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ABSTRACT

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

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# CONSUMER EDUCATION BIBLIOGRAPHY

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

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

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

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

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

*Virginia N. Knauer*

MRS. VIRGINIA KNAUER

Special Assistant to the President for Consumer Affairs  
and Chairman, President's Committee on Consumer Interests.

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# CONSUMER EDUCATION BIBLIOGRAPHY

Prepared for the President's Committee on Consumer Interests,  
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Irene Rogers, Coordinator of Adult Services

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## FOREWORD

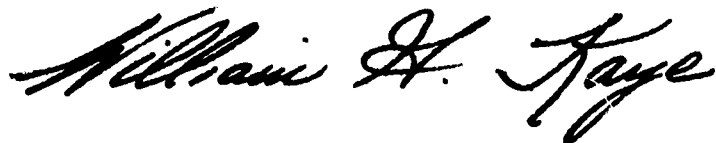
Consumer education gives an individual the knowledge and information to make intelligent choices in the marketplace.

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

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

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

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



WILLIAM G. KAYE,  
*Executive Director,*  
*President's Committee on Consumer Interests.*

April 1969.

## PREFACE

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

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

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



DAVID SCHOENFELD,  
*Director of Educational Services,<sup>1</sup>*  
*Consumers Union of U.S., Inc.*

APRIL 1969.

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

## INTRODUCTION

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

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

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

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

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

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

Dr. Thomas Brooks, University of Connecticut.

Robert Gibson, Executive Secretary, National Committee for Education in Family Finance.

Dr. Stewart Lee, Geneva College.

Dr. James Mendenhall, Consumers Union.

Dr. Edward J. Metzen, University of Missouri.

Dr. Ralph Reuter, Chairman, Metropolitan New York Consumers Council.

Mrs. Madalynne G. Schoenfeld, Coordinator of Children's Services, Yonkers Public Library.

GRINTON I. WILL, *Director,*  
*Yonkers Public Library.*

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## Consumer Classics

**American Chamber of Horrors:** *the truth about food and drugs.* Ruth de Forest Lamb, 1936. New York. Farrar-Rinehart. 418 p. \$2.50.  
Book, adult.

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

**The Backward Art of Spending Money.** Wesley Mitchell. 1937. New York. McGraw-Hill. 421 p. \$3.00.

Book, adult.

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

**Consumer Cooperation in America:** *democracy's way out.* Bertram B. Fowler. 1936. New York. Vanguard Press. 305 p. \$2.00.

Book, adult.

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

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

Book, adult.

**The Consumer Interest:** *a study in consumer economics.* Persia Crawford Campbell. 1949. New York. Harper. 660 p. \$2.75.

Book, adult.

Discusses the effect of World Wars I and II and the Depression on the American standard of living with forcefulness, objectivity, and sound analysis.



**The Consumer Movement: *what it is and what it means.*** Helen Laura Sorenson. 1941. New York. Harper. 245 p. \$2.50.

Book, adult.

Objective, comprehensive history of and guide to the consumer movement.

**The Decline and Rise of the Consumer: *a philosophy of consumer cooperation.*** 2d ed. Horace Meyer Kallen. 1946. New York. Packard & Co. (now Farrar, Straus). 484 p. \$4.00.

Book, adult.

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

**The Economic Effects of Advertising.** Neil Hopper Borden. 1942. Richard D. Irwin, Inc., 1818 Ridge Rd., Homewood, Ill. 60480. 988 p. \$5.00.

Book, adult.

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

**Economics and Ethics: *a study in social values.*** John Atkinson Hobson. 1929. Boston. Heath. 489 p. \$4.00.

Book, adult.

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

**Economics of the Household: *its administration and finance.*** Benjamin Richard Andrews. 1928. New York. Macmillan. 628 p. \$3.25.

Book, adult.

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

**The Education of the Consumer: *a study in curriculum material.*** Henry Harap. 1924. New York. Macmillan. 360 p. \$2.00.

Book, adult.

The specific aim of the title was to ascertain the objectives of education for American economic life with a special reference to the con-



sumption of food, shelter, fuel and clothing. The consumption habits of the American people and an evaluation of the same in the light of reliable standards of living comprise the major scope of the book.

**Guinea Pigs No More.** Joseph Brown Matthews. 1986. New York. Covici, Friede (now Crown Pub.). 811 p. \$2.00.

Book, adult.

Presents 75 then current examples of ways in which the consumer was cheated by sellers, advertisers, and manufacturers of foods, drugs, and other articles.

**The Jungle.** Upton Beall Sinclair. (First published in 1906.) 1966. New York. Heritage Press. 884 p. \$6.95.

Book, adult.

" . . . exposed not only the grossly unsanitary practices in the Chicago meat-packing industry, but also the sweatshop conditions in which its workers toiled. Arousing the public, the book led to the passage of the first Food and Drug Act."—NY Times obit. 11-26-68.

**100,000,000 Guinea Pigs: dangers in every day foods, drugs, and cosmetics.** Arthur Kallet and Frederick John Schlink. 1988. New York. Vanguard. 812 p. \$2.00.

Book, adult.

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

**Standards and Labels for Consumers' Goods.** Jessie V. Coles. 1949. New York. Ronald Press. 556 p. \$5.00.

Book, adult.

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

**Standardization of Consumers' Goods.** Jessie V. Coles. 1932. Ronald Press.

Book, adult.

**A Theory of Consumption.** Hazel Kyrk. 1923. Boston. Houghton Mifflin. \$2.50.

Book, adult.

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

**The Theory of the Leisure Class.** Thorstein Bunde Veblen. 1899. New York. Macmillan. (Modern Library, 1934, 404 p. \$2.45.)

Book, adult.

The classic of economic and social literature.

**The Tragedy of Waste.** Stuart Chase. 1925. New York. Macmillan. 296 p. \$2.50.

Book, adult.

How determined scientific effort can prevent economic waste in American life.

**Your Money's Worth: a study in the waste of the consumer's dollar.** Stuart Chase and Frederick John Schlink. 1927. New York. Macmillan. 285 p. \$2.00.

Book, adult.

Enlightening facts about many aspects of buying and selling and what may be done to protect the buyer.

## **Role of the Consumer—Impact of Consumers on the Economy and Influences of the Marketplace on Consumption**

**The Affluent Society.** John Kenneth Galbraith. 1958. Boston. Houghton Mifflin Co. 368 p. \$5.00.

Book, adult.

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

**The American Market of the Future.** Arno H. Johnson, and others. 1966. New York, N.Y. University Press. 138 p. \$3.50.

Book, adult.

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

**An Analysis of Research in the Negro Retail Food Market.** William Lincoln Hafner. 1965.

Booklet, adult.

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

**Area Differences in Living Costs.** Dec. 29, 1967. U.S. Dept. of Labor, Bureau of Labor Statistics. Supt. of Documents, GPO, Washington, D.C. 20402. 10 p.

Leaflet, adult.

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

**Better Deal for Ghetto Shoppers.** Frederick D. Sturdivant. March-April 1968. Harvard Business Review, Reprint Service, Soldiers Field, Boston, Mass. 02163. 10 p. Reprint \$1.00.

Magazine article, reprint; adult.

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

**Blue-Collar World: studies of the American worker.** Arthur B. Shostak and William Gomberg. 1965. Englewood Cliffs, New Jersey. Prentice-Hall. 622 p. \$8.95.

Book, adult.

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

**The Cautious Consumer.** Jane Kennedy. *Business Review*, Feb. 1968, 6 p. Federal Reserve Bank, Dallas, Texas 75222. Free.

Magazine article, adult.

A discussion of aggregate consumer expenditures.

**Changing American Market.** Fortune (Periodical). 1955. Garden City Books, 575 Madison Ave., New York, N.Y. 10022. 304 p. \$4.50.

Book, adult.

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

**Children as Consumers.** James U. McNeal. 1964. University of Texas, Bureau of Business Research, Austin, Texas 78712. 51 p. \$1.00.

Pamphlet, adult.

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

**Clothing for Urban Families: expenditure per member by sex and age, 1960-61.** 1967. BLS Bulletin 1556. U.S. Dept. of Labor, Bureau of Labor Statistics, Washington, D.C. 20210. Free.

Pamphlet, adult.

The peak spending period for both sexes was in the 18-24 year age group; for the girls it was \$255.17 per year, and for the fellows it was

\$184.52 per year. Those living in the northeast region of the U.S. spent the most.

**Clothing the Urban American Family: how much for whom?** Ann Erickson. *Monthly Labor Review*, Jan. 1968. 6 pp. Supt. of Documents, GPO, Washington, D.C. 20402. 75¢.

