeling, Health Quackery, and Reporting to FDA. This publication is a good source of information concerning current problems, legislation and action as related to food, drugs, and cosmetics.


Information for consumers and issues of current concern to consumers are featured. Recent articles included these topics: Vaccines, An Update; Don't Let Foodborne Illness Spoil Your Christmas Feast; and Getting a Handle on Methadone. Regular features include: Regional Reports, State Actions, and Seizures and Postal Service Cases. The articles may be republished without permission.


A publication developed by the Law in American Society Foundation, which is sponsored by the Board of Education of Chicago and the Chicago Bar Association, this pamphlet uses realistic case situations to explain the concepts behind consumer law, the influence of advertising on the consumer, consumer credit, sales contracts, and breach of contract. Each chapter includes questions to stimulate further thought, and suggestions for activities that allow students to apply learning to new situations. A readable style, and examples with which students can identify add interest to the learning process. This is part of the series, Justice in Urban America. Landlord and Tenant (see Housing) is also of consumer education interest.


Basic information is presented about several types of buying which a consumer is likely to do. Areas covered are how to buy wisely, smart food shopping, how to buy clothes, buying home furnishings, buying home appliances, and how to protect oneself from unscrupulous salesmen. This pamphlet is from the Family Development Series which was adapted from material produced by the R-D Project of the University Television Center, The University of Wisconsin—Extension. It is somewhat prescriptive.
A straightforward and factual description of problems facing older Americans and services that can help alleviate those problems, this pamphlet explains the rights and benefits available to people of or approaching retirement age in the areas of income, health care, tax relief, housing, and food. Also included is a description of opportunities for active participation in the community, such as senior centers, jobs and volunteer work, adult education, libraries, museums, and theatres. Information is complete enough for related consumer decisions.


An outline of the protection provided by the Age Discrimination Employment Act, how it is enforced, and procedure for filing a complaint against someone in violation of the Act. Also included is a brief description of the background against which Congress passed the Act, the results of studies of the employment problems of older workers prior to its passage, and some common stereotypes underlying job discrimination against older workers.

Teacher Reference Books and Paperbacks


This book presents a wide variety of articles written by such notable consumer advocates as Ralph Nader, Colston E. Warne, Senator Warren G. Magnuson, Jean Carper, and Mary Gardiner Jones. Some of the topics covered are deceptive advertising, food labeling, warranties, product safety, consumer recourse, and ecology.


Areas covered in this book are: the role of the consumer, the forces influencing consumer demand, the consumer in the retail store, making consumer control effective, and sources of help for the consumer. The authors examine the impact of technological advances and the consumer's ability to judge various aspects of consumer goods such as safety, quality, and purity. Other areas covered are fraudulent selling practices, pricing practices, and many areas of personal finance which includes credit, insurance, home financing, and investments. Information is presented about the FDA and FTC. The function of these two government agencies and

KEY TOABBREVIATIONS

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<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tr>
<td>ad</td>
<td>adult group</td>
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<tr>
<td>A</td>
<td>audio visual</td>
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<td>b</td>
<td>book</td>
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<td>bw</td>
<td>black and white</td>
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<td>c</td>
<td>color</td>
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<td>c to cassette tape</td>
<td>cassette tape</td>
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<td>fc</td>
<td>full class (26-30)</td>
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<td>fs</td>
<td>filmstrip</td>
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<td>g</td>
<td>game</td>
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<td>i</td>
<td>individual</td>
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<td>il</td>
<td>illustrated</td>
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<td>jc</td>
<td>junior college</td>
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<td>jh</td>
<td>junior high</td>
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<td>m/f</td>
<td>male and female</td>
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<td>n</td>
<td>not dated</td>
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<td>n.p.</td>
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<td>pamphlet</td>
<td>pamphlet</td>
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<td>sg</td>
<td>small group</td>
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<td>sh</td>
<td>senior high</td>
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<td>sti</td>
<td>self-teaching instrument</td>
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<td>t</td>
<td>transparency</td>
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<tr>
<td>tm</td>
<td>teaching manual</td>
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| * | not in I.O. M.C.
some of the problems they encounter are discussed. Other consumer protection efforts such as those made by the seller are outlined. Two important areas not covered are home furnishings and recreation. Retirement is touched on in a discussion of social security, and appliances are mentioned very briefly in one chapter. Questions for review and some project suggestions are given at the end of each chapter. An instructor's manual is available but was not sent for review. The book is generally considered a college text but could be used as a teacher reference and in some special situations by high school seniors.

*Warmke, Roman F.; Wyllie, Eugene D.; Wilson, Harmon W.; and Eyster, Elvin S. Consumer Economic Problems. [See page 4.]

Teacher Reference Pamphlets and Periodicals


This is a monthly publication designed to help the consumer education teacher bring current consumer topics and meaningful student activities into the classroom. Featured regularly are discussion items; a “clearinghouse” for exchanging ideas, reporting developments, and listing meetings, seminars, and workshops in consumer education; and techniques for conducting a classroom experiment on a topic of particular consumer interest. Also included are resources that might be of use in a consumer education program. Teaching suggestions are interspersed throughout the materials.

Credit Union National Association, Inc. Everybody’s Money. Madison, WI: Credit Union National Association, c, il., per, $1.00 a year, 25¢ per copy, jc, sg, i, m/f, sh, jc, ad, rl 10-11.

This quarterly publication features articles on consumer rights and responsibilities, agencies for consumer protection, how to avoid fraud, trickery, and legal problems, legislation of consumer interest, and existing consumer organizations. It also gives money-saving guides for purchasing goods and services. This is a colorfully illustrated periodical containing information that is timely and relevant to consumer decisions. This could serve as a teacher reference or as a resource for more advanced students.


The information presented concerns these eight areas which are of interest to the FTC: consumer protection, deceptive practices, advertising, shopping for credit, Fair Credit Reporting Act and credit card regulations, Flammable Fabrics Act, labeling laws and antitrust laws. Background information is provided for each area. Also included are: the legislation involved, an overview of the problems, and agencies related to the FTC work. In addition, the pamphlets list principles and generalizations which may be used in teaching, learning experiences and suggested resources. Some include evaluation questions for students.

Mather, Mary E.; Sasse, Connie R.; and Spitze, Hazel Taylor; editors. Illinois Teacher. Urbana, IL: Division of Home Economics Education, University of Illinois, il., per, $7.50/yr., $21.00/3 yrs., 5 times a year, single copies $1.75 (Special $5/yr. for undergraduate and graduate students when ordered by teacher educator).


This issue deals with Consumer Education in the Secondary Curriculum. Major objectives and content are presented as guides for teaching consumer education. Simulation techniques suggested include games, stories, and in-basket, and some detailed lesson plans are shown. An article by the Assistant Attorney General from the Consumer Fraud Division stresses the importance of reporting fraud.


“Compradores Vivarachos” (Smart, Lively Shoppers) is a program for preparation of consumer education aides which grew out of work with adult sewing classes for Spanish speaking, low income homemakers. Other consumer topics in this issue are those related to single young adults, mini vacations, food consumption and trends, and decisions for contemporary living.

This issue shares ways in which teachers in a summer workshop thought excitement might be added in classrooms with group techniques that involve simulations and games. Games involving buying or renting, housing, credit, borrowing, shopping, pollution, automobiles, ready-to-wear, calories, and consumer complaints are included.


Included in this issue is an extensive, annotated bibliography in consumer education of low reading level materials by Gail VanderJagt. Case studies and letters of consumer problems about mobile homes, buying a car, and other money management situations should be helpful to the teacher.


This issue, titled Consumer Education and The Quality of Life, includes over a dozen articles such as, Nutrition and the Quality of Life, Ecology and the Home Economist, The Male Consumer, Legal Aid and the Low Income Consumer, Small Claims Court, A Medicine Show for Consumers, Fiber Characteristics—A Basis for Consumer Choice and Classroom Activities in Consumer Education.


Management and consumer education receive top priority for this issue. Management projects included are for low income and the aged. Other articles relate to planning a recycling fair, high ability learners, enrichment programs, toy evaluation, a silent auction, teaching consumer education by direct mail letters, teaching techniques for value clarification, and the disadvantaged.


This publication offers a variety of useful information in a concise, newsletter form. A recent issue included some predictions for 1974, a list of tips aimed at improving one's shopping skills, recent legislation concerning product safety and furniture industry guidelines, more informative appliance labels, some suggested teacher-student activities, and an article on the economic power of women.

Teacher Reference
Other Printed Materials


This self-explanatory title would be used most by persons working on a consumer education program for adults, but the techniques suggested could be helpful in teaching other groups. The manual contains twenty-two structured exercises for teaching money management, consumer protection, and credit. It is intended as a guide and should be adapted to one's needs.


This bibliography of games and simulations is designed to aid teachers in selecting these teaching innovations for classroom use. By the use of a check list, the teacher is given information to judge or adapt the game or simulation to fit the consumer needs of the group.

Campbell, Sally R. Consumer Education in an Age of Adaptation. Chicago: Sears, Roebuck & Co., Consumer Information Services, 1971, 105 pp., teacher resource book, $2.00 (single copy free to teachers).

This resource book would be helpful to a teacher in adapting consumer education to meet students' needs. Some areas that may need adapting are cultural, age differences, differences in learning

KEY TO ABBREVIATIONS

ed adult group
A-V audio visual
b book
bw black and white
c color
tt cassette tape
fs full class (25-30)
filmstrip
g game
i individual
ill illustrated
j junior college
j/h junior high
m/f male and female
n.d. not dated
n.p. no price
pam pamphlet
pb paperback
per periodical
pp. pages
rec record
rl reading level
sg small group
sh senior high
self teaching instrument
transparency
TM teaching manual
* not in I.C.M.C.
abilities, and different economic backgrounds. Suggested learning experiences are given for various areas of consumer education. Examples are: managing resources, providing financial security, understanding the economy, using credit, and dealing with financial problems and crises. Devices for identifying, motivating, and evaluating students such as teacher questionnaire, student survey, opinionnaires, and consumer behavior questionnaires are included. There is a bibliography and suggested readings and finally a glossary of consumer terms.


This resource is based on some ideas from the Illinois Regional Consumer Education Workshops, Fall-1973. A bibliography including titles, prices and addresses is preceded by a list of some films that prove useful to consumer educators. Also included is a listing of packet materials, resource kits, and newsletters. Three educational games, a set of transparency masters, and "A Picture and A Story" add to the versatility of the booklet. A variety of innovative teaching ideas using various resources from a telephone directory, to a mail order catalog, to a textbook may prove helpful in revising some presentations.


This publication is intended as a guide for organizing and establishing adult Consumer Education programs. The first chapter illustrates, through five case studies, some typical problems faced by adult consumers, and the subsequent need for consumer education. The following chapters discuss some special characteristics of adult students, content areas for consumer education programs, several aspects of designing an adult consumer education program, and the special needs of some adult consumers. The final chapter is an extensive listing of instructional resources. The consumer educator preparing to teach adults will find this interesting and well written pamphlet provides some useful insights.


Materials in 64 subject areas are listed with addresses for ordering, number of pages, date of publication, and cost information. Most of the materials have been published since 1970. Subjects range from child adoption and appliances to vitamins and wills. In addition, an index of recent Everybody's Money articles covers another 25 subject areas.

Edmondson, Dorothy J., and Swanson, Bettye B. Suggested Learnings: Consumer and Homemaking Education. Springfield, IL: Division of Vocational and Technical Education, Board of Vocational Education and Rehabilitation, 1972, 279 pp., curriculum guide, free.

This curriculum guide developed by educators at Western Illinois University, is intended as a "point-of-reference" for helping the Consumer and Homemaking Education teacher plan a stimulating program. The guide covers nearly all pertinent consumer education topics, with the exception of decision making, and health services, drugs and cosmetics. Each is organized to include generalizations, behavioral objectives, student and teacher references, classroom experiences, and additional sources of information. Many techniques get students involved in real-life situations.


These guidelines are intended to assist teachers in establishing consumer education in the schools. It discusses approaches to teaching consumer education, considerations in building the curriculum (among them instructional objectives, creating a climate for teaching and learning, activities that involve students, and using community resources), and suggested content areas for the curriculum. One chapter discusses the roles of the school administrator, teacher educator, classroom teacher, parents, students, federal, state, and local governments, consumer organizations, and the business community in consumer education. The final segment of the guide is an extensive listing of instructional resources. This is a very complete and useful tool for any consumer educator.
Spitze, Hazel Taylor. *Teaching Aids for Consumer and Homemaking Programs.* Springfield, IL: Division of Vocational-Technical Education, Board of Vocational Education and Rehabilitation, 1972, i-vi and 146 pp., il., teaching aid, free, fc, sg, i, m/f, jh, sh, ad, rl for those portions for student use .5-6.

A collection of games and simulations in consumer education, this publication would be a valuable tool to the consumer education teacher. Teaching aids cover a variety of topics, including housing, credit, nutrition, money management, and consumer fraud, rights and responsibilities. Each offers an approach that is unique, and adds interest to the learning process. Some items may be reproduced and given directly to the student. Also included is an extensive Bibliography of Low Reading Level Materials in Consumer Education, by Gail VanderJagt.

**Audio-Visual Materials**

Coronet Instructional Media. *Consumer Sense.* Chicago: Coronet Instructional Media, 1973, 10 c tp, 11 to 19 mins. 28 pp., tm, 20 pp., il., student response books, 30 included, $55.00, replacement student books 10/$6.25, fc, sg, i, m/f, jh, sh, ad 8-9. Titles and subjects of individual tapes are: The Consumer Game (Your Role As a Consumer) It's Your Money (Planning Budgets) Fact or Fluff (How to Use Advertisements) One Born Every Minute (Deceptive Advertising and Selling) Your Consumer Quotient (Getting What You Want) Before You Sign (What is Credit) Up To Your Ears (Managing Credit) The $64.00 Question (Saving and Investing) See You in Court (Consumer Rights and Responsibilities) The Complete Consumer (Self Testing Review)

Clear, pertinent information is presented on tapes and in the student books. Several attention-getting introductions are used. Realistic interviews generously touched with humor, and situations coordinated with the workbook provide ample interest for many students. Each tape has the same lesson on both sides so no rewinding is necessary. The tapes come in a compact, secure storage notebook. Careful previewing could help a teacher prepare students for the stop-and-work sections and to make the best use of the information from tapes and the teacher's manual. This is a very complete and well constructed set of materials.

*Klein, Easy. Consumer Education Series. #102439 (with rec), #102432 (with c tp), New York: McGraw-Hill Films, 1972, 6 c, fs with rec or c tp, 18 mins. each, tm, fs and rec $78, fs and c tp $90, as separate items: fs $8.50, rec $6, c tp $7, fc, sg, m/f, jh, sh. Individual Titles Are: The Consumer and the Government Money Is The Medium Let The Buyer Beware How to Buy Clothes How to Buy Food How to Buy a Used Car

Clear, complete, and factual information is presented. A wide range of information is given within each subject area. Several of the frames are presented in more than one film strip. A convenient secure storage notebook is provided. A teacher might wish to add information on recent changes in the retail food market and on federal odometer disclosure requirements. The series offers information on the following: making buying decisions, relevant aspects of financing and banking, rights and responsibilities of consumers, and government's responsibilities in protecting the consumer. Many of the consumers and some of the narrators in the series are teen-agers.
THE INDIVIDUAL CONSUMER IN THE MARKETPLACE AND IN SOCIETY

Student Reference


Factual information is given on all government organizations and agencies which offer consumer services. For each agency these points are covered: organization, main purpose, principal laws administered, major functions for consumers, how performed, how enforced, how to obtain service, and publications available. This could be a very useful reference.


An introductory study to the difficulties the consumer faces as he tries to make wise choices from the many products on the market. The book is divided into two parts. Consumer problems are briefly reviewed in Part One. Part Two is a series of fifteen readings which offer assistance in consumer problem solving, consumer trickery and consumer aid. The readings do not attempt to provide solutions but only to create questions and doubts and cause the reader to search for more information. The book looks specifically at the problems of the poor.


Although the main focus of this text is on economic process, Part One deals with topics of particular interest to the consumer. Among them are advertising, credit, insurance, labeling, comparison shopping, grades and standards and government aids to the consumer. Parts Two-Five include such topics as supply and demand, division of labor, wages and salaries, labor unions, standard of living, businesses in America, economic activity, and urban economics. The writing style is sometimes prescriptive. Questions and activities at the end of each chapter are mostly for discussion, though so many do get the students actively involved. Also available is a Teacher’s Guide, which includes objectives, content outline, techniques for helping to reach the objectives, and activities to reinforce those techniques. Student workbook not available for review.


Chapters are divided into sections ending with a few questions for review. There are ideas presented for the student to apply concepts learned and finally at the end of each chapter are questions and suggested projects and activities. Examples of material covered in the book are a comparison of basic economies, the American economy, monetary policy, inflation, and government spending and taxation. At the end of the book are listed some suggested readings and also a glossary of words commonly used in economics. This book is one of a series from The Consumer and the American Economy. The others were not available for review but should be available by summer, 1974.

The titles of the other books are: Managing Your Money and Credit; Learning to Be a Better Buyer; Consumer Rights and Protection; and The Consumer and Current Issues. There is a teacher’s manual available for the five books in the series.

Student Reference

Pamphlets and Periodicals


This simple, concise booklet offers an introductory overview of the various areas of the American economy. Some topics covered include the evolution of money, the Federal Reserve System, loans,
interest rates, economic growth, inflation, credit, American free enterprise, and our economic future. This booklet could be useful as starting point for a more detailed presentation.


Explanations are given of the ways the Attorney General’s Office has assisted and plans to continue to assist consumers. Actual cases are the bases for the factual presentations of nine common fraudulent schemes. Specific points are given which can aid consumers in knowing and insisting upon their rights.


In a fast moving, easy-to-follow way, this pamphlet discusses the central economic problem—unlimited wants vs. limited resources. The cartoon-like illustrations aid in explanation of such topics as productivity and resource allocation, factors of production, the population problem, the Law of Diminishing Returns, and some major features of present day production. Although the reading level is quite high, this booklet could have some usefulness in high schools.


This pamphlet offers a firm foundation for the teaching of economics. Its cartoon-like illustrations aid in understanding the specific principles. This booklet explains the definition of economics; some basic economics; the economic theory—both micro and macro; the division of economics—production, exchange, distribution of income, consumption, and regulation and control; the difference between economic theory, applied economics, and economic ethics; and some reasons to study economics.
THE INDIVIDUAL CONSUMER IN THE MARKETPLACE AND IN SOCIETY


Clever and clear, though prescriptive, methods to detect and avoid twenty common "gyps" are given. Examples of the "gyps" are: sympathy approach door-to-door sales, fuel saving devices, and "free inspections" of roofs or furnaces. The pamphlet may be obtained free from the Assistant Attorney General of Illinois for use in Illinois.


A brief explanation of franchising is given and questions are asked concerning the company being considered, the product, the sales area, the contract and assistance available to franchise holders. The pamphlet may serve as an overview of franchising and possible problems for franchise holders and could be useful to persons considering a franchised business as secondary income or as retirement income.


This brief pamphlet discusses return policies which a store may grant and the circumstances under which a consumer is entitled to return an item. The pamphlet could be useful as consumer information and in the area of consumer responsibility. The pamphlet is also available in Spanish.

Consumers Education and Protective Association. **Consumers Voice.** Philadelphia: Consumers Education and Protective Association, 4 pp., il., per, $3.00 per year, 25¢ single copy, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This newspaper would be of interest to students wanting to learn about the activities of a non-profit consumer action group. The articles and pictures are concerned with actions taken to protest or resolve consumer complaints.

Credit Union National Association, Inc. **Complaint Directory.** Madison, WI: Credit Union National Association, Inc., 1974 updated annually, 56 pp., pam, $1.00 (less in quantities over 49), sg, i, m/f, jh, sh, jc, ad.

Designed to help consumers with problems, this pamphlet contains addresses of many companies that produce consumer products or provide consumer services, names of the companies' top officials, and government agencies and officials concerned with consumer problems. The editors suggest some procedures to use locally if a consumer problem arises and some tips on stating one's case to company officials. Also discussed is the importance of including consumer groups in a consumer's complaint procedure.

Cuban, Larry ed. **Buyers Beware.** Glenview, IL: Scott, Foresman and Company, 1972, 48 pp., c, il., pam, 75¢, tm, 87¢, fc, sg, i, sh, rl 9-10. (rl 6 stated by editors, Dale-Chall formula)

This pamphlet is part of the series, "People and the City." The series is designed for low achievers in grades 9-11 and focuses on life in the city. Meaningful lessons could result from using the stories and reprints in the pupil's book with helps from the manual, Teacher Tactics. The teacher's manual covers five student books from the series and includes 5 to 7 pages per student book with additional pages of test questions and resource materials. The student book has questions following each chapter.
a glossary, and a crossword puzzle. Information on such topics as product code dating systems and a successful cooperative may need to be investigated and related to local situations.