Magazine article, adult.

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

**Consumer Buying Indicators.** Series P-65, No. 21 of Current Population Reports, Feb. 28, 1968. Supt. of Documents, GPO, Washington, D.C. 20402. 15 p. 10¢.

Pamphlet, adult.

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

**Consumer Choice in the American Economy.** Carolyn Shaw Bell. 1967. New York. Random House. 429 p. \$8.50.

Book, adult.

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

**Consumer Demand in the United States, 1929-1970: analyses and projections.** Hendrik S. Houthakker and Lester D. Taylor. 1966. Harvard University Press, 79 Garden St., Cambridge, Mass. 02138. 214 p. \$6.00.

Book, adult.

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

**Consumer Dynamics in the Super Market: special report.** Reuben H. Donnelley Corp. and the Kroger Co. *Progressive Grocer* in 11 issues Oct. 1965-Sept. 1966. *Progressive Grocer*, 420 Lexington Ave., New York, N.Y. 10017. \$10.00 per year.

Magazine article, adult.



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

**Consumer Expenditures and Income:** *total United States, urban and rural, 1960-1961.* 1965. Supplement 1 to BLS Report No. 287-93 (USDA Report CES-15). U.S. Dept. of Labor, Bureau of Labor Statistics, Washington, D.C. 20210. Free.

Pamphlet, adult.

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

**Consumer Income.** Series P-60, No. 54, May 31, 1968. U.S. Dept. of Commerce. Supt. of Documents, GPO, Washington, D.C. 20402. 32 p.

Pamphlet, adult.

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

**The Consumer Price Index:** *technical notes, 1959-63.* 1967. Supt. of Documents, GPO, Washington, D.C., 20402. 84 p. 50¢.

Pamphlet, adult.

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

**The Consuming Public.** Grant S. McClellan. 1968. New York. H. W. Wilson. 219 p. \$3.50.

Book, adult.

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

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

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

**Influence of growth of corporate business enterprise on life structure of economic system. Brief history, definition of corporation.**

**The Diverse \$10,000-and-Over Masses.** Lawrence A. Mayer. *Fortune*, Dec. 1967, 6 p. Fortune, Time & Life Bldg., Rockefeller Center, New York 10020. \$1.50.

Magazine article, adult.

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

**Do You Know Your Economic ABC's.** Rev. ed. 1966. U.S. Dept. of Commerce, Office of Public Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. 40 p. 20¢.

Pamphlet, adult.

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

**U.S. Balance of Payments.** 1964. U.S. Dept. of Commerce, Office of Public Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. 44 p. 25¢.

Pamphlet, adult.

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

**Profits and the American Economy.** 1965. U.S. Dept. of Commerce, Office of Public Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. 46 p. 25¢.

Pamphlet, adult.

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

**Patents: spur to American progress.** 1965. U.S. Dept. of Commerce, Office of Public Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. 47 p. 25¢.

Pamphlet, adult.

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



**U.S. Economic Growth.** 1966. U.S. Dept. of Commerce, Office of Public Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. 51 p. 25¢.

Pamphlet, adult.

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

**Science and Technology for Mankind's Progress.** 1966. U.S. Dept. of Commerce, Office of Public Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. 46 p. 25¢.

Pamphlet, adult.

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

**Measurement—Pacemaker of American Economic Growth.** 1966. U.S. Dept. of Commerce, Office of Public Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. 31 p. 25¢.

Pamphlet, adult.

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

**International Trade: gateway to growth.** 1967. U.S. Dept. of Commerce, Office of Public Affairs. Supt. of Documents, GPO, Washington, D.C. 20402. 46 p. 25¢.

Pamphlet, adult.

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

**Economic Behavior of the Affluent.** Robin Barlow. 1966. Brookings Institution, 1775 Massachusetts Ave., NW., Washington, D.C. 20036. 285 p. \$6.75.

Book, adult.

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

**Expenditure Patterns of Low-Consumption Families.** BLS Report No. 238-10, July 1965. U.S. Dept. of Labor. Supt. of Documents, GPO, Washington, D.C. 20402. 20 p.

Pamphlet, adult.

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

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

Book, adult.

Based on special tabulations of data from the Bureau of Labor Statistics' Survey of Consumer Expenditures, 1960-61. The volume includes 145 pages of statistics and the rest is explanatory information.

**Free Men and Free Markets.** Robert Theobald. 1963. Clarkson N. Potter, Inc., 419 Park Ave. South, New York, N.Y. 10016. 203 p. \$5.00.

Book, adult.

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

**From Barter to Banking.** William W. Wade. 1967. New York. Macmillan. \$3.50.

Book, juvenile.

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

**Gauging How People Will Spend:** *Census Bureau's quarterly survey of Consumer Intentions.* *Business Week*, Oct. 21, 1967, p. 156-58. McGraw-Hill, Inc. 330 West 42nd St., New York, N.Y. 10036. \$1.00.

Magazine article, adult.

Explanation of a new forecast of consumer expenditures. For the economist and marketers.

**Ghetto Merchants: a study in deception.** Philip G. Schrag. *New Republic*, Sept. 7, 1968, 3 p. *New Republic*, 1244 19th St., N.W., Washington, D.C. 20036. 40¢.

Magazine article, adult.

Results of a study about low income groups and the market-place.

**Good Living Begins at \$25,000 a Year.** Jeremy Main. *Fortune*, May 1968, 7 p. Fortune, 540 Michigan Ave., Chicago, Ill. 60611. \$1.50. Magazine article, adult.

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

**Guess Who's Coming to Market.** *Sales Management*, May 1, 1968, pp. 44-46. *Sales Management: The Marketing Magazine*, 630 Third Ave., New York, N.Y. 10017.

Magazine article, adult.

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

**Home Goods: but what will they think of next?** Lawrence A. Mayer. *Fortune*, 1967, pp. 114-18; 139-40. *Fortune Magazine*, Time and Life Bldg., Rockefeller Center, New York, N.Y. 10020. \$1.50.

Magazine article, adult.

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

**Keeping our Money Healthy.** 1966. Federal Reserve Bank of New York, 33 Liberty St., New York, N.Y. 10045. Free.

Pamphlet, adult.

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

**Low Income Life Styles.** 1966. Lola M. Ireland. Dept. of Health, Education and Welfare, Div. of Research. Supt. of Documents, GPO, Washington, D.C. 20402. 86 p.

Booklet, adult.

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

**The Making of Economic Society.** Robert Heilbroner. 1962. Englewood Cliffs, N.J. Prentice-Hall. 241 p. \$4.95.

Book, adult.

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

**Marketing in the Low-Income Neighborhoods.** Charles S. Goodman. AMA Proceedings, *Changing Marketing Systems: Consumer Corporate and Government Interfaces*, ed. Reed Moyer, 1968.

Magazine article, adult.

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

**Markets of the Seventies; the Unwinding U.S. Economy.** Editors of Fortune. 1968. New York. Viking. 118 p. \$4.95.

Book, adult.

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

**Money Isn't Everything.** Kathlyn Gay. 1967. New York. Delacorte. \$2.95.

Book, juvenile.

A lively account of how personal economics fits into the national economy.

**The New Industrial State.** John Kenneth Galbraith. 1967. Boston. Houghton Mifflin. 427 p. \$6.95.

Book, adult.

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

**1967 Survey of Consumer Finances.** George Katona and others. 1968. Institute for Social Research, University of Michigan, P.O. Box 1248, Ann Arbor, Michigan 48106. 343 p. \$7.00.

Book, adult.

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

**Pilot Food Stamp Program: its effect on retail food store sales in Fayette County, Pa., and McDowell County, W. Va.** Agricultural Economic Report No. 29, Marketing Economics Div., U.S. Dept. of Agriculture, Washington, D.C. 20250. 10 p.

Leaflet, adult.

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

**Pilot Food Stamp Programs: impact on retail food store sales in Avoyelles Parish, La.** Agricultural Economic Report No. 55, Marketing Economics Div., U.S. Dept. of Agriculture, Washington, D.C. 20250. 7 p.

Leaflet, adult.

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

**Poor Pay More: consumer practices of low-income families.** David Caplovitz. 1968. The Free Press, 866 8rd Ave., New York, N.Y. 10022. 192 p. \$5.50.

Book, adult.

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

**Poverty American Style.** Herman P. Miller, ed. 1966. Wadsworth Pub. Co., Inc., Belmont, Calif. 94002. 304 p. \$3.95.

Book, adult.

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

**Poverty, Minorities, and Consumer Exploitation.** Fred D. and Wilhelm Sturdivant. *Southwestern Social Science Quarterly*, vol. 49, No. 3, Dec. 1968. Southwestern Social Science Assn., University of Texas, Austin, Texas 78712.