The author defines and describes conservation today in four places—cities, rural lands, wilderness and marine environment. Examples of what is being done and what is needed are given for each of the sub-topics. These include: ecology, population and environment, air pollution, water pollution, solid wastes, urban open space, city planning, soil erosion, conservation of rangelands, and forest conservation. The ultimate conclusion is that each individual can no longer ignore the situation and he must work now for the kind of conditions he wants.


Topics of consumer concern are presented. Recent topics included information on vocational schools and on health clubs, consumer education programs for Pacific Northwest Indians, and the work of the Consumer Product Safety Commission. This publication could be useful for providing a sampling of consumer problems and programs across the country.


A brief explanation of the counterfeiting of bills is given with clear illustrations. The illustrated section could be used with junior high school students or students with a reading level lower than the one indicated. Also included are suggested procedures to follow if a person receives such a counterfeit.


This concise pamphlet outlines some useful steps to follow in supermarket shopping. Although it is written prescriptively, this flyer offers a consumer alternatives to unfair sales.

Food and Drug Administration. *We Want You To Know About FDA*. Chicago: Food and Drug Administration, Region V, 1973, 16 pp., c., il., pam, free from any FDA office, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

The background and establishment of the Food and Drug Administration are given. Laws enforced by FDA are listed along with the types of products they are concerned with, and the duties of FDA workers. Information is included about how a consumer may report a problem to the FDA, and how consumers can help protect themselves.

Food and Drug Administration. *We Want You to Know What We Know About the Laws Enforced by FDA*. Chicago: Food and Drug Administration, Region V, n.d., 2 pp., c., il., pam, free from any FDA Office, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

These are the major laws enforced by FDA which are included: The Food, Drug, and Cosmetic Act; The Fair Packaging and Labeling Act; The Radiation Control for Health and Safety Act; The Public Health Service Act; The Tea Importation Act. Some other general duties of the FDA are included.

**KEY TO ABBREVIATIONS**

- ad: adult group
- AV: audio visual
- B: book
- bw: black and white
- c: color
- CT: cassette tape
- fc: full class (25-30)
- fs: filmstrip
- g: game
- i: individual
- il: illustrated
- jc: junior college
- jr: junior high
- m/f: male and female
- nd: not dated
- n.p.: no price
- pam: pamphlet
- pb: paperback
- per: periodical
- pp: pages
- rec: record
- rl: reading level
- sg: small group
- sh: senior high
- sti: self teaching instrument
- tm: teaching manual
- t: transparency

*not in ICMC*

The when, what, why, where and how of consumer complaints are given. The types of products subject to FDA laws and regulations are listed. Specific steps are given and items of necessary information are listed for use when reporting a problem. A mail-in consumer complaint form is included.


The serious subject of stealing is considered in attention-getting illustrations. Some facts are given about merchants' rights and practices, arrests, and some of the legal consequences involved. The pamphlet is part of an anti-shoplifting packet which includes decals, posters and buttons. Complete information can be obtained from the I.R.M.A. Pamphlets may also be available from local merchants or police departments. The pamphlet could be useful in the teaching of consumer responsibility.


The question, "When do you need a lawyer?" is answered and several such situations are described. Some of the situations involve consumer interests. Consideration is also given to choosing a lawyer, the fees involved, and a lawyer's duty to the client. The pamphlet could be a useful piece of consumer information.


This pamphlet offers a good bit of economic history ranging from colonial times to the depression, to today. One chapter deals with how Americans protect their economic security today. Included in that chapter is an easy to understand chart listing economic security problems with solutions according to one's personal position.


Working with the theme, "People start pollution. People can stop it," specific suggestions are given for these groups: homeowners, concerned citizens of all ages, and public officials. Information is included concerning activities of the sponsoring agency.


This pamphlet contains very complete information for consumers and considers a variety of circumstances related to the need for warranties. The information is based on recommendations on warranties developed by the Major Appliance Consumer Action Panel. An explanation is given concerning the make-up of the MACAP and its activities. The pamphlet concludes with special information for these uses: 1) considerations before buying a product and its warranty, 2) information for servicing. This pamphlet could be useful in the study of warranties and the study of buying major appliances.

Margolius, Sidney. The Responsible Consumer. #453, New York: Public Affairs Committee, Inc. 1972, 20 pp., c, il, pam, 25¢, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

Changes in products and increasing use of credit have made the job of being a responsible consumer more difficult. Several of the newer laws are described with the reasons for their need and the ways that they can help consumers. Specific suggestions are given to help a person become a more responsible consumer with improved buying practices. Sixteen agencies and organizations which assist consumers are described. Many include the specific field of interest of an agency and an address.
The guidelines are intended to promote ultimate consumer satisfaction with products and services as related to consumers' understanding of claims made for them. The importance of advertising for both buyer and seller is discussed, and businessmen are urged to protect and preserve the integrity of consumer advertising. Thirteen suggested precautions are given, and the authors urge advertisers to observe them when making claims in consumer advertisements. Examples are included of seven manufacturing businesses which operate within the guidelines. Although the reading level is extremely high, the information could be of value to some high school students. The booklet could be of value in presenting an overall picture of advertising and its relation to the consumer.

The authors urge businesses to examine their warranty practices from the consumer's viewpoint and urge the adoption of nine stated recommendations. The recommendations, if adopted by businesses, would clarify many problem areas. Although the reading level is excessively high, much good information concerning warranties is covered, and the report could be of value in presenting the overall relationship between business and the consumer.

Recognition of the importance of customer good will is the basis of this business-oriented report. Three recommendations are given for businesses wishing to improve their complaint remediation procedures. Two interesting case studies of businesses with strong consumer satisfaction policies are included. Despite the excessively high reading level, the report could be of value in presenting the overall relationship between business and the consumer.

This booklet was prepared as a resource paper with the objectives of 1) picturing the consumer's perception and use of advertising and 2) establishing that the service advertising performs for the consumers is at least comparable in value to the service it performs for manufacturers. The consumer is pictured as an intelligent person, and the filtering and perception processes, described as being used by the consumer, reflect the intelligent consumer's awareness and capabilities in decision making. Consideration is given to 6 social criticisms of advertising, e.g., "Advertising over-persuades." The booklet could be of value in presenting an overall picture of advertising and its relation to the consumer.

The authors urge businesses to examine their warranty practices from the consumer's viewpoint and urge the adoption of nine stated recommendations. The recommendations, if adopted by businesses, would clarify many problem areas. Although the reading level is excessively high, much good information concerning warranties is covered, and the report could be of value in presenting the overall relationship between business and the consumer.

Pearson, Craig; Morrill, George; and Peck, David. Today's Economics. Columbus, OH: American Education Publications, 1971, 64 pp., il., pam, 45¢, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This pamphlet offers some point of view and a variety of case studies for student understanding. Each study is presented in a thought provoking manner. Some of the selections have specific questions aimed at the student's personal values. This pamphlet deals with economic principles, including allocation of resources, prices, and government regulation.

Reasons are given for interest in the organization of cooperatives. The variety of consumer goods

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and services with which cooperatives often deal is discussed. The method of operation is described along with advantages to participants. Sources of further information concerning specific types of cooperatives are listed.


This reprint of a Mary Worth adventure from the newspaper comic page shows “bait and switch” and phony work-at-home schemes in action. This believable story can show the effect of a few such schemes on the life of a vulnerable young person. With a more durable cover on this pamphlet, it could be a useful addition to the supplemental library.


This basic skill text offers basic and pertinent exercises aimed at introducing the student to all types of forms, from writing a check to sending a telegram. This booklet helps the student to become more familiar with the vocabulary and use of many forms and also to realize the value and the consequence of a form before actually completing the required data. Its varied contents could prove useful for some specific adult groups.


This pamphlet is a straightforward and rather complete guide to consumer services, including social, health and medical, employment, legal, and recreational. The tone is optimistic, and the advice as to how these services can help solve consumer problems is sound. Space is provided where students can record the addresses and phone numbers of services in their locale. The pamphlet would be an excellent tool for teaching consumer resources and information.


Garnishment terminology is clarified and provisions of the law are given. Basic information is included as are sources of further information.


Large and clear illustrations on detecting counterfeit bills and coins are given with suggestions of what a consumer might do if confronted with such counterfeits. Safeguards against forgery of government checks and proper endorsement procedures are also included.


Twenty-three common frauds which often involve materials sent in the mails are actually described. These are consumer, business opportunity, medical, and self improvement frauds. The method in which the scheme operates is described along with possible ways to avoid being victimized. Also included are overviews of 39 additional common frauds which postal inspectors investigate.

*Student Reference

Other Printed Materials

Chapman, Byron: Copeman, Kent; Schulz, Louis; and Schulz, Catherine. Consumer Buying, Basic Numbers and Money. #AR304, Galien, MI: Allied Education Council, 1971, 146 pp., il., workbook, $1.75, sg, i, m/f, ad, rl 3-5.

This programmed workbook is part of the Mott Basic Language Skills Program and is designed for adult basic education. It could also be useful with selected secondary students. The exercises require the student to read advertisements and work with stated prices. Many of the exercises are concerned with buying consumer goods, others are basic
arithmetic and use of money. Despite some outdated prices, the workbook could provide valuable exercises in buymanship.


The titles are:
"Love Bugs"—Limited Market
"Poncho"—Limited Competitive Market
"Wall Street"—Competitive Exchange Market
"Peanuts"—Competition or Subsidy
"Apartment Rental"—Competition or Control

The preface to the teacher’s manual states purposes and gives suggested classroom uses. The purposes of the simulations are to help students gain an increased understanding of methods of price determination through supply and demand exercises and deductive reasoning. These understandings are relevant to consumer education. The simulations could be used with this publisher’s book, Economics — Principles and Applications. The format and playing principles are the same for all simulations, so that all students might not need to play all five simulations to gain the desired understandings. The teacher’s manual goes into great detail analyzing the results of the simulations and gives information as to the conclusions which students should derive from the experience. Up to 42 students may play. Consumable materials may be reordered. Careful previewing and thorough understanding by the teacher before classroom use seem essential.


Explanation is given of the decimal base of the metric system. Common units and their equivalents are listed. The chart may be reproduced for classroom use. This could be a useful introduction to the metric system.


Formulas for converting to and from metric measures are given for length, area, mass, volume and temperature. Abbre’
ation symbols are included. The wallet cards may also be available from some U.S. Army representatives for school distribution.

Teacher Reference
Pamphlets and Periodicals


The guide includes a subject area index with consumer agencies listed according to their responsibilities and activities. A second section is an alphabetical listing of government and private organizations and agencies with addresses and descriptions of their work.


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"Updating Consumerism" focuses on what Forum believes to be an important facet of consumer education—an awareness of the basic consumer issues that confront our society, and the implications these issues have for each consumer. Features include "Exploring Consumer Issues," "The Psychology of Involvement," "Consumerism—Analysis and Implications," and "What Are Local Consumer Attitudes?" Contributions by authors with varied backgrounds make this issue a stimulating collection of views on consumerism.

The protections legislated for consumers in the Fair Credit Reporting Act of 1971 are stated as 15 rights. Clear definitions of terms used in credit reporting are given. A checklist gives important items for a consumer to remember when exercising his rights. Also helpful is a list covering what the Fair Credit Reporting Act does not do. The pamphlet could be a useful resource for senior high or adult students studying credit rights.


Overviews of twenty-six common deceptions are given. Deceptive guarantees, "free" goods, contest "winners," health producing products, and labeling deceptions are among those included. An understanding of these deceptions could help a consumer avoid being victimized by them.

Federal Trade Commission. Protection For The Elderly. Consumer Bulletin #9, GPO #1800-0124, Washington, DC: Government Printing Office Office, 1972, 9 pp., pam, 15¢ (single copy free from FTC). The pamphlet is written more for friends of the elderly than specifically for the elderly and could be useful for those who work with older people. Seven examples of typical fraudulent schemes frequently attempted with older citizens are given, e.g., health improvement products and "vanity" book publishing. Tips are given to the readers which, if followed,
could decrease the likelihood that elderly friends will be victimized.


The journal is published semi-annually and articles cover a wide range of consumer interests and concerns. Book reviews are included. Subscription is obtained with membership in the ACCI. Membership also includes nine Newsletters and three issues of Forum each school year; these publications feature research reports, teaching ideas, reports of legislation, news of other consumer organizations and resource materials.

Teacher Reference
Other Printed Materials


The kit contains four packets of imaginative material to aid in teaching consumer law. These packets are: The Right To Be Informed, The Right To Safety, The Right To Choose, and The Right To Be Heard. Packets contain booklets, transparency masters, simulation game, exercise sheets, a bulletin board kit, and a reading and resources list. Also included are a teacher's guide and a record entitled, "Buyers' Bill of Rights: Unfinished Business," which is used as an introduction to the unit.

Changing Times Education Service, Editors of. The Marketplace. Washington, DC: Changing Times Education Service, 1971, 4 part resource kit, includes 2 student booklets each for 30 students, $44.50, replacement booklets in sets of 2 per student 80¢ per set, fc, sg, i, m/f, jh, sh, jc, ad, rl of student material 6-7.

Three of the four parts contain material for student involvement. They are: How to Use Advertising, Safeguards for Shoppers, and Avoiding Gyps and Frauds. Examples of some materials used in the packets are transparency masters, wall charts, reading and resource lists, simulation game, record, booklets, and student activities file. A teacher's manual is included. The kit should be a most useful aid in stimulating interest in the classroom.


This module was prepared for use within the state of New York and especially for use with disadvantaged and/or inner city students. The material could be useful with other student groups, also. The change from "buyer beware" to more responsibility on the part of the seller as provided by law is viewed as an interesting and relatively new concept to be investigated. The material in the module could provide a background of opportunities for bringing the actual experiences of students and their families into classroom discussions on responsibilities of buyers and sellers. Twenty-eight topics are considered; e.g., which contracts must be in writing, dangers a consumer must guard against, and how government agencies can aid the consumer. The topics are expanded with: 1) understandings (to be investigated), 2) suggested activities, and 3) sources.


This portfolio provides background for teachers and learning experiences for students. These topics are included: the functions of advertising, introduction of a product into the marketplace, codes and

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guidelines, and current advertising issues. Each of
the sections could be used alone. A teacher may
wish to update the advertising section to help
students to become fully aware of new issues.
Scripts for radio or television with visual materials
are in the portfolio. Several pages are suitable for
reproduction for use with an overhead projector or
with individual students.

*Penney, J. C. Inc. Insights Into Consumerism:
Understanding Our Economy. #84075, New York:
J. C. Penney Inc., 1972, teacher resource kit, free,
loan from local stores or $1.25.

This resource kit offers some helpful background
information to be used when teaching a unit con-
cerning inflation and the stabilization of the rise in
wages and prices. The packet includes a folder with
simple examples of economic theories, a set of
transparencies and charts with a TV script, and a
student questionnaire. The implications of the Con-
sumer Price Index are also discussed.

*Penney, J. C., Co., Inc. Women and Retail Credit.
#4337, New York: J. C. Penney, Co., Inc., 1973,
resource packet, c tp, $1.70, free loan from local
J. C. Penney stores, fc, sg, m/f, ad.

A careful preview of this material might aid in
its usefulness and presentation. Probably most
valuable to adult women's groups, this material
covers the present status of retail credit for women,
state laws and historical aspects of financial obliga-
tions, guidelines for exploring laws within each
state, and a discussion representing many points of
view on the topic.

Audio Visual Materials

Changing Times Education Service, Editors of.
Times Education Service, 1973, 2 c, 16 mm., film,
$39.00, 2 c, with 2 c tp $43.50, fc, sg, i, m/f, sh,
jp, ad.

Students will find these dramatizations of com-
parison shopping, hunting bargains, buying at the
supermarket, evaluating services, and making a
complaint are a unique and stimulating demonstration
of the need to be alert and knowledgeable in
the marketplace. In addition to helping develop
shopping skills, this audio-visual resource encour-
gages students to formulate and clarify their own
values related to buying. The Guide to Teaching
presents key concepts and generalizations, ques-
tions for review and discussion, and suggested
activities that involve students in real-life learning
experiences. Supportive material includes 8½ x 11
charts, exercises for review, an inventory of shop-
ing attitudes, values and habits, and a reading and
resources list.

Changing Times Education Service, Editors of.
Typical Gyps and Frauds. Washington, DC:
Changing Times Education Service, 1973, 2 c, 16
mm., film $39.00, 2 c, with 2 c tp $43.50, fc, sg,
sh, je, ad.

Typical Gyps and Frauds is designed to help
students learn to recognize and avoid schemes and
deceptive practices and to develop a healthy skepti-
cism toward the marketplace. Some frauds that
high school students and young adults are likely to
encounter are dramatized in the filmstrips. The
Guide to Teaching includes key concepts and
generalizations, review and discussion questions,
and some interesting learning experiences for each
situation. A set of charts and outlines, exercises for
review, and a reading and resources list complete
the unit. This is an excellent resource that could be
adapted and used in a number of ways.

Films, 1973, 20 min., c, 16 mm., film $230, rental 3
days $21, fc, sg, m/f, sh, sh, ic, ad.

By seeing actual commercials in production and
hearing interviews with the ad makers, some of the
subtleties of phrasing and technique used in adver-
tising may become more clear to consumers. This is
a very interesting presentation. A study guide
accompanies the film. The film could be useful in
helping consumers to become more aware and more
discriminating.

*Cost of Living Council. Food and Money. #30156,
New Hyde Park, NY: Modern Talking Picture
Service, Inc., 1973, 17 min., c, film, free, sg, fc, i,
m/f, sh, je, ad.
Timely information concerning the current rise in food costs is presented. The economic processes and other factors involved in price determination are shown in a clear and believable way. The risks and uncertainties of the food production business are considered along with the necessity of the middle-man functions. The film to table route is shown in an interesting and informative manner. The film could increase the consumer's understanding of supply and demand, price increases and the importance of consumer choices in the marketplace. The film is timely, colorful and appealing.


Many of the sales techniques and advertising gimmicks used by con men and bunco artists are shown, e.g.: "free" gifts, referred selling, work-at-home, and job promises. The examples show deceptive methods used to get consumers to sign on the dotted line. With careful previewing a teacher could make excellent use of these realistic examples, perhaps just a few at a time for clarity and maximum understanding. Attention to key phrases used in the common frauds could help students learn warning signals to guard against fraudulent situations in which they might be losers. The teacher's manual includes some additional activities.


A trusting, unaware couple finds they are victims of "bait-and-switch" and "lo-ballering" schemes. Laws which are intended to protect consumer rights are explained, e.g.: postal laws, laws covering labeling, lending, guarantees, and promises. Seven organizations which may be sources of possible help to consumers are listed. Two of these are the Small Claims Court and the Legal Aid Society. Some suggestions are given to the couple who are ready to become more informed and active consumers. By previewing the filmstrip carefully, a teacher may be better able to relate the given information to local situations and local sources of consumer information and assistance. The filmstrip could be used in smaller segments concentrating on specific topics. The teacher's manual includes some suggested activities.

On the basis of preview pictures and written narration, the set appears to have a clear and logical sequence, and realistic examples for the points of buymanship being emphasized. The interests of teenagers are considered and teenagers are featured in the examples.

Doubleday Multimedia. Introduction to Economics. #X453, Jamaica, NY: Eye Gate House, n.d., set of 6 fs with 3 c tp, $62.75, individual fs $8.25, individual c tp $5.50, fc, sg, i, m/f, jm, sh.

Individual Titles are:
X453A What is an Economy?
X453B What is Money?
X453C What We Buy and Sell
X453D The Economy of the Community
X453E We Are The Economy
X453F Financing a Country

On the basis of a partial set of black and white pictures and written narration, this set could be valuable as introductory material to a more in-depth study of consumer education. In a simple and easy to understand way the filmstrips cover the economic flow of money, the evolution of money, the buying and selling of goods and services, the interdependency of society, price comparison and competition, and taxation. Careful previewing could be useful in preparing for its presentation.

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On the basis of preview pictures and written narration, the set appears to have a clear and logical sequence, and realistic examples for the points of consumer information being emphasized. There are several examples given using toys and other items of interest to consumers in the pre- or early teen years. Careful previewing could aid in determining introductory remarks suited to the viewing group.

This consideration of advertising includes psychological and fantasy appeals, disclaimers, and false and misleading statements. Consumers are interviewed. They share their opinions about advertising and discuss their personal criteria for judging advertising. Actual ads (with product names masked) are used. Seven questions which could be used after viewing accompany the film.