Magazine article, adult.

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

**A Primer on the Economics of Consumption.** Elizabeth W. Gilboy. 1968. New York. Random House. 112 p. \$1.95.

Booklet, adult.

Examines the forces which determine how American consumers spend their incomes.



**Readings on Money.** 1967. Federal Reserve Bank of Richmond, Richmond, Va. 28213. 59 p.

Pamphlet, young adult, adult.

Covers money supply, functions and kinds of money demand deposits, principal money lenders and a description of Federal Reserve System.

**Rich Man, Poor Man: the distribution of income in America.** Herman P. Miller. 1964. New York. Crowell. 260 p. \$4.95.

Book, adult.

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

**San Francisco Consumer Buying Plans and Economic Expectations: survey.** Roy C. Cave and W. J. Mason. 1965. San Francisco State College, Consumer Research Institute, 1600 Holloway Ave., San Francisco, Calif. 94132. 85 p. 50¢.

Pamphlet, adult.

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

**Some Concepts Essential to a Basic Understanding of Economics.** Feb. 1964. South-Western Publishing Co., New Rochelle, N.Y. 10802. 41 p.

Pamphlet, adult.

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

**Standards We Raise: the dynamics of consumption.** Paul Myer Mazur. 1953. New York. Harper. 173 p. \$2.50.

Book, adult.

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

**The Story of Checks.** 1966. Federal Reserve Bank of New York, 38 Liberty St., New York, N.Y. 10045. 20 p.

Pamphlet, young adult.

Comic book. Uses of and the historical development of checks presented. Summary and glossary of terms included.

**Survey of Current Business.** Monthly. C 48.8: U.S. Dept. of Commerce. Supt. of Documents, GPO, Washington, D.C. 20402. (Sub.) \$6.00 per year. 45¢ single copy.

Magazine, adult.

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

**Welcome to the Consumption Community.** Daniel J. Boorstin. *Fortune* Sept. 1, 1967, pp. 118-20; 131-6. Fortune Magazine, Time and Life Bldg., Rockefeller Center, New York, N.Y. 10020. \$1.50.

Magazine article, adult.

Explanation of the United States as a consumption community.

**Who Is the Consumer?** *Consumer Bulletin*, Feb. 1968, 3 p. Consumer Bulletin, Washington, N.J. 07882. 50¢.

Magazine article, adult.

This editorial does much to give the reader the orientation of Consumers' Research.



## **Consumer Behavior—Factors That Motivate and Stimulate Consumers**

### **A. Internal Influences—Status, Prestige**

**Anticipations and Purchases:** *an analysis of consumer behavior.* F. Thomas Juster. 1964. National Bureau of Economic Research, 261 Madison Ave., New York, N.Y. 10016. 303 p. \$6.50.

Book, adult.

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

**Competition and Human Behavior.** Chester R. Wasson and others. 1968. New York. Appleton-Century-Crofts. 173 p. \$2.95.

Book, adult.

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

**Consumer Attitudes and Frustrations in Shopping.** Charles J. Collazzo. 1965. Retail Research Institute, Greeley Square Building, 100 W. 31st St., New York, N.Y. 10001. 148 p. \$10.00.

Book, adult.

A study of consumer frustrations.

**Consumer Behavior.** Lincoln H. Clark and J. B. Carney, eds. 1958. New York. Harper. 469 p. \$6.50.

Book, adult.

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

**Consumer Behavior.** James F. Engel and others. 1968. New York. Holt, Rinehart and Winston. 652 p. \$12.95.

Book, adult.

Comprehensive analysis of consumer motivation and behavior. Three

areas stressed: critical analyses of relevant evidence; generalizations drawn from the evidence; and pinpointing of areas of needed research.

**Consumer Behavior and the Behavioral Sciences: theories and applications.** Stuart Henderson Britt. 1966. New York. John Wiley & Sons. 592 p. \$9.95.

Book, adult.

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

**Consumer Self-Concept, Symbolism and Market Behavior: a theoretical approach.** Edward L. Grubb and Harrison L. Grathwohl. *Journal of Marketing*, Oct. 1967, 6 p. American Marketing Assn., 230 No. Michigan Ave., Chicago, Ill. 60601. \$3.00

Magazine article, adult.

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

**Dimensions of Consumer Behavior.** James U. McNeal. 1965. New York. Appleton-Century-Crofts. 310 p. \$3.95.

Book, adult.

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

**Hidden Persuaders.** Vance Packard. 1957. New York. D. McKay Co. 275 p. \$6.50.

Book, adult.

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

**Judging Quality by Price, Snob Appeal, and the New Consumer Theory.** Roger E. Alcala and others. 1966. Clearinghouse for Federal Scientific and Technical Information, Springfield, Va. 22151. 18 p. \$3.00.

Pamphlet, adult.

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

**The Mass Consumption Society.** George Katona. 1964. New York. McGraw-Hill. 343 p. \$7.95.

Book, adult.

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

**Handbook of Consumer Motivations.** Ernest Dichter. 1964. New York. McGraw-Hill. 486 p. \$10.00.

Book, adult.

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

**Household Decision-Making.** Nelson N. Foote, ed. 1961. New York, N.Y. University Press. 349 p. \$6.50.

Book, adult.

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

**Mores in Consumer Behavior.** Frederick A. Webster. *Atlanta Economic Review*, Dec. 1967, 3 pp. Atlanta Economic Review, School of Bus. Admin., Georgia State College, 33 Gilmer St., S.E., Atlanta, Ga. 30303. Free.

Magazine article, adult.

A relatively brief discussion of motivations and needs, culture,

group identification and conformity, marketing leaders and group influence, and social classes and status symbols influencing consumer behavior.

**The Powerful Consumer.** George Katona. 1960. New York, McGraw-Hill. 276 p. \$6.50.

Book, adult.

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

**Purchasing Behavior and Personal Attributes.** William F. Massy and others. 1968. University of Pennsylvania Press, 3729 Spruce St., Philadelphia, Pa. 19104. 174 p. \$5.95.

Book, adult.

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

**Risk Taking and Information Handling in Consumer Behavior.** Donald F. Cox, ed. 1967. Division of Research, Harvard Business School, Boston, Mass. 02163. 667 p. \$10.00.

Book, adult.

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

**Shopping Center Versus Downtown: a motivation research on shopping habits and attitudes in three cities.** Christen Tonnes Jonassen. 1955. Ohio State University, Bur. of Business Research, 1775 S. College Road, Columbus, Ohio 43210. 170 p. \$3.50.

Book, adult.

Thorough study on shopping habits in three widely separated and diverse cities: Seattle, Washington; Houston, Texas; and Columbus, Ohio.

**Social Class and Life Cycle as Predictors of Shopping Behavior.** Stuart U. Rich and Subhash C. Jain. *Journal of Marketing Research*, Feb. 1968, 9 pp. Journal of Marketing Research, 230 N. Michigan Ave., Chicago, Ill. 60601. \$3.50; reprint \$1.00.

Magazine article, adult.

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

**The Spenders.** Steuart Henderson Britt. 1960. New York, McGraw-Hill. 293 p. \$4.95.

Book, adult.

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

**The Status Seekers.** Vance Packard. 1959. New York, McKay. 376 p. \$6.50.

Book, adult.

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

**The Strategy of Desire.** Ernest Dichter. 1960. Garden City. Doubleday. 314 p. \$3.95.

Book, adult.

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

**A Study of the Influence of Image Congruence on Consumer Choice.** Al E. Birdwell. *Journal of Business*, Jan. 1968, 13 p. Univ. of Chicago Press Journals, Journal of Business, 5836-46 Greenwood Ave., Chicago, Ill. 60637. \$2.75.

Magazine article, adult.

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



**Understanding Consumer Behavior.** Martin Myer Grossack, ed. 1964. The Christopher Publishing House, 1140 Columbus Ave., Boston, Massachusetts 02120. 325 p. \$6.50.

Book, adult.

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

**The Waste Makers.** Vance Packard. 1960. New York. David McKay Co. 340 p. \$4.50.

Book, adult.

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

**When You Gamble—You Risk More Than Your Money.** Gordon H. Cole and Sidney Margolius. Public Affairs Pamphlet No. 354. 1968. Public Affairs Pamphlets, 381 Park Ave. South, New York, N.Y. 10016. 20 p. 25¢ single copy.

Pamphlet, adult.

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

**Why People Buy: *motivation research its successful application.*** Louis Cheskin. 1959. Liveright Pub. Corp., 386 Park Ave. South, New York, N.Y. 10016. 319 p. \$5.95.

Book, adult.

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

**The Why of Fashion.** Karlyne Anspach. 1967. Iowa State University Press, Ames, Iowa 10010. 378 p. \$9.50.

Book, adult, young adult.

The patterns of consumer behavior as to fashion in clothing are discussed as "A Social Need," "An Economic Good," and "A Reflection of American Life."

## **B. External Influences—Advertising, Promotion, Information**

**Acceptance of New Food Products by Supermarkets.** Neil H. Borden, Jr. 1968. Division of Research, Harvard Business School, Boston, Mass. 02163. 227 p. \$5.50.

Book, adult.

Examines a number of case studies on the introduction of new products into supermarkets by food manufacturers.

**Advertising Age.** Weekly. Advertising Age, 740 N. Rush St., Chicago, Ill. 60611, \$6.00 per year.

Magazine, adult.

Trade journal describes itself as the "national newspaper of marketing" on advertising from the advertisers' point of view. There are frequent items concerning the Food and Drug Administration, the Federal Trade Commission, the Federal Communications Commission and the Antitrust Division of the Department of Justice.

**Advertising and Competition.** Jules Backman. 1967. New York. New York University Press. 239 p. \$5.00.

Book, adult.

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

**Advertising in a Free Society.** Ralph Harris and Arthur Seldon. 1959. Institute of Economic Affairs, 7 Hobart Place, London, SW1. 18s (@ \$2.04).

Book, adult.

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

**Advertising in America: the consumer view.** Raymond A. Bauer and others. 1967. Division of Research, Harvard Graduate School of Business Administration, Boston, Mass. 02163. 474 p. \$9.00.

Book, adult.

Attempt to categorize the consumer's reaction to advertisements. Detailed study.



**Advertising: reaching vast Negro market.** *New York Times*, Sept. 12, 1965. Business and Financial Section, New York Times, 229 W. 43rd St., New York, N.Y. 10036.

Newspaper article, adult.

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

**Brand Strategy in United States Food Marketing.** William Applebaum and Ray A. Goldberg. 1967. Div. of Research, Graduate School of Business, Harvard University, Soldiers Field, Boston, Mass. 02163. 86 p. \$2.00.

Book, adult.

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

**British Government and Advertising.** Stanley E. Cohen. *Advertising Age*, Jan. 1, 1968, 4 p. Advertising Age Publications, Inc., 740 Rush St., Chicago, Ill. 60611. 25¢.

Magazine article, adult.

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

**Competition for Consumers: a study of the changing channels of distribution.** Christina Fulop. 1965. Transatlantic Arts, Inc., 565 5th Ave., New York, N.Y. 10017. 323 p. \$8.25.

Book, adult.

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

**Due to Circumstances Beyond Our Control.** Fred W. Friendly. 1967. New York. Random House, 325 p. \$6.95.

Book, adult.

"Because television can make so much money doing its worst it cannot afford to do its best." This paradox summarizes the dilemma

of commercial television today. Friendly recounts how profit determines to a great deal what goes on television. The impact of the advertising dollar in controlling television is awesome.

**Ethics for Today.** 4th ed. Harold Hooper Titus and Morris Keeton. 1966. American Book Co., 55 5th Ave., New York, N.Y. 10003. 573 p. \$7.00.

Book, adult.

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

**Ethics of Advertising.** Frank Patrick Bishop. 1949. Robert Hale, 18 Bedford Square, London, W. C. 1. 255 p. 10s 6d.

Book, adult.

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

**The Golden Fleece: *selling the good life to Americans.*** Joseph J. Seldin. 1963. New York. Macmillan. 305 p. \$5.95.

Book, adult.

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

**How to Predict What People Will Buy.** Louis Cheskin. 1957. Live-right Publishing Corp., 386 Park Ave. South, New York, N.Y. 10016. 241 p. \$5.00.

Book, adult.

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

**The Intelligent Buyer and the Telltale Seller.** Dexter Masters. 1966. New York. Knopf. 252 p. \$5.95.

Book, adult.

Most of this text appeared in *The Intelligent Buyer's Guide to Sellers* 1965 by Consumers Union. A great many changes and addi-

tions have been made throughout. Buyers will learn much about selling and sellers of advertising and advertisers and about the "hard-sell" commercialism of today.

**Is There Really an Antitrust Case Against Advertising?**  
William N. Leonard. *Challenge*, May-June 1967, 5 p. *Challenge*, 475 5th Ave., New York, N.Y. 10017. \$1.00.

Magazine article, adult.

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

**Madison Avenue, U.S.A.** Martin Mayer. 1958. New York. Harper. 332 p. \$4.95.

Book, adult.

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

**Myths of the Market Place.** 1967. Advertising Women of New York, Suite 570, Hotel Commodore, New York, N.Y. 10017. 24 p. Free.

Pamphlet, adult.

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

**On Knowing the Consumer.** Joseph W. Newman. 1966. New York. John Wiley & Sons, Inc. 248 p. \$6.95.

Book, adult.

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

**Reality in Advertising.** Rosser Reeves. 1961. New York. Alfred A. Knopf. 153 p. \$3.95.

Book, adult.

Manual for advertising people and the businessman, especially copy-writers and advertising managers. Controversial statement of the operating principles of one large advertising agency.

**The Role of Advertising: a book of readings.** Charles Harold Sandage and Vernon R. Fryburger, eds. Richard D. Irwin, 1818 Ridge Rd., Homewood, Ill. 60430. 499 p. \$7.00.

Book, adult.

42 writers representing a wide range of skills and occupations analyze the role of advertising in the economy.

**Secrets of Marketing Success.** Louis Cheskin. 1967. New York. Simon and Schuster. 278 p. \$5.95.

Book, adult.

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

**Taken at the Flood: the story of Albert D. Lasker.** John Gunther. 1960. New York. Harper. 368 p. \$5.00.

Book, adult.

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

**Wooing the "Dimply, Pimply."** Education Service Bureau, Consumers Union, 256 Washington St., Mt. Vernon, New York 10550. 4 p. Leaflet, young adult.

A unique descriptive piece done on the booming teenage market. Reprint from the New York Times Magazine, Sunday, June 5, 1966.

## **Agencies and Organizations—Services to Consumers**

### **A. Government—Services Including Legislation**

**About the People Who Run Your City.** Shirlee Newman and Diane Sherman. 1968. Children's Press, Inc., 1224 W. Van Buren St., Chicago, Ill. 60607. \$2.50.

Book, juvenile.

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

**Actions by the Subcommittee on Consumer Affairs re H.R. 11601, the Consumer Credit Protection Act.** *Congressional Record*, daily ed. Oct. 4, 1967 pp. H12997-H18004. Available in public libraries.

Periodical, adult.

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

**Annual Report of the Federal Trade Commission—1967.** 1968. Supt. of Documents, GPO, Washington, D.C., 20402. 118 p. 50¢.

Booklet, adult.

"Combating Deception of the Consumer" is the important chapter. Other chapters discuss other activities of the FTC which render assistance to the consumer.

**Assignment—Weights and Measures.** 1957. U.S. Department of Commerce, National Bureau of Standards.

Film, 16mm, color, sound, 18 min. Juvenile.

What an inspector of weights and measures does and where his standards come from.



**British Government and Advertising:** *consumer movement works for product safety, standards.* Stanley Cohen. *Advertising Age*, Dec. 18, 1967, 3 p. Advertising Publications, Inc., 740 Rush St., Chicago, Ill. 60611. 25¢.

Magazine article, adult.

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

**Can Betty Furness help the Consumer?** *Consumer Reports*, vol. 32, May 1967, pp. 256-8. Consumers Union of U.S., Inc., 256 Washington St., Mt. Vernon, N.Y. 10550.

Magazine article, adult.

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

**The City and its People.** Alvin Schwartz. 1967. New York. Dutton. \$3.95.

Book, juvenile.

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

**Complaints from the People.** *U.S. News and World Report*, Jan. 22, 1968, 4 p. U.S. News and World Report, 2300 N St., N.W., Washington, D.C. 20037. 50¢.

Magazine article, adult.

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

**Congress and Consumer Protection Proposals: Pro and Con.** *Congressional Digest*, March 1968. 30 p. Congressional Digest Corp., 3231 P St., N.W., Washington, D.C. 20007. \$1.25.

Magazine article, adult.

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

**Congress Probes Door-to-Door Selling.** *Sales Management*, Nov. 20, 1967. Sales Management, 630 3rd Ave., New York, N.Y. 10017. 3 p. 75¢.

Magazine article, adult.

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

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

Pamphlet, adult.