A pushy fraudulent door-to-door salesman is stopped by an alert and informed consumer. Typical tricks of low-principled peddlers are shown. The film could be useful to students who may not realize that such situations occur as well as to students who must deal with the situations regularly.

Examples are given of fraudulent door-to-door sales and other frauds involving cars, television sets, and home improvements. Methods of possible recourse are described. Emphasis is given to danger signals which if recognized, could have helped to stop each fraud.

Cases of wage garnishment, repossession of a refrigerator, and eviction due to non-payment of rent serve as an introduction to the main case which concerns the purchase of a guitar. A court scene is used as is a believable session with a judge and two lawyers. This film might be useful following another film, "There Is A Law Against It."

This fast moving, easy to follow presentation gives a good example of the "bait and switch" trick involving a young couple. Some examples of decep-
tive advertising, fraudulent claims, misrepresentation, and some tips on food buying also add to the value of the filmstrip. A teacher's booklet includes an introduction to the filmstrip with some suggested questions and projects and the filmstrip script which could be useful in supplementing the learning experience.

*Guidance Associates. Money Well Spent. #403517 (fs with rec) or #403525 (fs with c tp), Pleasantville, NY: Guidance Associates, 1972, 8 min. fs, $16.00 or $18.00, fc, sg, i, m/f, sh, jc, ad.

This appealing presentation is a thought provoking view of advertising. Some examples of impulse buying reflect the powerful effect of advertising on the sometimes naive consumer. Some emphasis is placed on fulfilling individual needs and values by careful decision making. A teacher's guide includes a summary of the contents of the filmstrip, suggested questions and projects and the filmstrip script.


This cleverly prepared film holds attention by combining valuable information with entertaining music and lyrics concerning consumerism. Deceptive advertising puts more responsibility on the consumer to interpret the advertising, use the information given, recognize empty slogans, and to take action when needed. Ralph Nader, and Ted Factor, a representative of the advertising business, give commentaries on such things as misleading advertising, stimulation of consumption, and the role of the consumer. Some emphasis is placed on the information obtainable from home economics and consumer education courses. The film is open ended to encourage discussion. By carefully previewing the film, a teacher could help the class gain maximum benefit from the information presented.


The Anatomy of a Sale examines the interaction in a buying/selling situation, as well as the roles of buyer and seller—how they operate, relate, complement each other, or come into conflict. A Study Guide and Reading Script includes behavioral objectives for the unit, a short pretest, student activities, six sales situations for analysis, a glossary of terms, and a crossword puzzle that could be used in evaluation. These materials could be adapted and made relevant to adults or vocational students interested in sales. Because a large amount of information is included in the filmstrip, it may be more effective presented in two or three segments.


Individual Titles Are:
The Economy and You

Comparative Economic Systems
How To Manage Your Income
Personal Economic Security

Factual and complete information is provided on introductory economics, the economic process and personal economics. The film strips are color drawings. The material is interrelated and could be of interest to students who are already motivated to investigate the subject. The information can be useful to consumers.


This film is particularly relevant to consumers because of the inclusion of some basic information on the metric system. The film is appealing to students, not technical but informative. It would be useful for an introductory lesson on the metric system.

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This book is concerned with property and income as related to the individual's own financial problems. The objectives are cognitive at a level of synthesis and affective to the level of receiving an awareness of response. One aspect concerns how to enjoy property in retirement and dispose of it to heirs. It could serve as a guide for personal financial decisions.


This book offers some reassurance and optimism to the candidate for retirement. Although physically it lacks durability, its contents give valuable guidelines for a successful and happy retirement. Some important areas covered include housing, medicare and medicaid, social security benefits, annuities, pensions, and choosing a second career.


This book covers many areas of money management including stretching your income, how to increase insurance coverage while cutting premiums, building a savings program, meeting a financial crisis, and wise use of credit. There is a discussion on why people have money problems and where one could go to get help. Some of the agencies discussed are family and government agencies, credit unions, and labor unions. Particular attention is given to financial problems of young families, relationships involving money values between parents and adolescents, working wives, and college expenses.

This book will help students view money in terms of family living. Discussed are some facets of how money affects the family, such as the social and economic setting in which families live, management in family living, and financial information to aid in decision making. The last part of the book gives information about extra reading, a list of teacher references, teaching materials, games and multi-media kits, learning packets, pamphlets, periodicals, transparencies, and addresses for teaching material. Selection of basic material is good but writing style is in typical textbook form.


The purpose of this text is to present basic concepts in financial management that can be used as a framework for personal financial decisions. It offers complete and in-depth information on many aspects of personal finance, including managing cash income, controlling expenditures, taxes, investments, owning a business, insurance, and providing retirement income. Some of the case studies at the end of each chapter give students a chance to analyze and apply learning to new situations. Personal Financial Management is an advanced text, and best suited to college students or some adult groups.


This pamphlet offers a step-by-step plan to help insure financial security for later life. Aimed at the 50 and older adults, this booklet offers suggestions for taking an inventory of what one has and for predicting what one will realistically need to aim at meeting one's goals.
This brief pamphlet gives some helpful guidelines concerning taking an inventory of finances, tips for using credit and figuring the cost of credit, and some precautions to take before you sign. A chart that lists types and sources of credit and a concise explanation of some common types of loans are given. Also included is a personal budget worksheet.

In a simple presentation of cartoon-like characters, this pamphlet enables one to reevaluate his/her distribution of time. Some helpful tips on budgeting time in order to accomplish the most with the least amount of time and energy are outlined. This pamphlet could best be used in conjunction with units covering value clarification.

This pamphlet is factual, short, and very clear. It specifically covers wills and trusts in a very simple manner. High school students could benefit from its definitions, alternatives, and summaries.

This valuable pamphlet offers useful guidelines to aid in successful personal money management. Although sometimes prescriptive, this booklet offers some clear and concise factual information concerning regular savings, planned spending, home ownership, insurance, education, investing, credit buying, one's net worth, estate planning, and making the most of one's money. Also included is a variety of helpful charts that aid in money management.

This issue of Penney's Forum entitled "Value Clarification" explores many aspects of valuing. Articles discuss what values are, ways of closely examining personal values, and how to cope with conflicts that arise between traditional values, and the changing attitudes of the day. One feature of particular consumer interest is entitled "Values and Consumer Decisions," and deals with social trends and how they are manifested by consumers. The entire issue provides informative and stimulating reading for the consumer educator preparing to deal with values in the classroom. Also included is a consumer buying guide on health insurance that could be removed and given to students.

With clever illustrations and simple and clear terminology, this pamphlet explains the forms that money takes, its use as a medium of exchange, and the value of a dollar. In a simple analogy with a huge machine, our economy concerning recession and inflation is described. Some background on how the Federal Reserve System works and how it affects money and credit is presented in a very comprehensible way.

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Hafstrom, Jeanne F. and Dunsing, Marilyn M. How Your Family Can Live Within Its Income. #996, Urbana, IL: Agricultural Publications, Cooperative Extension Service, University of Illinois, 1972, 18 pp., pam, single copy free, additional copies 10¢ each, fc, sg, i, m/f, sh, ad, rl 9-10.

This pamphlet is aimed at helping families meet their members' needs within their budget. Using realistic examples and solutions, this booklet gives some tips about such areas as an inventory of one's assets as opposed to one's fixed expenditures and some helpful steps needed for successful choice making. The conclusion of the pamphlet centers on the importance of building economic security.

Hafstrom, Jeanne L. and Dunsing, Marilyn M. Money and Your Child. #1043, Urbana, IL: Agricultural Publications, Cooperative Extension Service, University of Illinois, 1971, 19 pp., pam, single copy free (additional copies 10¢ each), fc, sg, i, m/f, sh, ad, rl 10-11.

This pamphlet offers some helpful guidelines to aid in teaching money management to a child. Such topics as the source of money, an allowance, earning, using, sharing, saving, and spending money are reviewed.


This easy-to-understand booklet covers various topics in a clear and concise way. The specific categories include setting goals, money management, credit and its use, housing choices, extra income, financial security, and steps in problem solving. After each category a short list of true-false questions help reinforce the learning.


This simple pamphlet introduces the need and reasons for having a will. Some frequently asked questions concerning legal rights and obligations are covered in a practical, common sense way.


This clear and concise pamphlet offers guidelines for successful money management. Some realistic and helpful steps to follow in planning a budget, along with a chart to record monthly spending is given. Also included are some valuable tips on food buying and shopping for credit.


This valuable booklet is aimed primarily at parents but could be helpful to junior high teachers as a reference when teaching a child or children how to manage money. With a difference in age, the needs and wants of a child differ. This booklet offers
a chart which could be used as a guideline for determining the amount of money a child needs and some possible sources of money for children.


This well organized booklet is a step-by-step approach to realistic money management. A variety of charts could help one determine his/her goals, expenses—fixed and flexible, and net worth. The personal satisfaction gained from successful money management is stressed.


Material is divided into four sections. These sections are: You, The Shopper; You, The Purchasing Agent; You, The Customer; and You, The Citizen. These areas are examined in terms of values, goals, resources, shopping skills, obtaining buying information, knowing the stores, using cash or credit, shopping etiquette, and communicating with business. Finally, a brief explanation of the citizen’s role and the importance of a citizen’s understanding our economic system.


Although a bit dated, this booklet offers some realistic situations concerning loans, credit cards, installment buying, and consumer protection aimed at the high school student and the young adult. Also included are some kinds of advertising and sales promotions which could help the consumer to become a wiser shopper.


This practice set gives the student practical experience with the use of various business papers including bills, receipts, bank statements, checks, and deposit slips. The set includes transactions and business papers, a record book, a checkbook, and a general file. The set requires the student to keep track of a specific family’s records for three months to determine the most efficient use of their economic resources.


One of the Family Development Series adapted from materials produced by the R-D Project of the University Television Center, The University of Wisconsin-Extension, this pamphlet deals with handling the family income. Specific chapter titles are: Understanding Your Income, Figuring Your Expenses, Family Spending Plan, Understanding Credit, and Family Financial Security.

Student Reference
Other Printed Materials


This budget form helps one to list his/her fixed expenditures, bills, and savings. A second column allows for adjustments in one’s present money management.

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Teacher Reference
Books and Paperbacks


This book uses the values-clarification approach for the process of valuing. The manual is a handbook of practical strategies for building Louis Raths' seven sub-processes of valuing. It provides 79 specific practical strategies to help students in value-clarification. The activities and strategies cover a wide range of subjects and encourage a classroom atmosphere of openness, honesty, acceptance and respect. Value clarification is an integral part of the consumer's decision making process.

Teacher Reference
Pamphlets and Periodicals


Suitable for use with groups of different ages, income and ability levels, this booklet emphasizes consumer economic understanding related to personal and family finance. The concepts covered include values and goals, money income, money management, consumer buymanship, consumer credit, savings, insurance and investments, and consumer rights and responsibilities. Some suggestions for student discussion, individual activities, and group projects are given. A listing of various associations, private businesses, and government agencies that provide additional resource materials and consumer information is also included.

Teacher Reference
Other Printed Materials


The kit contains five packets. These packets are titled: Earning, Saving, Budgeting, Borrowing, and Spending. The individual packets contain wall charts, cartoons, student booklets, student activity files, transparency masters, transparencies, games, reading and resource list and other materials useful in teaching. A teaching guide is included. The kit should be valuable in stimulating interest in this area of consumer education.


This set of material is based upon a process of value clarification. Included in the set are seven "strategies" aimed at raising an individual's questions concerning his/her values. This innovative presentation offers a variety of reference material ranging from a Forum magazine on "Value Clarification," to transparencies, worksheets, flash cards, and charts. This presentation could be successfully used with various high school, junior college, and adult groups and is a necessary basis for consumer decisions.

Audio Visual Material

*Aims Instructional Media Services, Inc. The CC Money Tree. #1931, Hollywood, CA: Aims Instructional Media Services, Inc., 1972, 20 min., c, 16 mm. film, $270, 1 to 3 day rental $25, fc, sg, m/f, sh, jc.

The urgent need for an understanding of the importance of money management and an understanding of consumer credit is dramatically shown. The story concerns an attractive young couple whose marriage has been torn apart by financial problems. This emotional presentation definitely makes its point and could open the way to meaningful discussion. A study guide and lesson plan accompany the film. Careful previewing could aid a teacher in preparing appropriate introductory remarks for the viewing group.

Eye Gate House. Understanding Values. #TX448, Jamaica, NY: Eye Gate House, n.d., 6 fs with c tp $62.75, individual filmstrip $8.25, individual
On the basis of black and white pictures and printed script, this set of filmstrips offers some thought provoking situations which require some reevaluation and understanding of one’s values. This set aids in laying groundwork of values for consumers. The situations are open ended and could be best used as a basis for discussion of possible alternatives. The set covers such areas as stealing, cheating, truthfulness, weighing others’ values, and getting involved. Although the set is mainly aimed for use with senior high students, the set could also be very valuable on the junior high level with selected students.


This package containing two filmstrips and accompanying record provides an excellent means for students to begin exploring and clarifying their values. The first filmstrip covers the development of values, including factors in the environment that affect values, such as parents, friends, school, and the culture in general. The second includes three situations in which the characters are faced with value choices. It is organized so that discussion can immediately follow each situation. The Discussion Guide includes objectives, discussion questions, summary of the contents of the filmstrips, and additional student activities. Samuel Wagonfeld, M.D., served as consultant. The development of values can be a vital base for consumer decisions.

Guidance Associates. Setting Goals. #9C-103 166, 2 fs with rec $37.50 or #9C-103 174, 2 fs with c tp $41.50, Pleasantville, NY: Guidance Associates, 1973, 2 fs, 15 min. and 14 min. fc, sg, i, m/f.

These filmstrips aimed at the high school student present four realistic situations which involve serious decision making. These transitions from adolescence to adulthood could be presented independently of the others according to the needs and the interests of the students. Careful previewing would aid in determining the suitability to specific students. A teacher’s guide with a summary of the filmstrips and some suggested discussion questions is included. Setting goals is one step to effective consumer decision making.

Institute of Life Insurance. Marriage and Money. CC Ridgefield, NJ: Association-Sterling Films, 1973, 70 frame, c, fs, 15 min., rec or c tp, $4.20, fc, sg, i, m/f, sh, jc, ad.

A young married couple learns to identify their financial goals and make decisions. Careful previewing could enable a teacher to be prepared for the stop-and-discuss topics which are included and to gain maximum discussion benefit from the realistic possibilities opened for solving the situation presented.

Money Management Institute, ed. Money Talks. Chicago, IL: Household Finance Corp., 1973, c, fs, rec, 16½ min., tm, set of 50 student leaflets, $3.50 fs - rec and leaflets, additional sets of 50 leaflets $1.00, fc, sg, i, sh.

Money Talks outlines the fundamental steps involved in money management, then presents three realistic case situations demonstrating money management problems that arise with financial independence and marriage. The Teacher’s Guide and Script Text outlines related activities and presents questions for discussion, both appropriate for emphasizing generalizations given in the guide. Also included is a set of leaflets that serve as worksheets for making a money management plan based on students’ own personal situations. These materials might be best suited to those students with little or no money management experience.


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This filmstrip points out how money management involves planning, keeping track of expenses to get an idea of spending patterns, and considering both fixed and flexible expenses. It makes excellent suggestions as to how income remaining after fixed expenses are met can be increased by cutting costs in other categories. Emphasis is placed on the fact that budgeting is an individual matter, although many people may share the problem of a limited income and nearly unlimited expenses. The filmstrip is especially suited to Spanish-American groups. Although a great deal of information is included in a short period of time, the teacher's guide suggests projects and discussion questions that supplement and provide excellent follow-up for the filmstrip.
CONSUMER CREDIT

Student Reference
Pamphlets and Periodicals


This pamphlet explains the function of the credit bureau, the consumers' rights in relation to his credit file, and legal requirements for the operation of credit bureaus.


This cartoon-illustrated foldout pamphlet emphasizes how binding a contract is, the items a contract should contain, and the things to look for before signing. Two-color print is used to present case examples and principles in an easily understood manner.


In readable layman's terms, this pamphlet clearly explains the implications of the Truth in Lending Law to the consumer in relation to interest charges, credit cards, advertising, cancellations and penalties for violations. This is valuable information regarding the rights of the borrower.

Gunther, Max. What To Do When Your Credit Slips. Houston, TX: Associated Credit Bureaus, Public Relations Department, 1972, 2 pp., magazine reprint, 90¢/100, fc, sg, i, m/f, sh, jc, ad, rl 8-9.

This reprint from True magazine presents valuable information regarding procedures to follow when one cannot meet his financial obligations, one's rights concerning his credit bureau file, and dealing with collection agencies. The information is presented in a very readable style.


Two types of consumer credit, cash credit and merchandise or sales credit, are presented. Additional information includes consumer credit agencies, credit cards, figuring interest costs, comparing credit cards, comparing credit costs, and regulation of consumer credit by laws and agencies. Exercises for use by the consumer are also shown. The approach is a family's decisions about the use of credit with the advantages and disadvantages clearly and concisely stated.


This factual pamphlet deals with the pitfalls and the advantages of credit, types of credit available, comparison of sources, factors affecting the cost of credit, garnishment, handling a debt crisis, credit insurance and consolidation loans. Details given concerning these topics could be helpful to consumers.


This booklet treats the subject of credit in more depth than other student publications reviewed in this section; thus it may be of interest to people

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actively seeking credit information beyond basic principles. Information is thoroughly presented so no background knowledge is necessary for its use. While it adequately covers sources, types, advantages and disadvantages, it also discusses history of credit, its role in our economy, a thorough chart comparing sources, different methods of computing costs, and a glossary. A 1974 reprint will be available soon.


Using drawings as parts of sentences which discuss family expenditures, this cartoon-illustrated pamphlet introduces these three kinds of money available: yesterday money (savings), today money (current income and demands on it), and tomorrow money (credit). These aspects of tomorrow money are discussed: reasons for using it, types available, the “Golden Rules” of using credit, information required by the lender, and the Federal Fair Credit Reporting Act.


Individual pamphlets are: How the Johnsons Face a Money Emergency, How the Johnsons Look for a Place to Borrow Money, How the Johnsons Compare the Cost of Credit, How the Johnsons Find Out if They Can Afford Credit, and How the Johnsons Solve Their Money Emergency. Prepared for adults, the pamphlets, printed on colorful paper, are clearly, concisely and accurately written. Concrete and realistic examples from low income families are cited. Step-by-step processes of decision making, selection of available credit, comparative costs of credit, capacity to afford credit, and a workable solution to a money emergency are reviewed and carefully examined.


While emphasizing the positive aspects of credit use, more than the negative, this pamphlet presents Sears’ credit application, installment contract and monthly statement as good samples for the student to study. The pamphlet explains revolving and installment credit, and planning wise use of credit, and includes a form for a personal monthly financial plan.


This concise foldout pamphlet presents valuable information to the user of credit in list form. It covers understanding the cost of credit, things to consider before signing, and spending wisely. Clever cartoon characters add appeal.

Wiese, Alice. *Rate Your Credit*. Urbana, IL: Division of Home Economics Education, University of Illinois, 1973, 24 pp., sti, $2.00 fc, sg, i, m/f, jh, ad, rl 3-4.

This is a two-part package to teach the components of a credit rating. The first is a self-teaching kit with a scoring device through which the learner scores himself on several factors (e.g., age, income, employment) and discovers whether his total score makes him a suitable credit risk. The second part is a game which the teacher may use for two or more in which the object is to improve the factors and become able to secure credit. The material is suitable for youths and adults of different abilities.


This package contains two filmstrips that deal with the following questions: 1) In a credit economy, is it desirable for people to live beyond their means? 2) Through credit bureaus, is credit
information too easily exchanged? Because the filmstrips were made before passage of the Fair Credit Reporting Act, much of the information presented by Senator William Proxmire in Part 2 is now outdated. However, Part 1 and portions of Part 2 still present interesting arguments on the pros and cons of extensive use of credit. The package would probably be most effective after students have been introduced to how credit operates and the uses of credit. Teacher's Manual includes some good questions for class discussion.

Changing Times Education Service, Editors of. So You Want To Use Credit. Washington, DC: Changing Times Education Service, 1972, 2 c, fs, 2 rec or 2 c tp, 6 il., master copies, tm, $39.00 with rec, $43.50 with c tp, fc, sg, i, m/f, sh, jc, ad.