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

**Consumer Information Responsibilities of the Federal Government:** *hearings before a subcommittee of the Committee on Government Operations House of Representatives.* 90th Congress, Second Session. June 27, 28, July 25, 1967. 1968. Supt. of Documents, GPO, Washington, D.C. 20402. 238 p.

Booklet, adult.

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

**Consumer Protection Legislation for the District of Columbia:** *hearings before the Subcommittee on Business and Commerce of the Committee on the District of Columbia United States Senate.* 90th Congress, First and Second Sessions. Dec. 5, 12, 13, 1967; Jan. 30, 31, Feb. 1, 1968. 1968. Supt. of Documents, GPO, Washington, D.C. 20402. 295 p.

Booklet, adult.

Testimony heard to determine need for Senate bills S316, S2589, S2590, and S2592.

**Consumer Protection Sources.** n.d. Printed originals—Cat. No. 4284, 3M Company, Visual Products Division.

Transparency. Juvenile.

Citing examples of agencies, groups, laws and standards that protect the health of the consumer.

**Consumers All: the Yearbook of Agriculture 1965.** USDA, Supt. of Documents, GPO, Washington, D.C. 20402. 496 p. \$2.75.

Book, adult.

Emphasizes the contribution of the Dept. of Agriculture to consumer welfare. Ten major sections are: Houses, Furnishings, Equipment, Finances, Safeguards, Plants, Outdoors, Activities, Clothing, Food.

**A Consumer's Guide to USDA Services.** USDA Miscellaneous Publication No. 959, rev. June 1966. Superintendent of Documents, GPO, Washington, D.C. 20402. 49 p. 20¢.

Pamphlet, adult.

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

**Consumer's Handbook.** n.d. Consumer Division, Food and Drug Directorate, Tunney's Pasture, Ottawa 3, Canada. 26 p. Free.

Booklet, adult.

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

**The Dark Side of the Marketplace: the plight of the American consumer.** Warren G. Magnuson and Jean Carper. 1968. Englewood Cliffs, N.J. Prentice-Hall. 240 p. \$5.95.

Book, adult.

The major areas discussed are credit abuses and hazardous products.

**Directory of Government Agencies Safeguarding Consumer and Environment.** 1968. Serina Press, 70 Kennedy St., Alexandria, Va. 22305. 141 p. \$4.95.

Book, adult.

Lists state and federal agencies and officials concerned with foods, drugs, drug abuse control, meats, pesticides, fraud and deceptive practices, air pollution control, water pollution control, mail fraud and alcoholic beverages. Lists city and county agencies concerned with air pollution, private groups concerned with water pollution and private consumer organizations. It is a convenient listing of agencies, officials and addresses involved in the areas mentioned above.

**Economic Report of the President; Together With the Annual Report of the Council of Economic Advisers.** 1969. Supt. of Documents, GPO, Washington, D.C. 20402. 332 p. \$1.50.

Book, adult.

A compendium of past, present and future economic policy. On page 26, the President states "I hope that this Congress will go down in history as the consumer-conscious Congress."

**The Federal Basis for Weights and Measures.** National Bureau of Standards Circular 593. Ralph W. Smith. Supt. of Documents, GPO, Washington, D.C. 20402. 23 p. 30¢.

Pamphlet, adult.

Presents an historical review of Federal legislative efforts, statutes, and administrative action in the field of weights and measures. This is a concise and authoritative summary of legislative action and inaction from 1776 to 1956.

**FDA Papers.** Monthly, except combined July-August; December-January issues. Supt. of Documents, GPO, Washington, D.C. 20402. \$5.50 a year.

Magazine, adult

The official magazine of the Food and Drug Administration.

**FDA Papers.** Special Issue. June 1968. Supt. of Documents, GPO, Washington, D.C. 20402. 60¢.

Magazine, adult.

The 30th anniversary issue of the Food and Drug Administration presented in the FDA monthly magazine, presents much historical perspective of the FDA.

**Food, Drug, Cosmetic Law Journal.** Monthly. Commerce Clearing House, Inc., 4025 W. Peterson Ave., Chicago, Ill. 60646. \$20 per year.

Periodical, adult.

Published in association with the Food and Drug Law Institute, this Journal records the progress of the law in the field of food, drugs and cosmetics, and provides constructive discussion of the law, according to the highest professional standards. In conjunction with *FDA Papers*, this Journal would keep one well informed concerning food, drug, and cosmetic law, its administration and enforcement.

**Government at Work.** Rebecca Schull. 1968. Sterling Publishing Co., Inc., 419 Park Ave. S., New York, N.Y. 10016. \$3.95.

Book, juvenile.

Discusses the work of many federal government agencies which assist the consumer, such as the Department of Commerce, the Food and Drug Administration.

**A Guide to Federal Consumer Services.** 1967. President's Committee on Consumer Interests. Supt. of Documents, GPO, Washington, D.C. 20402. 140 p. 75¢

Booklet, adult.

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

**How the FDA Works for You.** FDA Publication No. 1 January 1968. Food and Drug Administration, U.S. Dept. of Health, Education and Welfare. Supt. of Documents, GPO, Washington, D.C. 20402. 16 p. Free.

Pamphlet, adult.

Discusses the FDA's mission, organization and work.

**Is "Protecting Consumers" a Better Campaign Tactic than Kissing Babies?** *Consumer Bulletin*, Oct. 1968, 2 p. Consumers' Research, Washington, N.J. 07882. 50¢.

Magazine article, adult.

This editorial tells "all" that is wrong with the action of the government to protect the consumer.

**Legal Protection for the Consumer.** Paul Crown. 1963. Oceana Publications, Inc., Dobbs Ferry, N.Y. 10522. 94 p. \$3.00.

Booklet, adult.

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



**Marketing Information Guide.** Monthly. Dept. of Commerce, Business and Defense Services Administration, Marketing Div. Supt. of Documents, GPO, Washington, D.C. 20402. Annual subscription \$2.00, single copy 15¢.

Pamphlet, adult.

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

**Monthly Review.** Monthly. Food Inspection Div., Michigan Dept. of Agriculture, Lewis Cass Building, Lansing, Mich. 48913.

Magazine, adult.

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

**Organization and Functions of the President's Committee on Consumer Interest and the Consumer Advisory Council.** *Federal Register*, Sept. 7, 1967, 2 p. Supt. of Documents, GPO, Washington, D.C. 20202. 15¢.

Magazine article, adult.

A concise statement of the functions and structure of these two government organizations.

**Our American Government Today.** Edith E. Starrat and Morris Lewenstein. 1958. Englewood Cliffs, New Jersey. Prentice-Hall. \$6.20.

Book, juvenile.

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

**Our Federal Government: how it works.** Patricia Acheson. 1958. New York. Dodd, Mead. \$3.00.

Book, juvenile.

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

**The President's Committee on Consumer Interests: a summary of activities 1964-1967.** 1967. President's Committee on Consumer Interests, Executive Office Building, Washington, D.C. 20506. 61 p. Free.

Pamphlet, adult.

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

**Programs and Services—United States Dept. of Health, Education, and Welfare.** 1966. Supt. of Documents, GPO, Washington, D.C. 20402. 374 p. \$2.00.

Book, adult.

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

**Protection of Consumers in West Virginia.** Donald E. Hayhurst. 1959. Morgantown, W. Va. Bureau for Government Research, West Virginia University. 43 p. Free.

Pamphlet, adult.

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

**A Reference Book of State Services to the Consumer Provided by New York State Government Departments.** n.d. New York State Dept. of Commerce, 112 State St., Albany, N.Y. 12207. 12 p. Free.

Pamphlet, adult.

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

**Report of the 51st National Conference on Weights and Measures 1966.** Misc. Publication 290. U.S. Dept. of Commerce, National Bureau of Standards. Supt. of Documents, GPO, Washington, D.C. 20402. \$1.00 per year.

Pamphlet, adult.

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

**Science and Consumers.** Agricultural Information Bulletin No. 322. 1967. Supt. of Documents, GPO, Washington, D.C. 20402. 16 p. 25¢.

Pamphlet, adult.

Subtitle: "The Story of How Agricultural Research Serves You." Presents somewhat superficially the USDA's contribution to the consumer's welfare.

**Service: USDA'S Report to Consumers.** USDA. May 1968. Office of Information, Washington, D.C. 20250. 4 p. Free.

Folder, adult.

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

**Symposium on Consumer Protection.** Vol. 64 #7, May 1966. The Michigan Law Review Association, University of Michigan Law School, Hutchins Hall, Ann Arbor, Mich. 48104. 272 p. \$2.50.

Magazine article, adult.

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

**This is USDA'S Consumer and Marketing Service.** Federal-State Relations Group, Technical Services Division, U.S. Dept. of Agriculture, Consumer and Marketing Service, Washington, D.C. 20250. 32 p.

Pamphlet, adult.

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

**The United States Department of Commerce.** John Upton Terrell. 1966. Meredith Press, 1716 Locust St., Des Moines, Iowa 50303. \$3.50.

Book, juvenile.

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

**To Protect the Consumer Interest.** Lyndon Baines Johnson. Feb. 6, 1968. White House, Washington, D.C. 20500. 9 p.

Leaflet, adult.

In this Consumer Message to Congress the President outlined The Record of Progress and A New Program for 1968.

**What FDA Does for the Food Shopper.** 1968. Maurine B. Neuberger. Food and Drug Administration, Washington, D.C., 20204. 11 p. Free.

Pamphlet, adult.

An address by the FDA consultant on consumer relations at the Conference on Food in Los Angeles, Calif., Jan. 31, 1968.

**Where the Job is Done.** 1966. Consumer Council, 3 Cornwall Terrace, London NW1, England, 8 pence (about 8¢).

Folder, adult.

A reference guide which lists and describes consumer organizations and government departments which have responsibilities for consumer affairs in England. Addresses are included.

### B. Private

**Better Business Bureau Alters Approach.** *New York Times*, Oct. 10, 1967. Business and Finance Section, New York Times, 229 W. 43rd St., New York, N.Y. 10036.

Newspaper article, adult.

Describes various ways the B.B.B. is providing help for the disadvantaged poor before they purchase.

**The Better Business Bureau Story:** *you are the victim.* n.d. See your local Better Business office. 8 p. Free.

Pamphlet, adult.

Short, adequate description of the goals of the Better Business Bureaus. Also available on a free loan basis is a 27½ min. color film.

**Business Week.** Weekly. McGraw-Hill, Inc. 330 W. 42nd St., New York, N.Y. 10036. \$10.00 per year.

Magazine, adult.

Contains short but informative articles especially about consumer expenditures surveys.

**Complete Information About HFC's Money Management Program.** 1967. Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Ill. 60601. 6 p. Free.

Leaflet, adult.

Annotated listing of materials available from the Institute. Includes order blanks.

**Consumer Bulletin. Monthly.** Consumers' Research, Inc., Washington, N.J. 07882. \$5.00 per year; annual edition \$7.00.

Magazine, adult, young adult.

Started in 1929, Consumers' Research was the first consumer-financed testing agency in the United States. Products are rated as recommended, intermediate, or not recommended.

**Consumer Reports. Monthly.** Consumers Union of U.S., Inc., 256 Washington St., Mount Vernon, New York 10550. 50¢ per copy (special school rate available); annual issued in Dec., \$1.95.

Magazine, adult, young adult.

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

**The Consumer Research Institute of the Grocery Manufacturing Industry.** 205 E. 42d St., New York, N.Y. 10017.

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

**The Consumer's Manifesto.** Mario Pei. 1960. New York. Crown Publishers. 111 p. \$2.50.

Booklet, adult.

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

**Consumers Try to Organize.** *Business Week*, Nov. 11, 1967, p. 56. McGraw-Hill, Inc., 330 W. 42nd St., New York, N.Y. 10036. \$1.00.

Magazine article, adult.

Discusses the formation of the Consumer Federation of America.

**Consumers Union Puts on Muscle.** *Business Week*, Dec. 23, 1967, pp. 84-6. McGraw-Hill, 330 West 42nd St., New York, N.Y. 10036. 50¢.

Magazine article, adult.



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

**Consumers Voice: *let the seller beware.*** Monthly. Consumers Education & Protective Assoc., 6048 Ogontz Ave., Philadelphia, Pa. 19141. \$8.00 per year.

Article, adult.

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

**Dollars and Decisions.** Faith Prior. *Alumni Magazine*, Feb. 1966, 2 p. Alumni Magazine, University of Vermont, Burlington, Vt. 15401. Magazine article, adult.

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

**Everybody's Money: *a magazine for credit union members.*** Quarterly. CUNA International, Inc., Everybody's Money, Box 481, Madison, Wisc. 53201. Subscriptions to credit unions in quantities of 50 or more at 25¢ per member.

Magazine, adult.

Sample issue covers everything from employment agencies to how to buy a spool of thread.

**Farm to Factory.** Gilbert C. Fite. 1965. Univ. of Missouri Press, 108 Swallow Hall, Columbia, Mo. 65201. 288 p. \$6.00.

Book, adult.

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

**Fortune Magazine.** Monthly. Time & Life Bldg., Rockefeller Center, New York 10020. \$1.50 per copy.

Magazine, adult.

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

**Journal of Consumer Affairs.** Semi-annually. Council on Consumer Information, 15 Gwynn Hall, University of Missouri, Columbia, Mo. 65202. \$6.00 per year includes the Journal, the *CCI Newsletter* and the Report of the Annual CCI Conference. Single copy \$2.50.

Magazine, adult.

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

**Journal of Home Economics.** Monthly September-June. American Home Economics Association, 1600 20th St., N.W., Washington, D.C. 20009. \$10.00 per year.

Magazine, adult.

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

**Journal of Marketing.** Quarterly. The American Marketing Association, 280 North Michigan Ave., Chicago, Ill. 60601. \$10.00 per year.

Magazine, adult.

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

**The Machinist.** Trade union weekly paper of the International Association of Machinists, 1300 Connecticut Ave., N.W., Washington, D.C. 20036. Free to members.

Periodical, adult.

Has a column for consumers, by Sidney Margolius.

**National Consumer's League Records.** 1968. Photoduplication Service, Library of Congress, Dept. C-135, Washington, D.C. 20540. \$80 for a positive microfilm copy on three reels.

Microfilm, adult.

This record of the NCL covers the years 1898-1952, and includes the Minutes of the Executive Committee, Board of Directors, and Annual Meetings.

**The New Republic. Weekly.** The New Republic, 1244 19th St., N.W., Washington, D.C. 20036. 35¢.

Magazine, adult.

Opinions and comments about government's role in the protection of the consumer.

**Newsletter, Council on Consumer Information.** Published nine times a year Sept. thru May by Council on Consumer Information, 15 Gwynn Hall, University of Missouri, Columbia, Mo. 65201. Membership in the Council includes the Newsletter.

Periodical, adult.

Contains Council business, news of the other consumer oriented organizations, government and the consumer and items of general interest to the consumer. Section-For Your Consumer Library is comprehensive and helpful.

**Of Consuming Interest.** Monthly. Federal-State Reports, Barr Bldg., Washington, D.C. 20006. \$24.00 per year.

Magazine, adult.

An 8-page monthly publication, first issued October 1967. Designed to keep business informed about consumer-related activities in Government and industry. Included is a status report of important legislation and pending regulations.

**Report on Local British Groups.** 1967. Consumers Union of U.S., Inc., 256 Washington St., Mt. Vernon, N.Y. 10550. 10 p. Free.

Leaflet, adult.

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

**Strawberries With Cream.** Co-op League of the United States. Modern Talking Pictures Service, Inc., 927 19th St., N.W., Washington, D.C. 20006. Free loan, borrower pays postage.

Film, 16 min., color. Grades 10-12.

Primitive boy discovers a new source of food. Briefly discusses man's need for cooperation as a basis for Modern Co-ops.

**The 30th . . . a Year to Remember.** *Consumer Reports*, vol. 31, Nov. 1966, pp. 571-3. Consumers Union, 256 Washington St., Mt. Vernon, New York 10550. 50¢.

Magazine article, adult.

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

**U.S. Consumer.** Biweekly. Consumer News, Inc. 601 National Press Building, Washington, D.C. 20004. 4 p. \$4.50 per year.

Folder, adult.

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

**Who Speaks for the Consumer Now?** *Changing Times, The Kiplinger Magazine*, July 1967, pp. 41-4. The Kiplinger Washington Editors, Inc., Editors Park, Md. 20782. \$6.00 per year.

Magazine article, adult.

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

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

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

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

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

American Dental Association  
211 East Chicago Ave.  
Chicago, Ill. 60611

American Federation of Labor-Congress of Industrial Organizations  
Industrial Union Department  
815 Sixteenth St., N.W.  
Washington, D.C. 20206

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

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

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

Association Films  
1621 Dragon St.  
Dallas, Tex. 75207

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

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

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

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

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

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

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

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

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

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



**Information, Journal of Consumer Affairs, Annual Report of its Conference.**

**CUNA International**  
Box 481  
Madison, Wis. 58701

**Food and Drug Administration**  
See local phone book under  
U.S. Government, Dept of  
Health, Education, and  
Welfare, Food and Drug  
Administration Regional  
Office

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

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

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

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

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

**National Canners Associa-  
tion**  
Consumer Service Division  
1133 20th St., N.W.  
Washington, D.C. 20036

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

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

**J. C. Penney Co., Educational and Consumer Relations, 1301 Ave.  
of the Americas, New York, N.Y. 10019.**  
Consumer buying series on clothing.