The two filmstrips in this resource kit present six realistic situations that dramatize the meaning, use, responsibilities, and risks of credit. The filmstrips are organized so that the program can be stopped for discussion immediately following each situation. Also included are six information sheets that may be used in making transparencies or dittos. A Guide to Teaching offers key concepts and generalizations, questions for inquiry and discussion, and student activities. The filmstrips are fast-moving, and the student activities provide interesting learning experiences.


An eager young wage earner learns some difficult lessons about paychecks, credit, and paying for credit. A clear and well illustrated section explains payroll deductions and their benefits to workers of all ages. Although his income is less than expected, the young man purchases a car on installment payments. Ecstasy turns to agony as he learns a harsh lesson in economics. The events in the story could happen. The points made in the story could be very useful to young consumers. The teacher's manual includes some suggested activities, although the filmstrip itself will probably start some lively discussion.

*Film Fair Communications. Read Before You Write. #C208, Studio City, CA: Film Fair Communications, 1972, 6 min., c, 16 mm. film, $100, rental $10, fc, sg, m/f, jh, sh, jc, ad, Spanish version is available.

Prospective customers are reminded of important points about installment purchases by a television program which is playing in a store where they are shopping. Clear and factual information is presented.

*Guidance Associates. The Price of Credit. #403582 (fs with rec) $17.50 or #403590 (fs with c tp) $19.50, Pleasantville, NY: Guidance Associates, 1972, 9 min., fs with rec or c tp, fc, sg, i, m/f, sh, jc, ad.

This thought provoking presentation offers a realistic example of the misuse of credit. The initial steps in buying a used car on credit—from shopping for credit, learning details of the contract, and figuring the cost of credit to repossession for non-payment—are outlined. A helpful teacher's guide including suggested questions and projects and a copy of the filmstrip script are included.


The stories of installment contracts signed by two teenagers show that what is written on the paper is more harsh and binding than what they thought they were hearing from the sales personnel. The use of very realistic situations, common phrases, use of actual figures from the transactions with charts of comparisons make this a believable and moving film.

*Be Credit Wise* introduces to students the fundamentals of consumer credit, including types and sources, how to evaluate them, the possible benefits of using credit, and problems that can arise with its misuse. A Teaching Guide offers concepts and generalizations, questionnaires and pretests, a listing of sources of information, and a variety of learning experiences, including open-end situations and group projects. Because the filmstrip covers a great deal of information, the teacher may wish to present it in segments, e.g., types of credit, shopping for credit, and credit as part of money management. Students from lower socio-economic levels may have trouble relating to the filmstrip characters and situations.
BUYING GOODS AND SERVICES

A. HOUSING

Student Reference
Books and Paperbacks

Garrett, Pauline G. Consumer Housing. Peoria, IL: Chas. A. Bennett, 1972, 264 pp., il., pb, list price $5.28, school price $3.96, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This is a detailed approach to home buying which includes information of factors relevant to planning a livable home. Other areas discussed are home improvement and repair, functional choice of furniture, financing, insurance, pest control, plumbing, heating and air conditioning and even brief information on growing lawns. One chapter deals with housing for the elderly and physically impaired. Another chapter presents some ideas on social responsibility in housing. There are suggestions to further learning experiences and thought provoking questions at the end of each chapter. Selection of basic material is good but writing style is in typical textbook form.


A comprehensive guide that describes the process of home buying, this book considers such areas as location, dealing with a real estate broker, dealing with a developer, the elements of good design, what is good construction, and how to close the deal. One chapter deals with title insurance and it should be noted that Lawyers Title is a title insurance company. It is somewhat prescriptive. The quality of book binding is poor.


The most common traps and mistakes made in houses and how to avoid them are fully discussed. Some examples are the unforeseen expenses of closing costs, taxes, lawns and landscaping for a new house, and replacement of obsolescent furnaces and water heaters in the older home. Another area requiring scrutiny is the mortgage payment. It emphasizes the importance of shopping for a house. A checklist is given to be used before buying or building.


A prospective home buyer is given guidelines in such areas as how much one can afford to spend, major upkeep expenses, judging the structure, and obtaining a mortgage. Also included is a checklist for shopping for and buying a house. Some parts are somewhat prescriptive.


Proper repairs and maintenance can help the

increase the value of the house. Another section deals with selling the house for the highest price and finally a homeowners checklist. Material is somewhat prescriptive.
consumer protect his housing investment. This book is intended to be of help in a home emergency and also includes useful maintenance information. A clear introduction explains how to make best use of the book. Explicit illustrations and directions are used throughout. Repair jobs have been broken down into simple steps with cautions and warnings when appropriate; e.g., warning—do not use a flame to locate a gas leak. These sections are included: emergency home supplies, electrical, gas, plumbing, carpentry, emergency medical aid, tips for being away from the home, and a woman’s guide to survival. The book is intended for women but the home repair sections could provide useful information for anyone who is responsible for the care of living quarters.

Student Reference
Pamphlets and Periodicals


Twenty-two principles concerning various aspects of moving are stated and each one is explained. Some of these principles involve planning the move, rates and charges, the estimate, delivery date, damaged or lost items, servicing of appliances, and transportation of valuable items or pets and plants.


This pamphlet is seasonal—it was meant to be read in the fall—and it contains information to help reduce heating waste and thus help a consumer get the highest possible value from his heating dollar. The illustrations are very appealing and the information is more complete than that found in many other current publications. Topics covered are insulation, weather stripping and caulking, storm windows, proper humidity, the thermostat, and maintenance. Unfortunately, the final service checks listed are only for those people who heat with oil or LP gas.


A brief description of central air conditioning, its benefits and operation is given. Included in the discussion are installation cost, maintenance, and operating tips to be considered by the consumer in buying air conditioning for the home.


This pamphlet, because of the excessively high reading level, is appropriate for advanced students. The concepts described in depth, and illustrated, are: air infiltration and leakage, windows, insulation, attic ventilation, internal heat generation, cooling units, operating practices, maintenance, house exteriors, and houses without air conditioning. Specific suggestions or methods are listed under each concept, and a general introduction precedes all. The information could be useful in a consideration of maximum value from a consumer’s energy dollars.

This pamphlet contains several methods for improving personal comfort, reducing heating costs, and conserving household fuel. The seven topics (weatherstrip, storm windows, insulation, heating plants, draperies, attic air leakage and ventilation, and utilities) are each illustrated specifically and described in detail. This reference is for the advanced student interested in obtaining better heating for minimum cost.


General information is presented on mobile homes. Some factors covered are mobile home widths, standards, evaluating the quality of the home, thermal comfort, and finding a mobile home park. There is a brief paragraph on modular homes. Five basic types of recreational vehicles are listed and information given about how to select such a vehicle. There is a listing of some manufacturers of mobile homes, recreational vehicles and modular homes. A short list of guides and directories that would be useful to a camping enthusiast is included.

FA Department of Environmental Control. 101 Ways To Conserve Electricity At Home. Chicago: Commonwealth Edison, n.d., 23 pp., c, il., pam, free, fc, sy, i, m/f, sh, jc, ad, rl 9-10.

The first 41 tips in this pamphlet are concerned with home comfort, cooling, heating, and water heating. The remainder of the hints are related to large and small appliances. Although some of the methods are prescriptive, the reader can easily understand why his actions will reduce electrical usage because of the written explanations. Reduced and more efficient usage of electricity may result in reduced costs to the consumer.


This pamphlet defines a mobile home, the types and sizes, and what is included in the basic price. It discusses insurance and the cost of the extras such as skirting, steps, handrails, supports, and over the roof tiers. Where to put your mobile home, buyers protection, manufacturers' certification and financing are also covered.


Material, presented more from a legal point of view than specifics of what to look for in a house, deals with the offer to buy, title documents, and the type of ownership such as joint tenancy. It points up the importance of having legal counsel when buying a house.


This pamphlet discusses joint tenancy and what it is in real estate, personal property, corporation stocks, and as a substitute for a will. In each case advantages and disadvantages are given. High reading level is due somewhat to repetition of many three-syllable words.


This series of pamphlets presents some of the aspects of moving. The first in the series, Householder's Guide to Accurate Weight describes the importance of the weight of household goods, how it

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is determined, and how it affects the cost of moving. The second pamphlet deals with the problems of the small shipment and how to obtain adequate service. The third pamphlet lists sources of information and assistance. It also includes a consumer questionnaire which the Interstate Commerce Commission asks the person moving to fill out and send to the... The last pamphlet discusses liability of the mover and how to obtain maximum coverage of the household goods. Information is given on storage, damages, the inventory, inspection of the goods when it arrives, and how to file a claim. Probably best suited for use in an adult group.


The publication begins with Do's and Don'ts of Moving and continues in question-and-answer form. Some of the questions answered are: How much should it cost me to move? Who prepares my articles for shipment? When will the shipment be picked up? Why is the inventory of my goods important? What is the movers' liability for loss or damage? It also includes unloading of goods, filing for claims, storage in transit, and exclusive use of the van. It is quite prescriptive.


The major portion of this pamphlet is a checklist of items, each of which is explained, to help save energy. The items focus on household operation, servicing, and design and construction of the dwelling. There is also a brief description of energy costs in the future and additional factors to consider in saving energy. All students can learn from reading the pamphlet but it will probably be most interesting to those designing, building, or buying a house.


Material on aspects of buying a house includes such areas as: how much you can afford, location, new vs. old houses, and a home buyer's checklist. Other areas discussed are signing the binder, different kinds of mortgages and closing costs.

Money Management Institute. Your Housing Dollar. Chicago: Household Finance Corporation, 1971, 40 pp., c, il., pam, 30¢ each, or $3.00 for set of 12 consumer pamphlets, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This discussion of managing housing dollars examines housing needs, where one wants to live, how much one can afford, renting, buying, building, judging a house, and financing. Other important aspects discussed are such items as title search, insurance needed and planning a move. A checklist for judging apartments or a house is included.


Guidelines are given to many areas of buying a new house. Some of the areas given special consideration are kind of home needed, choosing the builder, selecting the neighborhood, deciding how much you can afford, and signing the contract. There is a glossary of words used in buying a house.


This pamphlet was prepared for the National Bureau of Standards of the U.S. Department of Commerce to aid consumers in choosing the best product for a particular job, and to give tips to consumers for successful home repair and/or hobby work. Products for general use and those readily available in hardware, department and hobby stores are discussed. The information could be very useful to consumers who prefer repairing to discarding of damaged items.


This is a study of the rights and responsibilities...
of both landlord and tenant and also includes leases, evictions, and housing codes. A small section deals with buying a home and touches on how much to spend, house hunting, titles and mortgage loans. This is part of the series Justice in Urban America. Law and the Consumer is also of consumer education interest. The series was developed by the Chicago Bar Association and the Board of Education of Chicago and funds were made available under Title I of the Elementary and Secondary Education Act of 1965.


This is a series of pamphlets about moving details with individual explanatory titles: Moving Family Pets With Loving Care, Moving an Adventure for Children, Managing Your Family's Move, Straight Answers to Your Moving Questions, and Getting Adjusted After Your Move. Each pamphlet explains briefly some of the difficulties that could be encountered and how to deal with them. The information could be of value to consumers of moving services.


This pamphlet provides accurate information on home financing. It covers the areas of loans and interests, property taxes, insurance, mortgage insurance, maintenance, and improvements. There is discussion on how to get a loan and the types of mortgages. Examples of some questions an individual should ask at different lending agencies are included.


Information is presented on some facets of maintaining a home. Some areas discussed are structure, doors and windows, exterior walls, roof, interior surfaces, mechanical systems, electrical systems, heating and cooling, and plumbing. There are charts suggesting how to keep records of house maintenance and a record of equipment and repairs. There is also, a suggested maintenance check list.


The title is self-explanatory. One pamphlet describes moving equipment available for rental. It discusses the sizes of trailers and vans and how to decide which one an individual would need. Included are a do-it-yourself moving estimate, a section on packing tips, and a household checklist. The other pamphlet discusses planning the move, preparing your household, preparing the family, loading, the trip to the new residence, the arrival, and the importance of expense record.


Information in this pamphlet will help people involved in financial decisions about housing. It analyzes such housing problems as renting or buying, fitting housing expenses into the budget, different types of mortgage loans and where to get a mortgage loan. Also included are suggested ways to hold down mortgage costs.


Useful information is presented on various areas of home buying. Areas discussed are deciding whether to buy, choosing the real estate agent, and whether to buy a new or old home. Financing,
mortgages, interest, and the buyer's obligations are investigated. The format is sometimes prescriptive.


In question and answer form a clear, brief explanation is given of closing costs in buying a house. Also given are tips on shopping for a loan.

Teacher Reference
Pamphlets and Periodicals

Spitze, Hazel Taylor, editor. Illinois Teacher. Vol. XVIII, No. 4, Urbana, IL: March-April 1974, Division of Home Economics Education, University of Illinois, 45 pp., il., per, $7.50/yr., $21.00/3 yrs., 5 times per year, single copies $1.75. (Special $5 per year for undergraduate and graduate students when ordered by teacher educator).

This issue on the teaching of housing contains such articles as Homes Are For People, Teaching Salable Skills in Family Living, Ethnic Idiosyncrasies Can Affect Student Needs And Views Regarding Housing, Does Housing Affect Family Relationships, More With Less—Decorating on a Shoestring, and Safety in the Home. The issue is concluded with a listing of books, journals, pamphlets, and teaching kits which are relevant to teaching this area of consumer education and two housing simulations for use in the classroom.

Teacher Reference
Other Printed Materials

Baltimore Urban League, Consumer Services Division. This Way To A Better Home. New York: Soap and Detergent Association, 1972 revised, 86 pp., c, il., 1m, $2.00, rl of student material 5-6.

This teaching manual was designed for use with residents moving into public housing but is adaptable for other living situations: including home ownership. The student can get ready for the move, learn what facilities they can use, and what rules they must follow in the new home. Students can learn how to make their homes more attractive without spending a lot of money, and can learn skills in home care and maintenance. There is little material for student evaluation; however, there is much material on the management of resources. Although behavior is often specified, the material is clear and the illustrations are helpful. The material may be reproduced with credit given to the publisher.


The purpose of this guide is to give the educator background information and "to try to increase an awareness of the individual's role in the conservation of energy." In addition to the subject matter coverage which includes such topics as the current energy situation and electricity and future alternative sources of energy, there are learning experiences, visuals and a script for a radio or TV presentation. Students interested in the energy crisis as well as educators, will find this a very current source which briefly covers a variety of topics related to the energy crisis.

Mobile Homes Manufacturers Association, Mobile Housing Resources Package, Washington, DC: Mobile Homes Manufacturer Association, 1971, $4.00 (35¢ each for student packages which contains mobile home floor plans, furniture cut outs and student opinionnaire).

This is a comprehensive unit for teaching about mobile home living. The complete teaching unit contains a mobile homes teaching unit, a resource package, and a student learning package. The teaching unit is written by two home economics educators, Marjorie S. Stewart and Rebecca Toadvine. Five study units are outlined and include facts about mobile home living, selection of a mobile home, cost of owning a mobile home and care and maintenance of the mobile home. There is a resource package providing information on various aspects of buying and caring for a mobile home.
**B. FOOD**

**Student Reference**
**Books and Paperbacks**


Dr. Philip L. White, in the Foreword to The Family Guide to Better Food and Better Health, describes the book as "a fine blend of basic knowledge and fundamental concepts...an honest guide to better food and better health." While the author presents a thorough coverage of the science of nutrition, the information is expressed in laymen's terms. Chapters are organized under the following headings: Your Food and Your Health; How Food Becomes Life; The Nutritionist on the Scales; The Nutritionist in the Supermarket; Food Scientists in the Kitchen; The Doctor Looks at Eating and Illness; Food Growth and Aging. The conclusion discusses future developments the consumer can expect in the food industry. Also included is a chart giving the nutritive values of a number of common foods, and a list, compiled by the Chicago Nutrition Association, of recommended and not recommended books on foods and nutrition. In addition to being an excellent reference for the laymen, this book offers interesting reading to those who already have some nutrition knowledge.

**Student Reference**
**Pamphlets and Periodicals**


This handy, concise booklet discusses tips on nutrition on a budget. Some reasoning concerning food price increases involving the farmers, the processors, the supermarkets and world supplies is presented in an appealing manner. Basic Four Food Groups and the recommended number of daily servings are listed. Several economical suggestions about ways to get the most from your foods are discussed. To insure nutritional and economical meals, careful planning, choosing, storing, and cooking are stressed. An illustration clarifying nutrition labeling provides valuable information. The eight most common nutrients are listed stating the importance and the body's need for each.

*Beef Industry Council. A Steer's Not All Steak... Chicago, IL: National Live Stock and Meat Board. n.d., pam, (8½ x 3½ in.), c, il., 9-99 for 3¢ or 100 for 25¢, fc, sg, i, m/f, sh, j¢, ad, rl 8-9.*

The reasons for the cost of beef are diagrammed and discussed in this folder. A diagram clearly illustrates the retail cuts as well as the waste from a steer. A brief written text describes reasons for beef prices and their fluctuations.


Adapted from a series of articles by Virginia Knauer, this fast moving, easy reading booklet provides valuable information for the supermarket shopper. Several suggestions concerning comparison shopping, unit pricing, and cost of convenience foods are discussed. Two charts dealing with fruits and vegetables entitled "How Much to Buy" and "Cost per Serving Chart" prove to be helpful.


This pamphlet outlines very helpful buying techniques. In a simple well-written manner it covers meal organization, shopping tips, and label information. Also included is an extremely prescriptive list of do's and don'ts.

**KEY TO ABBREVIATIONS**

- **ad** adult group
- **AV** audio visual
- **b** book
- **bw** black and white
- **c** color
- **c tp** cassette tape
- **fc** full class (25-30)
- **fs** filmstrip
- **g** game
- **i** individual
- **il** illustrated
- **jc** junior college
- **jh** junior high
- **m/f** male and female
- **n.d.** not dated
- **n.p.** no price
- **pam** pamphlet
- **pb** paperback
- **per** periodical
- **pg** pages
- **rec** record
- **rl** reading level
- **sg** small group
- **sh** senior high
- **sti** self-teaching instrument
- **tm** teaching manual
- **t** transparency
- ***** not in C/M C.
In this overview of "organic" and "health" foods, the author covers the material in a question and answer format. The booklet contains a glossary that describes some of the most common health food items. The information offers consumers guidelines in determining the value of natural, organic, and health foods.

Written for all consumers who don't know about food poisoning and how it is caused, this pamphlet gives special attention to cooking and refrigerating requirements. It is relevant to both food buying and consumer health.


Some basic information which most food labels must contain is outlined. Frequently used terminology to aid in reading and understanding labels is discussed. An explanation of use of nutrition labels is given. Also included is a key to metric units and a list of United States Recommended Dietary Allowances (USRDAs). Although basically aimed at the low income, low-reading-level adult these worksheets could also be valuable at the high school level. The worksheets offer some basic and helpful buying information about a variety of foods and also some cost exercises. A supermarket visit might be necessary to complete some of the worksheets; however, example prices may be given by the instructor or a newspaper ad could be used. A list of the most prevalent nutrients in specific foods adds to the learning. A leader’s guide is available which offers some ideas on efficient presentation of the worksheets.
Jewel Food Stores. **Valu-Guide. Melrose Park, IL: Jewel Food Stores, 1972, 4 pp., pam, n.p., sg, i, m/f, jh, sh, jc, ad.**

This pamphlet is a handy guide to aid in fresh fruit and vegetable buying. A chart listing over seventy fruits and vegetables gives size of serving, the approximate servings per pound, the nutrients provided in amounts of 50% or more RDA per serving, and the number of calories per serving. Also included is a helpful calculator to aid the consumer in finding the price per serving.

Matsen, Suzanne. **Shopper's Cent Saver. Consumer Education Leaflet #17, Ithaca, NY: Cooperative Extension at Cornell University, 1969, 11 pp., pam, 10¢, fc, sg, i, m/f, jh, sh, ad.**

A handy tool for the shopper, this pamphlet lists price per package on the horizontal line of a chart while the net weight of the package contents in ounces is listed on the vertical line of a chart to aid in cost comparisons. Price per package ranges from 5¢ to 99¢ and net weight ranges from 1 to 40 ounces. Some simple instructions and examples precede the chart.

Money Management Institute. **Your Food Dollar. Chicago: Household Finance Corporation, 1972, 32 pp., il., pam, 25¢ or $3 for a set of 12 comprehensive consumer education booklets, fc, sg, i, m/f, sh, jc, ad, rl 11-12.**

This attractive booklet has value as a basic guide to food buying. Nutritional needs, budget allotment, and personal preferences are listed as part of the all important plan for shopping. Some government guides for safety and quality and some label information offer valuable basic background information. A buying guide listing general information on various categories of food is given. Also included are some tips on food storage and preparation.