**Procter and Gamble, 301 E. 6th Street, Cincinnati, Ohio 45202.**  
Films on consumer education. Limited quantity available.

## **Money Management—Aids to Personal and Family Financial Planning**

### **A. Planning and Decisionmaking**

**The Complete Estate Planning Guide.** Robert Brosterman. 1964. New York. McGraw-Hill. 327 p. \$7.95.

Book, adult.

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

**Directing Your Dollars.** 1956. Educational Division, Institute of Life Insurance. Association Films, Inc., 600 Madison Ave., New York, N.Y. 10017. Free loan basis, borrower pays return postage. \$3.00 per film strip.

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

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

**A Discussion of Family Money, How Budgets Work and What They Do (305).** 1966. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. Free.

Booklet, adult.

Basic money management principles for the established family.

**Family Finance: a study in the economics of consumption.** rev. 2d ed. Howard French Bigelow. 1953. Philadelphia. Lippincott. 502 p. \$7.50.

Book, adult.

Statistical data considerably revised from the 1936 edition. Standard college text on budget planning which offered down-to-earth information and guidance for householders.

**Family Finances.** 1965. National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036.

Film. Juvenile.

A three-film teaching unit from the Living American Economy Series developed for the elementary grades.

**A Guide to Federal Estate and Gift Taxation.** Dec. 1967. Supt. of Documents, GPO, Washington, D.C. 20402. 32 p. 25¢.

Pamphlet, adult.

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

**How People Earn and Use Money.** Muriel Stanek. n.d. Benefic Press, 10300 W. Roosevelt Rd., Westchester, Ill. 60153.

Book, juvenile.

Colorful and interesting illustrations amplify the subject.

**How to Get a Dollar's Value for a Dollar Spent.** Arthur Milton. 1964. New York. Citadel Press. 190 p. \$4.95.

Book, adult.

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

**How to Make the Most of Your Money.** Sidney Margolius. 1966. Appleton Century, 250 Park Ave., New York, N.Y. 10017. 241 p. \$5.95.

Book, adult.

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

**Learning to Use Money Wisely.** n.d. Society for Visual Education, Inc., 1345 Diversity Parkway, Chicago, Ill. 60604. \$6.50.

Filmstrip, 37 fr, 7 min, color. Juvenile.

Part of Learning to Live Together Series. Teaches money concepts. Teacher's Guide included.

**The Macmillan Guide to Family Finance.** Rex Wilder. 1967. New York. Macmillan Co. 235 p. \$6.95

Book, adult.

Basically a primer on personal finance with one-fourth of the book devoted to insurance. For the novice.

**Managing Your Money—A Family Plan.** A 43.16/2M74, 1964. USDA. Supt. of Documents, GPO, Washington, D.C. 20402. 12 p. 10¢.

Pamphlet, adult.

Money management basic guide.

**Marriage and Money.** 1963. Educational Div., Institute of Life Insurance. Association Films, Inc., 600 Madison Ave., New York, N.Y. 10017. Free loan basis. \$3.00 per filmstrip.

Filmstrip, 67 frames, 15 min, color. Grades 10-12 and young unmarried or newly married adults.

Discusses the importance of money and budget problems that young people must face. Excellent for problems solving and decisionmaking.

**A Miss and Her Money (302).** 1967. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. 22 p.

Pamphlet, young adult.

Basic principles to help younger teenage girls manage their own money.

**Money and the Young Wage Earner.** Oct. 1967. National Association of Bank-Women Inc., 60 East 42nd St., New York, N.Y. 10017. 32 p. Free.

Pamphlet, adult.

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

**Money and Your Marriage.** Roy A. Burkhart and others. 1963. National Consumer Finance Association, 1000 16th St., NW., Washington, D.C. 20036. 32 p.

Pamphlet, adult.

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



**The Money World as Seen by a Young Modern.** Alice Mae Alexander. YP22 Univ. of Missouri, Cooperation Extension Service. July 1965. U.S. Dept. of Agriculture. C. B. Ratchford, Vice President, Cooperative Extension Service, Univ. of Missouri, Columbia, Mo. 65201. 11 p.

Pamphlet, young adult.

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

**The New York Times Guide to Personal Finance.** Sal Nuccio. 1966. New York. Harper & Row. 240 p. \$4.95.

Book, adult.

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

**Personal Finance.** Virginia Britton. 1968. American Book Co., 300 Pike St., Cincinnati, Ohio 45202. 406 p. \$4.50.

Book, adult.

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

**Personal Finance.** E. Bryant Phillips and Sylvia Lane. 1963. New York. Wiley. 511 p. \$7.75.

Book, adult.

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

**Personal Finance.** 4th ed. Elvin F. Donaldson and John K. Pfahl. 1966. New York. Ronald Press. 803 p. \$8.75.

Book, adult.

This up-dates and revises considerably the 1961 edition. Covered are the standard topics of personal finance. The final chapter is a new chapter devoted to the subject, "Owning a Business."



**Personal Finance.** Maurice A. Unger and Harold A. Wolf. 1964. Boston. Allyn and Bacon. 468 p. \$7.50.

Book, adult.

An elementary college text centered around budgeting, insurance, investments, taxes and assets.

**Present Value of Estimated Lifetime Earnings.** Herman P. Miller and Richard A. Hornseth. 1967. Bureau of the Census, Washington, D.C. 20233. 54 p. Free.

Pamphlet, adult.

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

**Sense With Dollars.** Charles Neal. 1967. New York. Doubleday. 393 p. \$5.95.

Book, adult.

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

**What Every Young Wife Should Know About Money.** Martin Cohen. *Redbook*, Sept. 1968, Dept. c-12, Redbook Magazine, 230 Park Ave., New York, N.Y. 10017. 25¢ reprint.

Magazine article, adult.

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

**Your Financial Worksheet, a Guide for Women Returning to the Job World (323).** 1968. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. Free.

Folder, adult.

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

**Your Thrift Habits.** 2d ed. n.d. Ellis F. Hartford, Ed. D. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$60, color \$120. Film, 1 reel, 11 min. Young adult.

When Tony wants to buy a new camera, his father helps him establish good thrift habits. Tony learns to distinguish between fixed and flexible expenses and to choose among his flexible expenses. Thus, he is able to save for both short-range and long-range goals. Learning to manage his money, Tony begins to understand that thrift is the absence of waste.

### B. Budgeting

**Annual Price Survey: *family budget costs*.** 11th ed., March 1968. Community Council of Greater New York, 225 Park Ave. South, New York 10008. 76 p. \$2.50.

Pamphlet, adult.

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

**Cents and Sense.** Publication 439 (rev.) March 1968. Agricultural Extension Service, V. W. Darter, Director, Univ. of Tennessee, Cumberland Ave., SW, Knoxville, Tenn. 37916. 15 p.

Pamphlet, young adult.

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

**City Worker's Family Budget for a Moderate Living Standard: *Autumn 1966*.** Bulletin #1570-1, 1967. Dept. of Labor, Bureau of Labor Statistics. Supt. of Documents, GPO, Washington, D.C. 20402. 40 p. 30¢.

Pamphlet, adult.

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

**City Worker's Family Budget, Pricing, Procedures, Specifications, and Average Prices: *Autumn 1966*.** Bulletin #1570-31, 1968. Dept. of Labor, Bureau of Labor Statistics. Supt. of Documents, GPO, Washington, D.C. 20402. 113 p. 75¢

Booklet, adult.

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

**Family Budget Service.** Family Financial Counseling, OUNA International, Inc., Box 431, Madison, Wisconsin 53701.

Chart, adult.

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

**A Guide to Budgeting for the Young Couple.** Rev. 1967. Supt. of Documents, GPO, Washington, D.C. 20402. 16 p. 10¢.

Pamphlet, adult, young adult.

Why a plan? What spending plan? Steps in making your plan. Make your plan work. An elementary but useful little guide.

**A Guide to Budgeting for the Family.** U.S. Dept. of Agriculture Home and Garden Bulletin No. 108, rev. 1968. Supt. of Documents, GPO, Washington, D.C. 20402. 14 p. 10¢.

Pamphlet, adult.

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

**How do Those Joneses do it?** *Changing Times*, April 1968, 5 p. The Kiplinger Magazine, 1729 H St. NW., Washington, D. C. 20006. 50¢.