This attractive pamphlet offers a clear and factual chart on cheese. The chart includes such factors as origin, consistency and texture, color and shape, flavor, basic ingredients, ripening period, and mode of serving for thirty commonly used varieties of natural cheese to aid consumers in decision making. Some suggestions on proper cooking, storage, and freezing and some ideas on uses of cheese are given. Also included is an informative bar graph comparing the major nutrients in an eight ounce glass of milk and one ounce of cheddar cheese.


This pamphlet offers some technical information helpful to consumers. The different forms of milk include whole fresh fluid milk, acidophilus milk, buttermilk, certified milk, chocolate milk, chocolate dairy drink, concentrated fresh milk, sweetened condensed milk, nonfat dry milk, whole dry milk, evaporated milk, fortified milks, low-sodium milk, skim milk, soft curd, two percent milk, and yogurt. With each description of the types of milk some information pertaining to processing, composition, care, and use is given.

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**KEY TO ABBREVIATIONS**

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National Live Stock and Meat Board. Let Us Help You Be A Smarter Shopper...A Better Cook. Chicago: National Live Stock and Meat Board, n.d., 20 pp., il., pam, 15¢ each (1-9), 10¢ (10-99), 7¢ (100 or more), fc, sg, i, m/f, sh, jc, rl 9-10.

Helpful charts on cuts of beef, pork, lamb, and veal are included, and an explanation of different kinds of ground beef is given and illustrated. Some discussion on meat grading, care and storage, and cooking is also included. The information is relevant to consumer decisions.


Individual titles of these simply written materials are: How the Johnsons Face a Food Shopping Problem, How the Johnsons Decide How Much to Spend at the Grocery Store, What the Johnsons Learn About Unit Pricing, What the Johnsons Learn About Food Shopping and How the Johnsons Solve Their Food Shopping Problem. They explain concisely the importance of planning ahead, use of unit pricing, value of comparison shopping, and the savings of sales and specials in food shopping. The series was designed for adults of low reading ability and might also be useful with selected secondary students.

Seelig, R. A. Selection and Care of Fresh Fruits and Vegetables. Washington, DC: United Fresh Fruit and Vegetables Association, 1971, 40 pp., il., pam, $1.00, fc, sg, i, m/f, jh, sh, rl 11-12.

Listed alphabetically, this somewhat prescriptive pamphlet covers 86 different fruits and vegetables. An introduction discussing some 13 aspects of selection and care including freshness, color, shape, size, grades, price, etc. aids in wise consumer decisions. Each concise entry gives information concerning description, standards, usage, storage and availability. A valuable explanation of "The 'Organic' Fraud" is also included.


This booklet, a handy guide about our biggest food expenditure, emphasizes protection and sanitation. Also included are some helpful hints concerning buying, storing, handling, and cooking of meats and poultry. The information is valuable for intelligent consumer decision making.

This booklet offers a concise and factual guide to food storage. An explanation concerning refrigerator temperatures is given. The major portion of this pamphlet lists specific foods outlining the proper wrapping, placement in the refrigerator and recommended maximum storage time. This information is of value to consumers.

**Student Reference**

**Other Printed Materials**

Cooperative Extension Service, University of Illinois.

#200 *Which Do You Choose?* 3¢
#201 *Which Do You Buy? (Potatoes)* 3¢
#202 *Which Do You Buy? (Milk)* 3¢
#203 *What Kind of Salt Do You Buy?* 3¢
#204 *Which Do You Buy For After School Snacks?* 2¢

#205 *Which Do You Buy For Your Children?* 2¢

Urbana, IL: Home Economics Cooperative Extension Service, University of Illinois, n.d., 1 pp., il., chart, 16¢ set of 6, fc, sy, i, m/f, ad, rl 6-7.

This set of pamphlets aimed at the low-reading level adult offers useful information that aids one in getting the most nutritionally valuable and largest quantity of food for one's money. Simple comparisons of similar foods listing their food value offer assistance in decision making. No. 205 compares milk and pop. A wrong impression could be gained from the statement beginning "Pop helps children" if not explained carefully by teacher.


This simple chart gives information concerning the number of servings per pound of specific types of meat in relation to their bone and fat content. This information could be most helpful when planning a shopping list or comparing prices.


Especially useful in teaching food buying, these colorful bar graphs representing 50 common foods provide consumer information concerning caloric value and nutrient content for 8 common nutrients in terms of % of RDA for teenagers. (A companion set of 42 charts has % RDA for adults.) They attract immediate attention and interest of a wide variety of learners and provide opportunity for them to discover nutrition information. They can be used singly or in any combination, depending upon teaching objectives. They are useful for bulletin boards or other display purposes and can be incorporated into games for teaching nutrition to consumers of all ages. When ordering, specify which set desired, teenagers or adult. Revision is in process.


For consumers of all ages, one hundred thirty-six common foods have been beautifully photographed and reproduced in actual serving size to make up this revised edition of the National Dairy Council Food Models. A second set consisting of 55 of those 136 foods is also available. A Guide For Teachers and Other Leaders offers a number of ideas for the care and display of the cards, and for ways they can be used with preschool, kindergarten, primary, intermediate, junior and senior high, and adult groups. Also included are objectives and learning activities for five conceptual areas in which the food models might be useful as an educational aid. These are general nutrition, nutrition labeling, weight control, dental health, and the

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metric system. All are of interest in consumer education.


A useful tool in calculating the price per serving of a specific fresh fruit or vegetable, this chart offers the price per four-ounce serving based on cooked edible portions. This pamphlet lists the fifty most popular fruits and vegetables. A broad range of prices per pound increases usefulness of this publication.


For the ecology minded consumer, this poster contains six suggestions for used packaging materials. The suggestions are in medium size print with illustrations. The descriptions and explanations are in small print and are not easily read from a distance. The suggestions are appropriate and the explanations are well done.


This colorful and appealing game offers valuable, basic nutrition information for various age groups and reading levels. A thorough study of the directions, cutting out "money" and colored squares, and getting a die to throw are all necessary before playing the game. Simulating a supermarket, the purpose of this game is to help one get the most nutrition (that is, meeting the RDAs) for the least amount of money. Various techniques that aid one in meeting that ultimate goal are subtly incorporated.

Teacher Reference Books and Paperbacks


In a straightforward factual manner, this book covers pertinent information concerning the producers, sellers, and buyers involved in the food industry. The sometimes deceptive techniques involved in advertising, packaging, and "games" are revealed. Such problems as food safety and the higher prices charged in poorer neighborhoods are discussed in an objective style. Also included is an informative appendix with facts and figures comparing packaging costs and raw food costs, listing the number of food chains according to profits, and outlining the food giants and their affiliates. This book is packed full of valuable information for the consumer educator.


In a somewhat prescriptive and lengthy introduction, a variety of general information on consumerism is presented. Prepared as a training, guidance and informational source for consumers and nutritionists, a wide variety of realistically explicit illustrations is offered. Each entry contains various information ranging from where and when grown, to the specific varieties, to tips on selection, storage, and cooking, to nutritional and caloric values. Some helpful charts concerning RDAs and composition of foods are also included.

Teacher Reference Pamphlets and Periodicals

Spitz, Hazel Taylor, editor. Illinois Teacher, Vol. XVII, No. 3, January-February, 1974, Urbana, IL: Division of Home Economics Education, University of Illinois, 53 pp., il., per, $7.50/yr., $21.00/3 yr., 5 times a year, single copies $1.75 (Special $5/yr. for undergraduate and graduate students when ordered by teacher educator).

This issue, emphasizing nutrition for the consumer, includes such articles as, "Get Your Money's Worth From Protein," evaluation approaches,
teaching techniques and resources to help teaching become more effective and more enjoyable. The accent is on discovery techniques which involve the learners, mentally, physically and emotionally.


For use with other consumer education materials published by the Agricultural Marketing Service of the U.S. Department of Agriculture, this booklet is a source for handouts. Included are thirty-one reproducible pieces on perforated pages that are easily removed. This publication contains items dealing with the “how to” of buying dairy products, fruits, vegetables, meat, poultry and eggs.


This valuable tool for those responsible for imparting ideas about food buying is written in a concise and appealing manner. Permission to reproduce any part of the seven lessons directed to senior high and adult groups is given. The lessons cover meat, dairy products, eggs, poultry, fresh fruits and vegetables, canned and frozen fruits and vegetables, and getting more for your money. Each lesson contains specific objectives, materials to use, supplementary material, suggestions for teaching, and a glossary. Various quizzes and charts along with a crossword puzzle at the end enhance the presentation of food buying.

Wax, Carolyn J., editor. Illinois Teacher. Vol. XV, No. 3, Urbana, Ill.: Division of Home Economics Education, University of Illinois, January-February, 1972, 45 pp., il., per, $1.50/yr., $21.00/3 yr., 5 times a year, single copies $1.75 (Special $5 per year for undergraduate and graduate students when ordered by teacher educator.)

This issue explores the why of individualized instruction and suggests ways to individualize classroom instruction with examples primarily in nutrition. Information on developing a classroom Consumer Resource Center is included. To make teaching and learning fun, novel ideas for individualizing projects in consumer education are pursued.

Audio-Visual Materials

*Aims Instructional Media Services, Inc. Buying In A Supermarket. #0359, Hollywood, CA: Aims Instructional Media Services, Inc. n.d., 15 min., c, 16 mm. film, $205, rental 1 to 3 days $20, fc, sg, m/f, jh.

Some basic points about shopping and food selection are made through occurrences in a supermarket as viewed by “talking” shopping carts. This introductory material could be useful for junior high school students or selected groups who lack basic information in shopping for food.


These transparencies briefly outline a few ideas aimed at preventing the consumer from being victimized by a “freezer meats” scheme. In a simple and concise manner some tips about prices, the firm’s reputation, and some thought-provoking questions concerning credit are given.


This film offers a basic overview of food labeling. Useful as an introductory aid, this film covers the influences of food habits, the importance of advertising, and the valuable information listed on food labels. Such information as ingredients, their quantity in relation to other ingredients, nutrients expressed in per cent of RDA per day, and the number of calories per serving is discussed. Learning what a person needs and how to use label infor-

KEY TO ABBREVIATIONS

| ab | adult group |
| ad | adult group |
| V | audio visual |
| b | book |
| bw | black and white |
| c | color |
| ct | cassette tape |
| fc | full class (25-30) |
| fs | filmstrip |
| g | game |
| i | individual |
| il | illustrated |
| ic | junior college |
| ih | junior high |
| m | male and female |
| n | not dated |
| p | no price |
| pam | pamphlet |
| ph | paperback |
| ppr | periodical |
| pp | pages |
| rec | record |
| rl | reading level |
| sg | small group |
| sh | senior high |
| shi | self-teaching instrument |
| t | transparency |
| tm | teaching manual |
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mation to help them fulfill their needs are two important points which are stressed.

*U.S. Department of Agriculture. “What’s Happening to Food Prices?” #C-192 (slides), Washington, DC: U.S. Department of Agriculture, 1973, 153 frames, slides, $35 with c tp and a detailed publication, or fs, $15 with c tp and a detailed publication, fc, sy, m/f, sh, jc, ad. 20:47 min.

Almost in the form of a rebuttal for the farmers who are sometimes accused of “robbing” the consumers, this presentation gives facts and figures to justify the farmers’ actions. Some comparisons with the costs of other goods and services, all increases, are weighed against the food price fluctuations which are affected by time lags in nature’s production. This production serves to temper the consumer’s anger concerning food costs by comparing them to our ever increasing wages.


This complete and factual presentation of color drawings consists of two sections that can be used separately. The first section includes information on eligibility requirements, application and complaint procedures, denominations of stamps, and use and care of booklets of stamps. The second section includes information on the limitations to food products, other restrictions, and grocery store tips. A musical background on the cassette tape adds appeal. Information on recent cost of living increases granted to the food stamp program each January and July would be a helpful addition.

C. TRANSPORTATION

Student Reference Books and Paperbacks


Having stated that their only connection with the automobile industry is that of “an attitude of healthy skepticism,” the editors give their impressions of new features presented by the auto industry and of trends in consumer preferences. Specifications, test results and opinions of features, are included for American and foreign cars. Additional information on recalls, bumpers, tires, and prices is included. Many consumers believe this is the book to consult before purchasing a new car. A new edition is prepared each year. Future issues will be published by the New American Library.


The first forty-five pages are filled with objective and helpful information for prospective car buyers. Among the aspects discussed are: what type of car to buy; interior, exterior, and optional features; test-driving; car quality; insurance; financing; and leasing. Illustrations and charts are used extensively and add clarity and interest. A personal questionnaire and accompanying paragraphs on interpreting one’s answers could be helpful in the decision making process. The remaining 115 pages of the book discuss Ford products.


A former used car salesman covers the field in an interesting and informative, though somewhat prescriptive, manner. These topics are included: advantages and disadvantages of both dealer and private party sales; the importance of determining guarantees, warranties and the car’s history; types of sales operations; the advertising aspects of both buying and selling; financing, including some extremes which do happen; and tips for dealing
with sales personnel. With the addition of information on current warranty practices and recent federal odometer disclosure requirements, a comprehensive study of the used car "game" could be made using this publication.

**Student Reference**

**Pamphlets and Periodicals**


Consideration is given to these topics: selecting a dealer, advertising terminology, pricing, and contracts. Additional information is given on used cars, transmissions and rebuilt engines. The information is factual, clear, and could be quite useful to a prospective purchaser of cars or automotive services.


This worksheet presents figures for an average family sedan with items such as: cost of optional features, cost of financing, trade in allowances, insurance and licensing fees. These figures serve as an example and space is given for a student to estimate his/her own costs. Additional consideration is given to thee situations: first year cost of ownership and financing, three year cost of ownership and financing, and the possible decision to sell at the end of the first year of ownership. Variables such as gas, oil, repairs and maintenance are not included. The worksheet could be quite useful to car owners and prospective car owners.


The information in this pamphlet was developed from studies done at the Office of Vehicle Systems Research of the Institute for Applied Technology of the N.B.S. Chapters on Care of Tires, Driving Habits, Selection of New Tires and Types of Tires give excellent information and could be of great value to conscientious drivers. Additional helpful information includes: 1) a detailed load range table, 2) a chart of equivalent sizes for selecting replacement tires and 3) comments concerning the terminology of tire quality. One very good feature of the pamphlet is the emphasis on selecting tires in a direct relationship to the kind of driving anticipated.


The sponsoring group's stand on the relationship between the automobile and the environment is presented. Alternative transportation suggestions are given which, they believe, would result in an improved environment. Much of the information is based on the New York City situation, but it could be applicable to other areas.


The objective of the publication is to increase the knowledge of the air traveling consumer concerning his rights and responsibilities. These topics are included: fares, boarding problems due to overselling, security measures, flight delays and cancellations, reconfirmation responsibilities, baggage problems and charter flights.

Firestone Tire and Rubber Company. *Facts on Car Care.* Akron, OH: Firestone Tire and Rubber Company, n.d., 16 pp., c, il., pam, free, classroom quantities may be requested, fc, sy, i, m/f, sh, jc, ad, rl 9-10.

These eight areas of car operation are covered:

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tires, ignition and electrical system, brake system, exhaust system, suspension, fuel and engine, cooling system and seasonal maintenance. Clear illustrations are included. Explanations of the purpose of specific parts and possible problems with those parts make this a very valuable reference for consumers. Information gained could help in troubleshooting and in overall understanding of the operation of a car.


Excellent illustrations and descriptions explain how automobile batteries are made and how they work. Consideration is given to buying a new battery, battery care, and to the proper and safe use of jumper cables. This information could be extremely useful to car owners and operators.


Tips on driving techniques, car maintenance and car use are discussed in their relationship to conserving gasoline. A chart for determining miles per gallon is included. A lot of useful information is included in a minimum of space.


Many students may already be regular readers of this high appeal magazine which includes many articles of consumer information and interest each month. Articles may include these topics: selecting accessories, maintenance and troubleshooting, how does-it-work, gas saving tips, ecological considerations and information on cars, cycles, vans, etc. by name. The magazine could serve as a timely and valuable resource.


Detailed explanations of costs of automobile operation are given in this most recent of periodic studies conducted by the Federal Highway Administration. Ten-year estimates are given for a standard sedan and a compact car. Estimated first, second and tenth year costs are given for an American-made sub-compact car. Financing costs are not included, but an explanation is given of a way that those calculations could be added. The publication could provide valuable information to car owners. Additional consideration to changes caused by increased gasoline prices and reduced speeds might be helpful.
Factual information is given concerning customs requirements for clearing a car which would be of interest to U.S. residents returning from a trip abroad and to civilian or military employees coming home after an overseas assignment.

Teacher Reference
Other Printed Materials


This module was prepared for use within the state of New York and especially with disadvantaged and/or inner city students. It could be useful with other student groups, also. The objectives of the guide are a) to help consumers recognize and identify transportation problems, b) to encourage willingness to work toward solutions of these problems and c) to encourage consideration of and creativity in determining possible alternatives. Thirty-three pertinent transportation-related questions are expanded with 1) understandings (to be investigated), 2) activities and 3) sources. The wide range of suggested activities could provide an interesting and meaningful involvement for students.


This module was prepared for use within the state of New York and especially with disadvantaged and/or inner city students, but could be useful with other student groups, also. As a result of this study students could a) understand how the present insurance system works and consider its strengths and weaknesses, b) become informed concerning proposed changes and consider those strengths and weaknesses, and c) have a basis for more intelligent consumer decisions and legislative impact. Sixteen relevant questions are expanded with 1) understandings (to be investigated), 2) activities and 3) sources. The wide range of activities could provide an interesting and meaningful involvement for students. A good summary and bibliography are included.

Audio-Visual Materials

*Aims Instructional Media Services, Inc. Maintaining An Automobile. #9365, Hollywood, CA: Aims Instructional Media Service, Inc., n.d., 11 min., c, 16 mm. film $150, rental 1 to 3 days $15, fc, sg, m/f, jh, sh, jr, ad.

The story concerns a girl who works on her own car and finds it may be cheaper than other alternatives for service. Other topics included are: maintenance and repair tips, choosing a repairman for non-do-it-yourself jobs, and information on tires.

Changing Times Education Service, Editors of. So You Want Wheels. Washington, DC: Changing Times Education Service, 1972, 2 c, fs, 100 frames, 2 rec or 2 c tp, 20 min., 8 1/4, master copies, tm, $39.00 with rec, $43.50 with c tp, fc, sg, sh, jr, ad.

This resource kit is designed to offer suggestions for buying and financing a new or used car, buying insurance and maintaining a car. A popular music background with a realistic situation maintain interest. Included are eight, 8 1/2 x 11 pages which may be used as facsimile spirit masters or as transparency masters. A copy of the recorded script is in the teacher's manual. A reading and resource list is given which includes these topics: buying and financing a car, buying insurance, buying tires, and maintenance.

*Chevrolet Motor Division, So You Want To Buy A Used Car. #30112, New Hyde Park, NY: Modern Talking Picture Service, n.d., 15 min., c, 16 mm. film, free, jr, sg, sh, jr, ad.
Beginning with a panel discussion format and one discussant who is difficult to hear, the film moves quickly to actual examination of used cars. Many important items to consider in used car selection are clearly shown and explained.

*Film Fair Communications. Tommy's First Car. Studio City, CA: Film Fair Communication, 1972, 11 min., v, 16 mm. film, $145, rental $15, #0215. Champaign, IL: University of Illinois Visual Aids Service, rental #02884, $7.00, fc, sg, m/f, jh, sh, Spanish version available from Film Fair.

In a manner which would be acceptable to many young people, Tommy and his Dad examine a car which is being considered for purchase. Ways to check important features of a used car are shown. A mechanic is consulted for additional information. Tommy gains information which could enable him to make an intelligent decision.

D. CLOTHING

Student Reference Pamphlets and Periodicals


This pamphlet is aimed at use with low income, low-reading-level adults. The information is short and simple and could be most helpful as an introductory pamphlet leading to a more thorough presentation. Also included in the pamphlet is a listing of products not covered by the FTC rule.

Mead, Marjorie. Buying Clothing, Series. Urbana, IL: Home Economics Cooperative Extension Service, University of Illinois, 1971, 3 pp., c, pam, 3¢ each, fc, sg, i, m/f, jh, sh, ad, rl 7-9, available in Spanish. Pamphlets may also be available from county extension offices in Illinois.

This series of nine pamphlets provides clear, accurate, unbiased, brief, and well organized information for the consumer. The nine topics discussed are: Care Instructions, Buying Family Clothing, Men's Clothing Sizes, How Clothes Should be Made, Fibers and Fabrics, Children's Clothing Sizes, Women's Clothing Sizes, Labels Give Information, and Special Finishes. The print in two of the pamphlets is very small to conserve space. The topic package idea should be useful to teachers with a minimum of reading time. It is also designed for low income budgets.


The importance of construction methods and quality of workmanship in clothing, whether homemade or ready made, is stressed. Checking the fit while standing, sitting, and walking is advised before the consumer purchases a garment.


A guide to how and where to buy clothing for the family, this pamphlet is clear and concise. Advertising, credit and consumer-store relationships are included for a better understanding of the concerns in the market place.


This clear, factual booklet suggests some helpful guidelines in making the best use of a clothing budget. Some suggestions are given concerning planning for one's needs, skillful selection of clothing based on its quality, and proper clothing care to insure its wearability and durability. Much of the booklet is devoted to suggested buying techniques to employ when buying clothing for specific members of the family including correct sizing, flattering features, and a garment's suitability to the family's present wardrobe.
BUYING GOODS AND SERVICES: CLOTHING


Planning ahead for children’s clothing to satisfy future needs and wants is stressed. Some helpful guidelines on how, why, and where to shop are listed. An outline of desirable characteristics for children’s clothes offers some valuable information. A sample replacement list of clothing, depending upon either outgrowing or wearing out a garment, helps one predict future needs.


How To Select Infants’ and Children’s Clothing HV 321. An excellent reference on children’s clothing, this booklet is well organized and includes special design features in children’s clothing, growth and development characteristics of children, check lists for fit, quality construction, and care of children’s clothing, how clothing affects a child’s feelings, items to include in a layette, and criteria for selecting clothing for children of all ages.

How To Select Young Underfashions HV 301. This is an informative guide that discusses figure types, how to measure and select the best size for each, types of bras, girdles, slips and briefs, and care of underfashions. A glossary of terms is included.

Selecting Teen Fashions HV 342. Selecting Teen Fashions offers guidelines on how to select clothing styles in line with body types and figure irregularities. It also discusses fashion trends, items that might be included in a wardrobe, principles of buymanship, quality construction criteria, advantages of sewing your own clothing and rules of grooming.


The characteristics of soaps and detergents and how they react in water to provide cleaning power are included. There is a partial list of brands available for light duty soaps and detergents, and for heavy duty soaps and detergents. Some problems of washing in hard water and the possible need to soften are offered. Ingredients of soaps and detergents are listed and the purpose of each one given to help the consumer make intelligent selections of soaps and detergents.

Student Reference

Other Printed Materials


This eye catching, up-to-date chart illustrates a pair of jeans with the most common care-labels and their explanation. Some information, concerning where the labels may be found, some exceptions to the rule, and what the labels tell you, is also included.


This appealing chart could be most useful as a reference for a person responsible for cleaning garments. The chart includes a lengthy list of various stains, and suggestions for their removal, depending upon whether the fabric can or cannot be bleached. This is valuable information for clothing care and servicableity.

KEY TO ABBREVIATIONS

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Leading home economists representing washer manufacturers express their views concerning the use of washing with soap, washing soda, and non-phosphate detergents. Pros and cons for each product are discussed in relation to the color retention of a garment, degree of soil, hardness of the water, toxicity of the laundry aid, and the mechanical difficulties in washing machines hastened by specific products. The information could be useful regarding the life of a washer and of clothing.


This clear and concise booklet offers practical information covering the four natural fibers and fifteen man-made fibers. Each fiber is listed individually with some brief comments on its characteristics. Following the comments is a factual chart listing properties, care, uses, and trademarks of each specific fiber. A glossary of common terms adds to the usefulness of the booklet. An understanding of fibers and fabrics is necessary for wise consumer decisions.


A warning to the consumer, this pamphlet introduces the law requiring labels giving specific information concerning fiber content. An explanation of the Wool Products Labeling Act, The Fur Products Labeling Act, and The Textile Fiber Products Identification Act contribute to the value of the pamphlet as a teacher reference.


In a very comprehensible way, some basic textile information is outlined. A garment's durability, serviceability, and care depends upon the fiber content, fabric construction, fabric finish, and garment construction. This booklet covers all of those topics in a clear and concise manner. Also included are some helpful guidelines to follow concerning laundry procedure and drycleaning. This information could help consumers lengthen serviceability from clothing items.

**Audio-Visual Materials**


This filmstrip, record, and script are devoted to introducing and explaining the permanent care labeling which has been required since 1972. Also included are some guidelines concerning buying of clothes, quality of construction, and tips for making good buys. The information is basic and valuable to consumers.
E. HEALTH SERVICES, DRUGS AND COSMETICS

Student Reference
Books and Paperbacks


In spite of a high reading level, this publication mainly for use by builders may prove to be a useful tool to a prospective homeowner, one who is remodeling, or someone making a decision about renting. This guide contains statistical data on the causes of home accidents; well-illustrated guidelines for a safer home environment; and a series of safety checklists concerning specific parts of the home and its surroundings. Included are sections dealing with stairs, bathrooms, windows, doors, kitchens, floors, electricity, and exterior.

Student Reference
Pamphlets and Periodicals


Brief bulletin to dentists citing the trend toward greater consumer awareness. Recommendations are given to the dentist to avoid trouble and prevent problems with their patients. The path and action taken when a complaint is received is explained, and a consumer could use this to his advantage.


Suggestions for locating a family dentist and ways of deciding upon a specific one are presented. The prevention rather than the cure, of dental problems is stressed. The importance of water fluoridation and the aspects of dental insurance are reviewed briefly.


A short explanation is given of the various expenses that are covered in the average dental fee. Included are some figures justifying rising dental fees.


A lengthy definition of a medical quack, with some ways to detect one, is followed by a discussion about "health" and "cult" practitioners. The crux of the booklet deals with frequently asked questions about arthritis and rheumatism; cancer; nutrition and weight control; over-the-counter drugs; alcoholic nostrums (quack medicines); devices; health books and pamphlets; mental health; retardation; cosmetics; baldness; rejuvenation; and sex preparations. Also included is a list of organizations and agencies who could assist with consumer questions.


Some illustrations and several descriptions of mechanical devices used to defraud the public are presented. Prescriptive warnings are given about quacks not only because they cost money but also because valuable time is wasted in the early stages of an illness when diagnosis and treatment could prevent further complications.

A concise and factual consumer's guide that discusses and illustrates how you hear; causes and treatment of hearing loss; effects of hearing disorders; deafness in the very young; what you can do about a hearing loss; the hearing aid—its selection, care and costs; and some information on financial assistance. The booklet is fast-moving and very readable.


This is a source book of pooled information from concerned Federal agencies and departments dealing with the national drug problem. Very readable and concise answers to some frequently asked questions about drug abuse, marihuana, hallucinogens, stimulants, sedatives, narcotics, and other substances of abuse are given. An informative glossary of drug slang terms is included.


A good bit of drug history comprises about half of the booklet. Also included are some brief but important facts on drug marketing and manufacturing requirements; NDA new drug application review and surveillance after marketing; and experimental drugs.


An interesting factual account dealing with many aspects of drugs including a short history, what drugs are, their pro's and con's, over-the-counter drugs as opposed to prescription drugs, precautions, common fallacies, drug safety in the home and a bit about drug laws. The booklet would be a very good primer for junior high.


Sanitary and safe use of cosmetics is the theme of a helpful list of do's and don'ts written prescriptively. One very important fact is that the FDA does not have the authority to review the safety of cosmetics before they are marketed. Eye safety in regard to cosmetics is reviewed in an informative manner by giving helpful hints about make-up.


This pamphlet emphasizes benefits of X-Rays and weighs them against their potential for harm if misused and implies a need to protect oneself and family from unnecessary exposure to X-radiation. Helpful information, although sometimes presented prescriptively, is given.


This article discusses recent legislation concerning the definition of impact-resistant eyeglass lenses. Also covered are the kinds of glasses regulated by this legislation. The possible prevention of accidents by use of impact resistant lenses is evident.

This pamphlet stresses the importance of careful and thorough reading of labels on medicines. It lists kinds of information that can be acquired from packaging of over-the-counter drugs and points out the need for patient/physician discussion about use of prescription drugs.

Food and Drug Administration. We Want You To Know What We Know About Prescription Drugs, We Want You To Know What We Know About Medicines Without Prescriptions, and We Want You To Know What We Know About Adverse Reactions to Medicines. #1712-00169, 1712-00170, and 1712-00154 respectively. Washington, DC: Government Printing Office, 1973, 16 pp., c, i1., pam, 10¢ each, fc, sg, i, sh, jc, ad, rl 11-12.

These three related articles deal with the safe and sane use of medicines today giving warnings about the use and misuse of prescription and non-prescription drugs concerning side effects, duration of use, proper administration, and the sometimes severe adverse consequences of a combination of drugs or drugs and alcohol.

Food and Drug Administration. We Want You To Know What We Know About The Laws Enforced by FDA. (FDA) 73-1031, Rockville, MD: U.S. Department of HEW, 1973, 4 pp., c, i1., pam, free from any FDA office, fc, sg, i, m/f, sh, jc, ad, rl 12-13.

This is a concise and informative approach to the laws that the FDA and its agencies have authority to enforce, which accounts for FDA’s major duties. Included are brief but relevant facts about The Food, Drug and Cosmetic Act, The Fair Packaging and Labeling Act, The Radiation Control for Health and Safety Act, and The Public Health Service Act.


With increasing numbers of mothers entering the work force comes the need for day care for children. This pamphlet briefly discusses the kinds of centers, their responsibilities, their costs, and their ability to meet a child’s personal and emotional needs. A list of various sponsors of specific centers is presented with some stress placed on licensing, community coordination and the need for professionally educated leaders.


Listed and explained are several suggested guidelines aimed at the safe and successful use of prescription drugs. It is somewhat prescriptively written, yet imparts valuable information.


This brief pamphlet introduces the Veterans Administration to those interested in nursing homes, intermediate care, outpatient care and preventive medicine, hospital-based home care, state nursing home programs and domiciliary (dorm) care. The Veterans Administration research in the field of aging and their financial assistance to older Americans are stated. Also included is a list of Veterans Administration benefits affected by recent legislation.

Audio-Visual Materials


The safe use of drugs is described in 22 transparencies with overlays designed to be used with FDA publications #44 and #46. Use of drugs for
diagnosis and for body function modification are illustrated. Those responsible for drug safety are covered. Also illustrated are the steps involved in drug testing. A guide sheet with each set correlates the transparencies with the FDA pamphlets. For fast and easy previewing, the black and white printed reproductions of the set of transparencies is available upon request.

*Eye Gate House, Inc. The Use and Misuse of Drugs. #051 Jamaica, NY: Eye Gate House, Inc., n.d., c, il., t, $55.75/20, fc, sg, m/f, jh, sh.

The set of transparencies, some with overlays, covers drug label information, wise use and misuse of over-the-counter and prescription drugs, central nervous system drugs concerning abuse relating to health and safety, psychological and social reasons for misuse, symptoms of abuse, and society’s protection from drug abuse. The use of FDA’s publications along with the transparencies is suggested. A guide sheet with each set correlates the transparency set with the booklets. For fast and easy previewing, the black and white printed reproductions of the set of transparencies is available upon request.

Procter and Gamble. Let the Buyer Prepare. Cincinnati, OH: Procter and Gamble, 1971, 70 frame, r, fs, with rec, tm, student pam, free, student materials may be reordered in sets of 50, fc, sg, m/f, jh (with modification due to rl) sh, rl 11-12.

This kit seeks to build an understanding of buying principles through focusing on shampoos and deodorants. There is a section on consumer rights and responsibilities. Supplementary materials for student use include a pamphlet and forms for outside product investigation. A written narration for the filmstrip is included. Several product labels are included. The company has made a moderate effort to promote its product.

F. RECREATION

Student Reference
Books and Paperbacks


The author discusses these topics: selecting the correct bicycle for a specific purpose, the beginning rider, the mechanics of the bike, safety, troubleshooting, and maintenance. He makes bicycling sound exciting as he describes camping, touring, and hosteling. He also supplies much of the necessary information for these activities.


Brand names and model numbers are given for bicycles considered desirable by the editors. Tandems, three-wheelers, and folding bicycles are listed by price ranges and age of intended riders. Charts of specifications are included. Interesting sections are included on these topics: the history of bicycle riding, the current bicycle boom, bicycle accessories, safe riding, care and maintenance, warranties, touring, and bicycle clubs. A glossary and reading list are included. A new edition will be published in 1974 by the New American Library.


Introductory remarks include information on choices of places to buy and basic questions related to one’s choices of what to buy. A wide variety of types of equipment is covered. Strengths, weaknesses, and new features are discussed by brand names. Prices are given. Special features for added information include: tips for better pictures, directory of manufacturers, charts of specifications, and a glossary. The information seems quite complete. Future editions, including one scheduled for 1974, will be published by the New American Library.

The purpose of this publication is to alert consumers to recognize and avoid pitfalls of, and to report deceptions involved with, franchise and distributorship businesses. The nature of the problems, the nature of complaints, and the impact on the consumer are discussed. Recent graduates, the unemployed and retirees are listed as the most common victims of unscrupulous promoters. This factual information could be of value in accompanying the study of franchise businesses.


The FTC believes there may be as many as 200 promoters of the chinchilla raising scheme at work bilking the public of an estimated $50 million annually. Therefore, they believe, this income supplement fraud deserves wide exposure. Claims made by promoters are described. A set of twelve questions and answers clarifies much misinformation and could be used to refute the claims made by the unscrupulous promoters. The pamphlet concludes with five specific steps a consumer may take to avoid being victimized. Addresses and phone numbers for FTC Field Offices are listed.


Enthusiastic descriptions of successes dot the specific steps and suggestions given for building a career at home. The steps and suggestions seem clear and complete. Notations of a few failures add a realistic touch. Twenty-six interesting success stories are included and the subjects are identified by name and city. A state by state listing of where to learn, where to display, locations of trade and industry shows, and an index conclude the book. Although the intended audience is adult women, the appeal is not limited to them.


This complete discussion of terrariums includes the principles involved in construction and maintenance, methods of construction, and plants and materials which may be used. Many clear illustrations and photographs are included. One section discusses possible problems and how they can be resolved. Steps are specified for preparing a woodland, desert, or tropical terrarium. The information could be useful to a person considering terrarium building as a hobby.


Common repair jobs are broken down into simple steps. Clear, detailed illustrations accompany all directions. These sections are included: maintenance; frame and associated components; brakes; wheels, hubs, tires and tubes; speed selector mechanisms; crank unit and chain; construction and use of maintenance rack. Helpful cautions, some humorously illustrated, are included throughout; e.g., do not overtighten bolt 5. No specific brand names are used as the directions deal with common features of 5, 10 and 15 speed derailleur bicycles. A helpful discussion of bicycle maintenance includes charts on periodic cleaning, lubrication, and tire inflation. This book could be a valuable resource for the person wishing to take care of all of his/her own maintenance and repairs.

Student Reference
Pamphlets and Periodicals

Department of Health, Education and Welfare,

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A check list to help determine an individual's business potential is provided. Consideration is given to other important factors needed to make the venture succeed. Seventeen examples of profitable part-time home based businesses are given with enough information to explain the operation. Books and pamphlets are listed which could provide additional information on specific subjects. The ideas included could appeal to a wide range of age groups.


The authors are an inventor and a marketing consultant. They give examples of ideas that did turn into dollars and give complete and factual information of the steps and processes involved. Names and addresses are included for sources of various kinds of assistance. This information may be most usable with adult groups but could be of interest to other age groups.


General guidelines for choosing books are given by children's age groups from under two years through five years. Features considered include the following: use of color, types of pictures, story content and characters, and physical characteristics of the book. Role stereotyping as related to children's literature is not discussed. No specific books are listed.


General guidelines for choosing books are given by children's age groups from five years through the adolescent years. Some of the guidelines have been adapted from criteria developed by the Child...
Study Association of America. Much consideration is given to the child's individual preferences and maturity. Role stereotyping as related to children's literature is not discussed. No specific books are listed.


The objective of the publication is to inform U.S. residents going abroad of key U.S. Customs regulations and procedures. Clear, factual information is given concerning declarations, exemptions, prohibited and restricted articles, custom pointers and rates of duty. A list of district offices which could be contacted for further assistance on customs questions is included as is a list of sources for clarification of related questions.

Teacher Reference
Other Printed Materials


This module was prepared for use within the state of New York and especially for use with disadvantaged and/or inner city students. Consumer decisions which apply to many age and interest groups could be planned from the suggestions contained in this module. Twenty-six topics are considered, e.g.: hobbies and recreation, types of tours available, recreation in the city and balanced recreation. The topics are expanded with: 1) understandings (points to be investigated), 2) suggested activities and 3) sources.

G. FURNISHINGS AND APPLIANCES

Student Reference
Pamphlets and Periodicals


Twelve questions and answers explain concerns of potential microwave range purchasers. Size, cost, cookbooks, cookware, safety, cooking principles, and electrical requirements are briefly discussed. This is a reprint from Forecast for Home Economics.


The pamphlet is designed to tell the consumer how to handle frozen food in order to maintain its highest quality. The importance of storage at 0°F is stressed. The consumer is told how to check the freezer temperature, how to adapt home storage procedures to the capability of the freezer, how to shop for frozen foods and what to do when the freezer stops operating. In addition, each educator can obtain a free poster, 22×14½ inches, with same title as the pamphlet. The poster is reprinted from the September 1973 issue of Forecast For Home Economics. The information on the back of the poster is similar to that in the pamphlet. There are additional sections on comparing costs of frozen and fresh foods and menus composed of frozen foods. The section on power ..lure has been omitted on the poster.


The question and answer format is used to summarize the important concepts of using and installing a gas dryer. The pamphlet does point out

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that gas dryers are generally cheaper to operate than electric dryers but it does not discuss initial purchasing or maintenance costs of the two kinds of dryers.


Although the pamphlet is written for consumers interested in purchasing gas ranges, there is a great deal of information included which is appropriate for students learning about gas ranges. Considerations before purchase, styles and sizes of ranges, color, exterior finishes, top burner arrangements, location, types, ovens, programmed ovens, oven cleaning, broilers, features and accessories, cleanability, and installation are included. Some statements are prescriptive.


Unfortunately this publication addresses itself to "homemakers" and "women" and this may offend some students. It lists the advantages, features, standards, kinds of dishwashers, how to use and care for the dishwasher, and several kitchen floor plan arrangements are illustrated. The pamphlet is particularly appropriate for consumers about to purchase dishwashers.


General recommendations for safe use of electricity, gas, and appliances and recommendations for specific appliances are included in this colorful pamphlet. Some of the recommendations are stated as negative commands and some are written as prescriptions, but most students with reading levels of 10 or above will be able to read the information quickly and obtain an idea of things they should and should not do with appliances.


The various aspects of safety in microwave cooking are clearly explained. The types of energy, characteristics of microwaves, safety standards, manufacturing controls and consumer responsibilities are described.


This is a somewhat prescriptive pamphlet concerning the prevention of refrigerator or freezer entrapment. Some safety precautions to take when storing or discarding a refrigerator or freezer are discussed. Supervision of child's play and teaching children about the dangers of entrapment are stressed.


The new required light bulb labeling (on bulbs made since January 1971) is clearly explained. Analogies and comparisons help the buyer understand the various concepts and the light bulbs that are available. Additional materials on lighting may be available from local utility companies.


The requirements for a study area are defined with the emphasis on the lighting. Some of the terms used are advanced: e.g., diffusing element, refracting lens, but the terms "boys" and "girls" are used to identify the people in the illustrations. Older students may be insulted by this. The
pamphlet was written before the light bulb labeling went into effect (1971) and the teacher may want to explain that bulbs can now be purchased according to actual light output (lumens) as well as wattage (amount of electricity). Additional materials on lighting may be available from local utility companies.


In a simple, factual way this pamphlet suggests guidelines for selecting a mattress to meet an individual's needs. Size, firmness, and price restrictions vary but some emphasis is placed on the consideration of all contributing factors. Such points to check include advertising technique, the construction and materials, and the guarantee. Some tips on care to prolong a mattress' serviceability are also listed.


An easy-to-use summary of gas ranges shows illustrations of five types of ranges and features which they may have. There is also a chart listing manufacturers and ranges they produce (available widths and types, colors, top burner selection, griddle, oven width and features, and broiler information), a summary of the two gas oven cleaning systems, two charts showing manufacturers of ranges utilizing each cleaning system and additional information about the ovens, and a list of manufacturers' addresses and the trade names they utilize. This information could be useful for consideration before purchasing a range.


Half of the pamphlet explains the two types of automatic oven cleaning systems and their care. This is important information for a consumer interested in buying a self cleaning oven. The remainder of the space is used to list recommendations and describe care of the range exterior, cleaning the oven by hand, and cleaning the broiler. No illustrations are included and there are some prescriptions of behavior.


This pamphlet tells the prospective dishwasher purchaser how a dishwasher works, types of dishwashers available, facts about dishwasher capacity, cleaning ability, versatility, safety and convenience features, cost, service considerations, and how to use and care for a dishwasher. Although somewhat prescriptive, the pamphlet is well organized and contains a great deal of information. Unfortunately, the authors assume that every dishwasher still has an exposed heating rod or coil, and they neglect to mention such things as handles on portable or convertible dishwashers for convenience. Other appliance pamphlets issued by General Services Administration include air conditioners, vacuum cleaners, and washers and dryers.


General Guidelines are given for portable and major appliances both before and after purchase. The guidelines before purchase are stated as questions and are concerned with the size and shape, construction, instructions and labeling, cleanliness and servicing. After purchase, the guidelines are statements, many prescriptive, and they tell about the use and care of the appliances. There are also diagrams of the UL marker and A.G.A. certification seal.

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Although this pamphlet is nine years old, it is still used by many people for the standards it provides for designing and judging kitchen plans. The standards are for kitchens using conventional equipment. Three steps in planning a kitchen are clearly described. They are: 1) choose suitable space standards; 2) plan kitchen location and arrangement; and 3) plan for efficient operation. There is a score card on which some factors have been weighted so that the more serious faults are more visible. The points given also depend upon the total square footage of floor space in the house. Some factors evaluate the kitchen according to the total house area, e.g., a large kitchen as desirable in a large house but as an extravagant use of space in a small house. This information is important for appliances in a new or remodeled kitchen.


This is a reprinted article from What's New In Home Economics? The reasons for appliance servicing and its costs are very well explained and realistic. The warranty, manufacturers' responsibility, and homemakers' responsibility are thoroughly described.


The brief gatefold pamphlet describes the composition and functions of the Major Appliance Consumer Action Panel. The pamphlet also recommends ways for consumers to get the best performance and satisfaction from their appliances and what to do if a problem develops. Small as it is, the pamphlet also answers these questions: 1) What is MACAP? 2) What does MACAP do? 3) How do you handle individual complaints? and 4) What information is needed when reporting appliance problems?


A checklist is utilized to suggest questions the customer buying a used washer or dryer needs to answer before purchasing. The section suggests sources of used appliances and mentions only dealers, utilities and want-ads.


The principles of microwave energy and microwave cooking are thoroughly explained in depth. In addition to clarifying the concept of microwave energy, the concepts of heat production, speed, microwave power and properties, safety, browning, size grading, food geometry, shielding, microbiology, containers and packaging materials and effects on nutritive values of foods are discussed. A list of references is included. This information is necessary for a consumer considering the purchase of a microwave oven.


This clear, concise booklet lists some points to consider when you shop for household equipment. A valuable buying guide with simple, factual information covers major kitchen appliances, water softening equipment, water heating equipment, major laundry appliances, floor care appliances, and portable electric appliances. Some helpful tips on servicing and safety are also included.

This accurate and well organized booklet provides an introduction to help one determine his/her basic values, preferences, interests, and activities. A helpful discussion of the elements and principles of design and furniture arrangement is given. Also included is a clear, concise buying guide for such items as furniture, floor and wall coverings, window treatments, lighting equipment, and accessories.


Many questions, and a few prescriptions of behavior are given to help the prospective sewing machine purchaser make a wise choice. The pamphlet is divided into sections on choosing a machine, testing this machine, how the machine operates, service agreements and guarantees, and tips on buying. Illustrations add interest and aid in clarifying the concepts.


This pamphlet is addressed to the parent who is going to purchase a used sewing machine but the material is appropriate for any consumer who is considering purchasing a used machine. Sources of machines, values, types and styles, past care, operating condition, reconditioning and other factors are briefly discussed. The pamphlet is concise and easy to read.


Basic electrical terms, electrical shock, insulation and grounding are very clearly explained. The high school or advanced student will be aided in understanding why most appliances should be grounded, how this can be done, what may happen when the human body receives an electrical shock, and what factors determine the severity of the shock. Six illustrations help to clarify these concepts.

Teacher Reference Books and Paperbacks


This laboratory workbook was originally planned to review and present in capsule form many of the principles which are involved in the understanding of equipment. Equipment is used in this book to refer to large and small appliances, utensils, tools, lighting, and kitchens. Other teachers may wish to modify the material in this book to fit the needs and levels of their students. Some subject matter and references are included but the teacher will find a college text on equipment to be a handy supplement to this workbook. Under each topic in the workbook there is a very brief description, statement(s) of purpose, a listing of equipment and supplies and an outline of procedure for the student to follow.

Ludwig, Amber C. Portable Appliances: Their Selection, Use And Care. Chicago: Sears, Roebuck and Company, 1971, 187 pp., c, il., $5.00, rl of student material 10-11.

In addition to using this as a reference, teachers might like to make the first half of this book available as a student reference. Each portable appliance is colorfully illustrated and the description includes design and features, purchase, and use and care. Thirteen personal care appliances are included as well as the home portable appliances. At the beginning there are sections on consumer guidelines, adequate wiring, wattage requirements, electrical terms, safety and storage. The
last part of the book contains learning experiences, a list of concepts and generalizations (although it is suggested that students form their own), a listing of supplementary materials, printed originals to use in preparing transparencies for overhead projection, and questions relating to each printed original. This reference is very comprehensive, unbiased, and accurate.


This guide has been developed for the used and surplus appliance and furnishings consumer. The numerous sources are described, a chart of service life expectancy is included, the consumer is instructed in making simple tests regarding equipment, and specific information is included for a wide variety of appliances. For each appliance the author discusses the availability and cost, service life expectancy, and general buying guidelines. A surplus appliance check list is given. There are also chapters on simple appliance repairs and maintenance: home furnishings; furniture repairs, maintenance and cleaning; and budgeting for appliances and furnishings. A reference list is provided. The educator who is interested in exploring the used and surplus appliance and furnishings area will find this a very useful reference.

Teacher Reference
Pamphlets and Periodicals


This handbook is written for teachers, students, and homemakers. A section near the end of the pamphlet contains suggested class activities, a glossary, related references, and names and addresses of manufacturers. The remainder of the pamphlet is divided into sections of activities before purchasing, selecting a gas range, using a gas range, selecting a gas dryer, and using a gas dryer. Formulas for computing operating costs of gas and electric ranges and dryers are included. Many of the sections go into depth and some behaviors are prescribed.


This article is based on a talk Mrs. Bostick gave at the 1970 National Home Appliance Conference. The article was originally printed in the February 1971 issue of What’s New in Home Economics, and it has since been reprinted by A.H.A.M. Mrs. Bostick, an associate professor at Wayne State University, suggests a unit on the selection and use of equipment that high school teachers might teach. She stresses consumer education and decision making. Topics, the order in which to them them, and teaching techniques are included.

Teacher Reference
Other Printed Materials


Room air conditioners, dehumidifiers and humidifiers are the subjects of this guide. The teacher’s portion contains teacher objectives, student activities, references and addresses of air treatment equipment manufacturers. Thirty-five copies of “Discovering Air Treatment Equipment,” a 20 pp., illustrated pamphlet containing seven presentations from the 1971 Home Appliance Conference, are included. (Pamphlets may be purchased separately for 25¢ each.) There are also 35 “AHAM Cooling Load Estimate Forms.” These enable the advanced student to calculate the size room air conditioner he will need to cool a specific area. (Single copy free; pad of 50 forms $1.00, if purchased separately.) “How To Choose The Room Air Conditioner Best Suited For You” is a 15 pp., booklet which explains the factors a consumer needs to know in order to choose a suitable room air conditioner, 35 copies of this booklet are included with the guide but, separately, a single copy is free and additional copies are 10¢ each. There is also a 75 minute cassette correlated to the seven presentations and two filmstrips included in the guide. The audio visual materials were not reviewed. They may be purchased separately at $1.00 each for the
BUYING GOODS AND SERVICES: FURNISHINGS AND APPLIANCES

filmstrips and $2.50 for the cassette cartridge, or they may be ordered on a loan basis.


Ranges and microwave ranges are the subjects of a teacher's guide, cassette, filmstrip, and three student handouts (35 copies each). There is depth in the subject matter, and the teacher's guide contains the addresses of major range and microwave manufacturers as well as a long list of references.


The teacher's guide contains suggested teaching objectives and classroom activities, references, and addresses of appropriate manufacturers. (Single copy free—additional copies 10¢ each.) With the guide are single copies of the handbooks or references. These included “Designing the School Laundry Center” by Helen N. Tangen (Single copy free—additional copies, 5¢ each); “20th Annual Home Laundry Conference Proceedings,” 6 pp., six presentations (Single copy $1.00, additional copies 50¢); and “Home Laundering Terms,” 31 pp., 200 definitions (Single copy free—additional copies 10¢ each). Reading level of student materials 11-12. A Home Laundry Classroom Kit is available for $15.00. It contains the teacher's guide, “Designing the School Laundry Center,” 35 copies of the 16 page handbook, a 57 minute cassette correlated to the presentations in the handbook, a kit containing 35 copies of “Home Laundering Terms,” and two filmstrips on “Purchasing Considerations for Washers” and “Purchasing Considerations for Dryers.”


The teaching guide includes suggested lesson objectives, activities, references, and addresses of appropriate manufacturers related to dishwashers, disposers, and trash compactors. In addition, 35 copies of a student booklet are included. It contains eight presentations from the 1971 Home Appliance Conference, is 20 pp., illustrated, and has an approximate reading level of 11-12. The audio visual materials were not reviewed. They include a 68 minute cassette cartridge of the eight presentations in the student booklet and three filmstrips to accompany the presentations. If desired, the student booklets can be ordered separately for 25¢ each, and the audio visual materials may be ordered on a loan or purchase basis. Purchase price of the filmstrips is $4.00 each and the cassette cartridge can be purchased for $2.50.


The teacher's guide contains suggested teaching objectives, student activities, references, and addresses of refrigeration companies. A 16 page, illustrated pamphlet, “Discovering Refrigeration Equipment” contains four presentations from the 1971 Home Appliance Conference on the new developments in refrigerators and freezers and their selection, use and care. There are 35 copies of the pamphlet in the guide and the pamphlet may be purchased separately for 25¢ a copy. There are also 35 copies of the “Your Child Trusts You” pamphlet which is reviewed in the Health Services section of this publication. The three filmstrips and a 49 min. cassette which are correlated to the four presentations in the first pamphlet were not reviewed. These audio visual materials may be ordered apart from the guide, on a loan or purchase basis. The filmstrips are $4.00 each and the cassette cartridge is $2.50.

KEY TO ABBREVIATIONS

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H. INSURANCE

Student Reference
Pamphlets and Periodicals


This fold-out pamphlet presents types of health insurance available, varying contract provisions and considerations for selecting a health insurance plan. Following each discussion section comes a series of related questions to be answered regarding the selection of a plan.


This pamphlet presents information to help consumers understand and select a health insurance program by explaining the different basic types of policies, what they do and do not include, the pitfalls to avoid, and factors to consider in making the selection of a health insurance plan. The pamphlet avoids the use of extensive insurance "jargon."

Bohlman, Herbert W. and Bohlman, Edna McCaull. Insuring Your Life, Income and Property. #2076, Chicago: Follett Educational Corporation, 1970, 48 pp., il, pam with tm, $1.16 list price, 87¢ school price, fc, sg, i, m/f, sh, je, ad, rl 11-12.

This is part of Follett's Accent/Consumer Education series, which includes 6 pamphlets and a teaching manual for the series. This pamphlet begins with the history and functioning of insurance in general, then deals with several types in depth: life, annuities, social security, health, group, and property. Discussion of each type includes: cost, variations of policies available, and student exercises. The teacher's manual expands on both the information presented and the suggested student exercises.


This pamphlet includes a test, statistics on accidents, and their effect on rates, basic coverages and their application, financial responsibility laws, and individual considerations in determining rates. The pamphlet could be a good supplement to the filmstrip, Automobile Insurance, which is listed separately in this section.


This pamphlet on homeowners' policies includes a test, states property and perils covered, liability, and factors affecting cost. May be used as a supplement to the filmstrip, Insurance for the Home (listed separately).


This fold-out pamphlet covers benefits, limitations, eligibility, and cost of both parts of Medicare hospital insurance and medical insurance.
This pamphlet explains costs, provisions (with little emphasis on exception), and types of policies available for property insurance—both automobile and home, including liability. Discussion is supplemented by explanatory charts. This could be readily used in conjunction with the student pamphlets, *Insurance for the Home and Every Ten Minutes*, and the filmstrip *Automobile Insurance*. All the above are listed separately in this section.

**Teacher Reference**

Other Printed Materials

*Changing Times Education Service, Editors of. Insurance. Washington, DC: Changing Times Education Service, 1972, 4 part resource kit, 28 to 31 pp., tm, il., master copies and t, g, rec, includes 4 student booklets each for 30 students, $69.50, replacement booklets in sets of 4 per student $1.50 per set, fc, sg, i, m/f, sh, jc, ad, rl 11-12.*

This is a resource kit for teaching consumers' responsibilities in selecting insurance. It includes life insurance, health insurance and property and liability insurance. The information is presented as case studies left open ended for discussion. It appears to be unbiased, clear, concise and timely with many suggested activities and resources.

**Audio-Visual Materials**

*Insurance Information Institute. Insurance for the Home. New York: Insurance Information Institute—Educational Division, 1973, 60 frame c, fs in 3 parts, tm, 12 min. narration on c tp for automatic equipment only, rec for automatic or manual equipment $5.00 purchase (no rental or loan), fc, sg, i, m/f, sh, jc, ad. When ordering specify whether you wish rec or c tp.*

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This filmstrip is divided into 3 parts: Part 1: Property and Perils Involved; Part 2: Liability Coverages; Part 3: Factors Affecting the Cost of Home Insurance—with a break in the narration after each part for discussion. The filmstrip may be supplemented with the free student pamphlet, Insurance for the Home (listed separately). Teacher's manual included gives only script, no supplementary activities. The printed narration may be obtained in advance at no cost. The filmstrip contains color drawings and accurate information though it does favor insurance companies.

Tr Insurance Information Institute. Automobile Insurance. New York: Insurance Information Institute—Educational Division, 1973, 57 frame c, fs in 3 parts, tm, 3 min. c tp for automatic equipment only, rec for automatic or manual equipment, $5.00 purchase, (no rental or loan), jr. sq, i, m/f, sh, jr. ad. When ordering specify whether you wish rec or c tp.

This filmstrip is in 3 parts: Part 1: Bodily Injury Coverages; Part 2: Property Damage Coverages; Part 3: Factors Affecting Cost—with a break in narration after each part. The filmstrip may be supplemented with free student pamphlet Every Ten Minutes (listed separately). Teacher's manual includes script only, no supplementary activities. The printed narration may be obtained in advance at no cost. The filmstrip consists of color drawings.
SAVINGS AND INVESTMENTS

Student Reference
Pamphlets and Periodicals


Using a comic book approach, this pamphlet shows a grandfather presenting his 12-year-old grandson stock for his birthday. They tour the stock exchange to learn its history, make-up, function, meaning of a stock, and portrait of an investor. A glossary of terms is included.


This pamphlet explains in a clearly organized manner what home study is, what it can accomplish, the considerations to keep in mind when selecting a school, and a checklist to complete before investing in the program. This could be useful in a study of investing in one's self and one's future.


This is part of Follett's Accent/Consumer Education series, which includes 6 booklets and a series teaching manual. After presenting reasons for saving, the pamphlet explores the precautions and advantages to consider in many types of investments: life insurance, bonds, stocks, cash, real estate, and mutual funds. It concludes with rules for effective investing. Student exercises in the booklet are expanded in the teacher's manual. Basic information is presented. Charts and illustrations, some humorous, add appeal.


This pamphlet clearly presents important items to remember when writing, depositing, and endorsing checks.


This pamphlet, aimed at high school students, aids in understanding the Federal Reserve System. The illustrations emphasize the written information to a great extent. The booklet covers a brief history of money, the flow of money, some basic information concerning checks, loans, and demand deposits. A thorough yet concise outline of the Federal Reserve System's organization adds to the usefulness of this booklet.


A comic book approach is used to tell of the history of the use of checks, functioning of the Federal Reserve System, the processing of checks today, and the proper procedures for writing and endorsing checks. A glossary is included.


This colorful and appealing booklet discusses the

KEY TO ABBREVIATIONS

- ad - adult group
- a - audio visual
- b - book
- bw - black and white
- c - color
- ct - cassette tape
- fc - full class (25-30)
- fs - filmstrip
- g - game
- i - individual
- il - illustrated
- jc - junior college
- jh - junior high
- m/f - male and female
- n - not dated
- n p - no price
- pam - pamphlet
- pb - paperback
- per - periodical
- pp - pages
- rec - record
- rl - reading level
- sg - small group
- sh - senior high
- sti - self-teaching instrument
- t - transparency
- tm - teaching manual
- * - not in I C M C
wide variety of savings and investments from bank accounts, savings and loans, bonds, and insurance, to social security and retirement plans. The booklet stresses the need to devise a savings and investment program based on present and future needs and goals.


This pamphlet describes the buying and selling of stocks and bonds, the structure of the American corporation and the individual investor's role in economic growth, and suggestions for future investors. Individual and group learning activities are included with glossary and chapter tests. The accompanying teacher's manual includes chapter test answers, a final test with answers, extensive suggestions for supplementary materials and class activities. Also available is A Portfolio of Teaching Aids to Accompany "You and the Investment World" (also free) with detailed information in pamphlet and chart form on all aspects of the stock exchange—from how to read a ticker tape to a New York Stock Exchange fact book.


This pamphlet emphasizes the importance of the individual investor in America's economy through exploration of many types of investments: mutual savings banks, savings accounts, savings and loan associations, bonds, life insurance, annuities, stocks, and mutual funds. Each section is followed by student projects and review questions. The pamphlet includes interesting as well as helpful information and concludes with a glossary.


This pamphlet explores women's opportunities in all lines of work: professional, technical, sales and service. It reports the number now employed in these fields, percentage of employees who are women and projected needs to 1980. The information, which is presented in large print and on charts, is quite complete and could be useful in the study of investing in one's self.

Teacher Reference
Pamphlets and Periodicals


The pamphlet offers a thorough introduction to the history and background of the Federal Reserve Bank. An outline of its structure covers the member banks, the Federal Reserve banks, the Board of Governors, the Federal Open Market Committee and the Federal Advisory Council.


The information offered describes the Federal Reserve System's objectives, structure, and function. Other topics covered include the FRS's influence on economic activity, the monetary policy tools, and the policy-making process.

Teacher Reference
Other Printed Materials

Changing Times Education Service, Editors of. Savings and Investing. Washington, DC: Changing Times Education Service, 1973, 4 part resource kit, 25 to 31 pp., tm, il., master copies and t, g, rec, includes 4 student booklets each for 30 students, $69.50, replacement booklets in sets of 4 per student $1.50 per set, fc, sg, i, m/f, sh, jc, ad, rl 11-12.

This is a resource kit for teaching the responsibilities of consumers in selecting saving and investment options. It includes booklets on savings, making money grow, and financial progress. The information is presented as case studies for student use. Suggested activities and resources are added
SAVINGS AND INVESTMENTS

ways of student involvement. The information is unbiased and interestingly written.


This curriculum guide is designed around the premise that many types of education are available to consumers at all educational levels. Many types of educational programs—correspondence, junior college, etc. are explored in this curriculum guide. The guide could be helpful in a study of investing in one's self.


This multi-media kit covers basic banking information from the function of the bank to using credit, filling out a check, reconciling a statement, endorsing checks, and filling out deposit slips. The materials are colorful, entertaining, varied, and include many student activities.

Audio-Vis. Materials

Vance, Adria:. Money, Checks and Banks, #17001-17006, Chicago: Universal Educational and Visual Arts, 1970, c, il., $66.00/set of six fs with rec or c tp, fc, sg, m/f, jh, sh, jc, ad.

A factual, clear, and informative approach is taken toward The Nature of Money, Services of a Bank, The Checking Account, Travels of a Check, Reconciling Your Bank Balance, and The Federal Reserve System. Careful previewing could aid the teacher in preparation for the stop-and-work sections and also could help in gaining other important information from the narrator. Included is a teacher's guide stating objectives, some teaching suggestions and some discussion questions for each specific filmstrip.

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TAXES

Student Reference
Pamphlets and Periodicals


This description of tax laws at federal and state levels is designed to aid persons planning retirement, though it would be helpful to anyone studying taxes, especially in a comparison approach. Each state's laws are treated separately, presenting basic policies regarding the retired person's liability, exemptions, etc. in income, property, sales and estate taxes. The organization makes this a convenient reference for comparison from state to state.

U.S. Department of the Treasury, Internal Revenue Service. Understanding Taxes, IRS District Office (of each state) Attention: Understanding Taxes Coordinator, updated each year, free, pam with tm, jr, sg, i, m/f, jh, sk, jr, ad, rl 12-11.

A reference for teaching income tax, this package includes objectives, references, examples, projects, a crossword puzzle, tax facts, tax forms, tax collection procedures and federal use distribution information. The material is presented in transparencies, exercises, charts, student pamphlets and a teacher's guide. The answers to tax questions are invaluable in helping students fill out their own or sample forms. This is a very complete set of materials and is considered by many educators the only resource needed for a very comprehensive study of taxes.

Teacher Reference
Books and Paperbacks


Ideas for tax reform are presented along with the need to balance these reforms among different groups and to raise the tremendous amounts of revenue required to provide government services.
ORDERING MATERIALS

For the convenience of the readers, a complete listing of publishers and suppliers is included with their mailing addresses. Stating these items of information may speed the ordering process:

- Title and stock number (if listed) of publication desired
- Payment
- Your name
- Your address

Please note the following annotation headings and the information they provide for ordering materials, especially the city and the name of the publisher.


The publisher-supplier of this pamphlet is located in Chicago and should not be confused with the Better Business Bureau Council which is located in another city. The complete address is found in the list of publishers and suppliers.


The publisher-supplier of this manual is the Soap and Detergent Association of New York. Orders should be sent to them. The complete address is found following the association's name in the list of publishers and suppliers.

The sample form below may be helpful when placing your orders.

```
Dear Sirs,

I wish to order the following materials which were listed in the Division of Vocational and Technical Education's publication, *An Annotated Bibliography for Consumer and Homemaking Education*.

<table>
<thead>
<tr>
<th>Title</th>
<th>stock number</th>
</tr>
</thead>
</table>

Payment enclosed Amount
Payment not required

Please ship to:

Thank you very much.

Sincerely,
```

```
Dear Sirs,

I wish to order the following materials which were listed in the Division of Vocational and Technical Education's publication, *An Annotated Bibliography for Consumer and Homemaking Education*.

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</tr>
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</table>

Payment enclosed Amount
Payment not required

Please ship to:

Thank you very much.

Sincerely,
```
### LIST OF PUBLISHERS AND SUPPLIERS

<table>
<thead>
<tr>
<th>Publisher/Supplier</th>
<th>Address 1</th>
<th>Address 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Action For Independent Maturity</td>
<td>1225 Connecticut Avenue, N.W.</td>
<td>Washington, DC 20036</td>
</tr>
<tr>
<td>Agricultural Publications</td>
<td>Cooperative Extension Service</td>
<td>University of Illinois Room 123, Mumford Hall Urbana, IL 61801</td>
</tr>
<tr>
<td>American Association of Retired Persons-National Retired Teachers Association (AARP-NRTA)</td>
<td>215 Long Beach Boulevard Long Beach, CA 90801</td>
<td></td>
</tr>
<tr>
<td>American Bankers Association</td>
<td>1120 Connecticut Avenue, N.W.</td>
<td>Washington, DC 20036</td>
</tr>
<tr>
<td>American Council on Consumer Interests</td>
<td>238 Stanley Hall University of Missouri Columbia, MO 65201</td>
<td></td>
</tr>
<tr>
<td>American Dental Association</td>
<td>211 East Chicago Avenue Chicago, IL 60611</td>
<td></td>
</tr>
<tr>
<td>American Education Publications</td>
<td>1250 Fairwood Avenue Education Center Columbus, OH 43216</td>
<td></td>
</tr>
<tr>
<td>American Gas Association</td>
<td>1515 Wilson Boulevard Arlington, VA 22209</td>
<td></td>
</tr>
<tr>
<td>American Heritage Press</td>
<td>1221 Avenue of the Americas New York, NY 10020</td>
<td></td>
</tr>
<tr>
<td>American Medical Association</td>
<td>Order Unit 535 North Dearborn Street Chicago, IL 60610</td>
<td></td>
</tr>
<tr>
<td>American Red Ball Transit Co., Inc.</td>
<td>P.O. Box 1127 Indianapolis, IN 46206</td>
<td></td>
</tr>
<tr>
<td>American Stock Exchange Information Services Division</td>
<td>86 Trinity Place New York, NY 10006</td>
<td></td>
</tr>
<tr>
<td>American Textile Manufacturers Institute, Inc.</td>
<td>1501 Johnston Building Charlotte, NC 28202</td>
<td></td>
</tr>
<tr>
<td>Amoco Oil Company</td>
<td>Mr. R. F. Cooper 200 East Randolph - MC 1504 Chicago, IL 60601</td>
<td></td>
</tr>
<tr>
<td>Assistant Attorney General of Illinois</td>
<td>Assistant Attorney General of Illinois 500 South Second Street Springfield, IL 62706</td>
<td></td>
</tr>
<tr>
<td>Associated Credit Bureaus, Inc.</td>
<td>6767 Southwest Freeway Houston, TX 77036</td>
<td></td>
</tr>
<tr>
<td>Association of Home Appliance Manufacturers</td>
<td>20 North Wacker Drive Chicago, IL 60606</td>
<td></td>
</tr>
<tr>
<td>Association - Sterling Films</td>
<td>600 Grand Avenue Ridgefield, NJ 07657</td>
<td></td>
</tr>
<tr>
<td>Benjamin Co., Inc., The</td>
<td>485 Madison Avenue New York, NY 10022</td>
<td></td>
</tr>
<tr>
<td>Bennett, Co., Charles A.</td>
<td>809 West Detweiller Drive Peoria, IL 61614</td>
<td></td>
</tr>
</tbody>
</table>
Dow Jones and Co., Inc.
Educational Service Bureau
P.O. Box 300
Princeton, NJ 08540

Eye Gate House, Inc.
146-01 Archer Avenue
Jamaica, NY 11435

Federal Reserve Bank of Atlanta
Research Department
Atlanta, GA 30303

Federal Reserve Bank of Boston
30 Pearl Street
Boston, MA 02106

Federal Reserve Bank of New York
Publications Section
Public Information Division
Federal Reserve Station
New York, NY 10045

Federal Reserve Bank of Richmond
Richmond, VA 23261

Federal Trade Commission
Room 486
U.S. Court House & Federal Office Building
219 South Dearborn Street
Chicago, IL 60604

Field Service Department
Cooperative League of the USA
456 Frontage Road
Box 54
Northfield, IL 60093

Film Fair Communications
10900 Ventura Boulevard
Studio City, CA 91604

Firestone Tire and Rubber Company
Jack H. Scarcliff
Director of Consumer Affairs
1200 Firestone Parkway
Akron, OH 44317

Florida Citrus Commission
P.O. Box 148
Lakeland, Fl. 33802

Follett Educational Corporation
1010 West Washington Boulevard
Chicago, IL 60607

Food and Drug Administration, Region V
Main Post Office Building
Room 1222/433 West Van Buren Street
Chicago, IL 60607

Ford Motor Company
P.O. Box 1974
The American Road
Dearborn, MI 48121

Free Press
Division of Macmillan Publishing Co., Inc.
866 Third Avenue
New York, NY 10022

Gas Appliance Manufacturers Association
1901 North Fort Myer Drive
Arlington, VA 22209

Globe Book Company, Inc.
175 Fifth Avenue
New York, NY 10010

Government Printing Office
Superintendent of Documents
Washington, DC 20402

Guidance Associates
41 Washington Avenue
Pleasantville, NY 10570

Harper and Row Publishers, Inc.
10 East 53rd Street
New York, NY 10022

Haverford House
Wayne, PA 19087

Hawthorn Books
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New York, NY 10016

Home Economics Cooperative Extension Service
University of Illinois
528 Bevier Hall
Urbana, IL 61801

Payment must accompany order...or $5.00...less.
Residents of Illinois are urged to check with county
extension offices for materials.
Residents of other states are urged to check with
their own state extension service for similar
materials.
Houghton Mifflin Company
110 Tremont Street
Boston, MA 02107

Houghton Mifflin Company
Regional Office
1900 S. Batavia Avenue
Geneva, IL 60134

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

Illinois Retail Merchants Association
36 South Wabash Avenue
Chicago, IL 60603

Illinois State Bar Association
Illinois Bar Center
Springfield, IL 62701

Indiana University Press
Indiana University
Bloomington, IN 47401

Institute of Life Insurance
277 Park Avenue
New York, NY 10017

Insurance Information Institute
Educational Division
110 William Street
New York, NY 10038

Internal Revenue Service
District Office
P.O. Box 1193
Chicago, IL 60693

Internal Revenue Service
District Office
P.O. Box 1468
Springfield, IL 62705

Interstate Printers and Publishers
19-27 North Jackson Street
Danville, IL 61832

Iowa State University Press
South State Avenue
Ames, IA 50010

J. C. Penney Company, Inc.
Education and Consumer Relations
1301 Avenue of the Americas
New York, NY 10019

Jewel Food Stores
1955 North Avenue
Melrose Park, IL 60160

Johnson Wax
Consumer Education Center
Golden Rondelle
14th and Franklin Street
Racine, WI 53403

Journal Films, Inc.
909 West Diversey Parkway
Chicago, IL 60614

Kiplinger Washington Editors, Inc., The
Editorial & Executive Office
1729 H Street, N.W.
Washington, DC 20006

Keep America Beautiful Inc.
99 Park Avenue
New York, NY 10016

Laidlaw Brothers
Thatcher and Madison Streets
River Forest, IL 60305

Man-Made Fiber Producers Association, Inc.
350 Fifth Avenue
New York, NY 10036

Major Appliance Consumer Action Panel
20 North Wacker Drive
Chicago, IL 60606

Maytag Company, The
Kewanee, IA 50228

McGraw-Hill Book Company
1221 Avenue of the Americas
New York, NY 10020

McGraw-Hill Films
1221 Avenue of the Americas
New York, NY 10020

Meredith Corporation
Consumer Book Division
1716 Locust Street
Des Moines, IA 50336

Messner, Julian, Inc.
1 West 39th Street
New York, NY 10018
Pitman Publishing Company
6 East 43rd Street
New York, NY 10017

Pocket Books, Inc.
Affiliated Publishers, Inc.
630 Fifth Avenue
New York, NY 10020

Popular Library
355 Lexington Avenue
New York, NY 10017

Praeger Publishers, Inc.
111 Fourth Avenue
New York, NY 10003

Proctor and Gamble Company
Educational Services
P.O. Box 14009
Cincinnati, OH 45214

Public Affairs Committee, Inc.
381 Park Avenue, South
New York, NY 10016

Sadlier, Wm. II.
11 Park Place
New York, NY 10007

Sears, Roebuck and Company
Use the following address only for ordering materials listed as single copy free to teachers:
Consumer Information Services
Sears Tower 40th Floor
Chicago, IL 60684

Use the following address only for materials being purchased:
Association - Sterling Films, Inc.
Agents for Sears Consumer Information Services
512 Burlington Avenue
LaGrange, IL 60525

Scott, Foresman & Company
1900 East Lake Avenue
Glenview, IL 60025

Small Homes Council
Building Research Council
University of Illinois at Urbana-Champaign
One East St. Mary's Road
Champaign, IL 61820

Soap and Detergent Association
475 Park Avenue South at 32nd Street
New York, NY 10016

Social and Rehabilitation Service
U.S. Department of Health, Education, and Welfare
Washington, DC 20201

Social Security Administration
U.S. Department of Health, Education, and Welfare
6401 Security Boulevard
Baltimore, MD 21235

South-Western Publishing Company
5101 Madison Road
Cincinnati, OH 45227

South-Western Publishing Company
Regional Office
355 Conde Street, W.
West Chicago, IL 60185

Special Service Supply
Box 705
Huntington, NY 11743

Steck-Vaughn Company
Box 2028
Austin, TX 78767

U-Haul
Home Economics Kit
P.O. Box 21503
Phoenix, AZ 85036

United Fresh Fruit and Vegetable Association
777 14th Street, N.W.
Washington, DC 20005

U.S. Department of Agriculture
Consumer and Marketing Service
Washington, DC 20250

U.S. Department of Health, Education, and Welfare
Food and Drug Administration
5600 Fishers Lane
Rockville, MD 20852

U.S. Department of Housing and Urban Development, Regional Office
17 North Dearborn Street
Chicago, IL 60602
**EVALUATION INSTRUMENT**

Letters in parentheses are for coding annotations.

1. Not included  4. Above Average
2. Below Average  5. Excellent
3. Average

### 1.0 GENERAL INFORMATION

<table>
<thead>
<tr>
<th>Author or editor (ed.)</th>
<th>Title / Series</th>
<th>Stock No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washington, DC, Publisher</td>
<td>Changing Times</td>
<td>11 72</td>
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</table>

### Stock Number

- Comprehensive
- Individual Consumer
- Transportation
- Furnishings & Appliances
- MK-PI/Society
- Clothing
- Insurance
- Money Management
- Health Services
- Savings & Investments
- Consumer Credit
- Drugs & Cosmetics
- Taxes

### Type of material:

- include "pp, size, if color (c), if illustrated (il.)"; for
- time, if color (c), if black and white (bw)

### 1.6 Other language:

1.8 Other language

### 2.0 SUGGESTED LEARNERS (for student references)

<table>
<thead>
<tr>
<th>Materials could be used effectively by:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full class, 25-30 (fc)</td>
</tr>
</tbody>
</table>

### 2.1 Materials could be used effectively by:

<table>
<thead>
<tr>
<th>Sex:</th>
<th>Male (m)</th>
<th>Female (f)</th>
<th>Both (m/f)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade Level:</td>
<td>Junior high (jh)</td>
<td>Senior high (sh)</td>
<td>Junior college (jc)</td>
</tr>
<tr>
<td>Other adult groups (ad)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 2.4 Especially suited to any specific individuals, e.g., gifted, special interests, ethnic, low income, etc.

2.5 Reading level (rl)

### 3.0 OBJECTIVES

3.1 Objectives are stated (if not, proceed to 4.0)

3.2 Objectives are stated in behavioral terms

3.3 Objectives are relevant to material to be presented

3.4 Objectives are included from these domains of learning and developmental levels: (see page of explanation)

<table>
<thead>
<tr>
<th>Cognitive</th>
<th>circle level</th>
<th>1 2 3 4 5 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Psychomotor</td>
<td>circle level</td>
<td>1 2 3 4 5</td>
</tr>
<tr>
<td>Affective</td>
<td>circle level</td>
<td>1 2 3 4 5</td>
</tr>
</tbody>
</table>

3.5 Objectives are relevant to the Consumer and Homemaking Student
4.0 CONTENT:

4.1 Subject matter clear and well-organized
- brief, giving mostly overviews and summaries
- adequate, giving basic information with sufficient
  presentation of concepts

4.2 Concepts are important and relevant

4.3 Timely, using current information

4.4 Vocabulary appeals to the student

4.5 Accurate, unbiased information, citing sources

4.6 Does not judge or prescribe behavior

4.7 INFORMATION IS SUFFICIENT FOR CONSUMER DECISIONS RELATED TO THE OBJECTIVES OF THE MATERIAL

5.0 PREPARATION AND USE OF MATERIAL:

5.1 Special arrangements needed for use of material

5.2 Directions to teacher adequate

5.3 Directions to student adequate

5.4 Can be used by students without teacher supervision

5.5 Suggestions are given for active student participation

5.6 Supplementary activities expand knowledge and creativity

5.7 Suggestions are made to make time requirement flexible

5.8 Suggested techniques add interest to the learning process

5.9 TIME IS JUSTIFIED IN RELATION TO THE LEARNING

6.0 EVALUATION: (If 0.1 or 0.2 are checked "none," proceed to 7.0)

6.1 Provides for evaluation of student learning (check all applicable)
- None
- Pre-evaluation
- During or immediately after learning experiences
- After many experiences

6.2 Provides for student self-evaluation:
- None
- Based on objectives of teacher or other sources
- Based on student's objectives

6.3 Directly related to objectives (affective, cognitive,
  psychomotor)

6.4 Tests student's ability to apply knowledge to new and
different situations

6.5 EVALUATED IMPORTANT CONCEPTS FOR CONSUMER INFORMATION

7.0 OTHER FACTORS:

7.1 Visually appealing

7.2 (For printed mats) Print is easy to read

7.3 (For A-V materials) Sound is clear and pleasing to listener

7.4 Material is durable

7.5 Material is easy to store and identify

7.6 Parts are not likely to malfunction or get lost

7.7 Timely, uses current illustrations, photography

7.8 Reference information thorough (appendices, glossary, etc.)

7.9 Reference information easy to use

7.10 The cost is justified in relation to its use, alternatives etc. (See Sec. 1 on cost)

8.0 COMMENTS:
- Teaching manual and discussion guide are good.
- Student participation is timely and practical.

9.0 WEAKNESSES:

- Need to improve feedback and discussion.
DETERMINING READING LEVELS FOR STUDENT REFERENCES

Reading levels were determined for student materials by a method explained in *The Illinois Teacher*, Volume XV, Number 2, page 56. The method was adapted by Professor William R. Powell, who served as Reading Consultant for the Workshop in Consumer Education held during the 1971 Summer Session at the University of Illinois, from McLaughlin.

"Take ten sentences near the beginning of the selection, ten near the middle and ten near the end.

Count all words of three or more syllables in these 30 sentences. If a word occurs more than once, count it more than once.

Take the nearest square root of this result and add 1 1/2.

Example: Words of 3 or more syllables in 1st ten sentences 8
2nd ten sentences 6
3rd ten sentences 5
Total 19

Nearest square to 19 is 16, square root of 16 is 4.
Add 1 1/2 to 4.
Approximate reading level of selection is 5 1/2.*

Of course, a given selection may be uneven in reading level, varying several grades, or it may gradually increase one or two grade levels from beginning to end. In such cases, it may be well to check several more samples from different places in the selection."

*For our purposes, if a selection came out to a half grade, we used a grade range as the level; e.g., 5-6 would be the grade range for the example above, which was calculated to be 5 1/2.

These suggestions, gleaned from various sources, were used for consistency and may be helpful in determining the basis for words and syllables when computing reading levels.

1. An abbreviation such as FTC (Federal Trade Commission) counts as 1 word, 1 syllable.
2. A hyphenated word is counted as one word. If in doubt, consult a dictionary. Soft-soap is 1 word, 2 syllables; soft-spoken is 1 word, 3 syllables.
3. Numbers are counted as words, e.g., in "January 3, 1950," 3 is counted as 1 word, 1 syllable; 1950 is counted as 1 word (nineteen-fifty), 4 syllables.
4. Compound words such as place names or person's names are counted as one word, e.g., New York, 1 word, 2 syllables; United States, 1 word, 4 syllables; van Loon, 1 word, 2 syllables.
CONSULTANTS

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Chicago Board of Education, Rm. 634
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Chicago, Illinois 60601

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Normal, Illinois 61761

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Zion-Benton Township High School, Dist. #126
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Zion, Illinois 60099

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Oak Park, Illinois 60302

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Mrs. Bettye Swanson
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Western Illinois University
Macomb, Illinois 61455

Mrs. Helen Walker
Home Economics Department
Champaign Central High School
610 W. University Avenue
Champaign, Illinois 61820
ILLINOIS CONSUMER ORGANIZATIONS

Attorney General of Illinois
500 South Second Street
Springfield, IL 62706

Attorney General of Illinois
Room 204
134 North LaSalle Street
Chicago, IL 60601

Better Business Bureau
430 North Michigan Avenue
Chicago, IL 60611

Commissioner, Department of Consumer Sales and Weights and Measures
121 North LaSalle Street
Chicago, IL 60602

Consumers Federation of Illinois
Room 1025
54 West Jackson Boulevard
Chicago, IL 60604

Federal Trade Commission
Chicago Office
55 East Monroe Suite 1437
Chicago, IL 60603

Illinois Information Service
Internal Revenue Service
35 East Wacker Drive
Chicago, IL 60601

Illinois Information Service
Internal Revenue Service
P.O. Box 1468
Springfield, IL 62705

Illinois Retail Merchants Association
33 South Wabash Avenue
Chicago, IL 60603

U.S. Department of Health, Education and Welfare
Public Health Service
Food and Drug Administration
Room 122
Post Office Building
433 West Van Buren Street
Chicago, IL 60607

U.S. Department of Housing
And Urban Development
17 North Dearborn Street
Chicago, IL 60602

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