Magazine article, adult.

If others seem to manage better than you can, remember, every family is different and the differences seldom show.

**How to Manage Your Money.** John Kirk. 1967. New York. Simon & Schuster. 144 p. \$1.00.

Booklet, adult.

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

**How to S-t-r-e-t-c-h Your M-o-n-e-y.** Sidney Margolius. Public Affairs Pamphlet No. 302. 1968. Public Affairs Pamphlets, 381 Park Ave. South, New York, N.Y. 10016. 28 p. 25¢.

Pamphlet, adult.

Useful guide which will help you on your way to becoming a master of your money.

**A New City Worker's Family Budget.** Phyllis Groom. *Monthly Labor Review*, Nov. 1967, 8 p. Supt. of Documents, GPO, Washington, D.C. 20402. 75¢.

Magazine article, adult.

This study shows that a moderate standard of living for a family of four in an urban area in the fall of 1966 would cost \$9,200. The high was Honolulu at \$11,190 and the low was Austin, Texas at \$8,028. The original study was for 1946-47; an interim report was for 1959.

**A New Look at Budgeting.** Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Ill. 60601. \$1.75.

Filmstrip, 88 frames, color. Adult, and young adult.

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

**Retired Couple's Budget.** 1968. Supt. of Documents, GPO, Washington, D.C. 20402. 36 p. 35¢.

Pamphlet, adult.

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

**What a Young Family Should Do With Its Money.** *Changing Times*, Dec. 1967, 5 p. *Changing Times*, the Kiplinger Magazine, 1729 H St. NW., Washington, D.C. 20006. 50¢.

Magazine article, adult.

The advice of five financial experts is given on housing, life and medical insurance, savings and investments, estate planning, and an overall view.

## **Consumer Goods and Services—Purchases and Use**

### **A. General Principles**

**Be a Good Shopper.** June 1965. U.S. Dept. of Agriculture. Supt. of Documents, GPO, Washington, D.C. 20402. 8 p. 5¢.

Leaflet, adult and young adult.

Simple basic steps to consider before buying any product.

**Buyer, Be Wary!** Sidney Margolius. Public Affairs Pamphlet No. 382. 1967. Public Affairs Pamphlets, 381 Park Ave. South, New York 10016. 28 p. 25¢ single copy.

Pamphlet, adult.

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

**The Buyers Guide to Nearly Everything.** Robert Burg. 1965. Macfadden Bartell Corp., 205 E. 42nd St., New York, N.Y. 10017. 208 p. 60¢.

Booklet, adult.

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

**The Buying Guide Issue, Consumer Reports:** *the facts you need before you buy in 1968.* Consumers Union of the U.S., Inc., 256 Washington St., Mount Vernon, N.Y. 10550. 448 p. \$1.95.

Book, adult, young adult.

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

**Changing Times, the Kiplinger Magazine.** Monthly. The Kiplinger Washington Editors, Inc., Editors Park, Md. 20782. \$6.00 per year.

Magazine, adult.

Geared for the upper-middle income consumer, a sample issue usually has articles on cars, stocks, insurance, home loans and news



behind the ads. No advertising allowed and the magazine is sold by subscription only and is not carried on the news-stands.

**Consumers Look at Labels.** Jessie V. Coles. Bull. No. 15. 1964. Council on Consumer Information, 15 Gwynn Hall, University of Missouri, Columbia, Mo. 65201. 55 p. 50¢.

Pamphlet, adult, young adult.

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

**The Consumer's Handbook.** Paul McKenna Fargis, ed. 1967. Hawthorn Books, 70 Fifth Ave., New York, N.Y. 10011. 306 p. \$5.95.

Book, adult.

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

**\$\$\$ and Sense: your complete guide to wise buying.** Ella Gale. 1965. New York. Fleet. 283 p. \$5.95.

Book, adult.

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

**The Downtown Story.** Composed, written and performed by Helen Gene Purdy. Documentary sound recordings by Tony Schwartz; ed. and mastered by Mel Kaiser. Folkways Records FC 7070.

Record, 2s, 10 in, 33 $\frac{1}{3}$  rpm. Juvenile.

Covers several areas of shopping from department stores to supermarkets.

**Fair Packaging and Labeling—the Cost to Consumers.** George M. Burditt. *Food Drug Cosmetics Law Journal*. Oct. 1967, 5 p. Food Drug Cosmetic Law Journal, 4025 W. Peterson Ave., Chicago, Ill. 60646. \$2.00.

Magazine article, adult.

Discussion of the costs involved to meet the new packaging regulations.

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

Pamphlet, adult.

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

**The Family Goes Shopping.** n.d. Long Filmstrip Service, 7505 Fairmont Ave., El Cerrito, California 94530. \$5.00.

Filmstrip, 33 frames, silent, color. Juvenile.

Family shops in various types of stores. Simple problems in buying.

**The Great Discount Delusion.** Walter Henry Nelson. 1965. New York. McKay. \$4.50.

Book, adult.

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

**How to Get 20 to 90 Percent Off on Everything You Buy.** Jean Brown and Cle Kinney. 1966. Parker Publishing Co., 1 Village Square, West Nyack, N.Y. 10994. 255 p. \$4.95.

Book, adult.

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

**How to Live Better and Spend 20% Less.** Merle E. Dowd. 1966. Parker Publishing Co., Village Square Building, West Nyack, N.Y. 10994. 237 p. \$5.95.

Book, adult.

Presents savings on a variety of goods and services in both a readable and interesting way for the novice buyer.

**How to Live on Nothing:** *thousand and more ways you can use wit and imagination to live very well on very little.* Joan Ranson Shortney 1961. Garden City. Doubleday. 456 p. \$4.95.

Book, adult.

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

**Important "Seals of Approval" and What They Mean to the Consumer.** *Consumer Bulletin*, 46: 7 July 1963, pp. 24-25, 31. Consumers Research, Washington, N.J. 07882.

Magazine article, adult.

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

**Nice People to Do Business With.** *Consumer Reports*, June 1967, pp. 332-3. Consumers Union of U.S., Inc., 256 Washington St., Mt. Vernon, New York 10550. 50¢.

Magazine article, adult.

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

**How to Spend More, Owe Less, and Live Better.** Gloss Edwards and Virginia Biddle. 1963. New York. Pyramid. 190 p. 60¢.

Book, adult.

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

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

Filmstrip, 36 frames, silent, b&w. Juvenile.

Little girl and her aunt living in suburbs travel to city, shop in department store.

**Johnny Goes to the Store.** n.d. New York, McGraw-Hill Textfilms. \$5.50.

Filmstrip, 27 frames, silent, color. Juvenile.

Growing Up Series. Tells of new experiences in childhood.

**Kiplinger's Family Buying Guide:** *how to live better on your income.* Arnold B. Barach, ed. 1959. Englewood Cliffs, N.J. Prentice-Hall. 370 p. \$4.95.

Book, adult.

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

**Managing Your Money.** rev. ed. J. K. Lasser and Sylvia F. Porter. 1961. New York. Holt, Rinehart and Winston, 427 p. \$4.95.

Book, adult.

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

**99 New Ideas on Your Money, Job and Living:** *family success book.* Kiplinger Washington Editors, Inc., Editors Park, Maryland 20782.

Booklet, adult, young adult.

Published annually, a collection of articles and ideas from recent issues of *Changing Times*.

**Popular Publications for the Farmer, Suburbanite, Homemaker, Consumer.** March 1967 rev. Dept. of Agriculture. Supt. of Documents, GPO, Washington, D.C. 20402. 22 p. Free.

Pamphlet, adult.

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

**Private Brands—the Inside Story.** *Changing Times*, Nov. 1965, 5 p. The Kiplinger Washington Editors, Editors Park, Maryland 20782. \$6.00.

Magazine article, adult.

Discusses "Is a store's own brand as good as a nationally advertised one?" Included is a chart that lists private-label appliances and the manufacturers who make them.

**Read the Label on Foods, Drugs, Devices, Cosmetics and Household Chemicals.** March 1965. Supt. of Documents, GPO, Washington, D.C. 20402. 36 p.

Pamphlet, adult.

A simple, factual, discussion of government labels.

**Stop Consider . . . Before You Buy.** Kerry Jean Ryan. 1968. Yonkers Public Library, 70 South Broadway, Yonkers, N.Y. 10701. 8 p. Free.

Leaflet, adult, young adult.

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

**Stores in the City.** n.d. Curriculum Materials Corp., Philadelphia, Pa. \$4.50, rental price \$1.00.

Filmstrip, 28 frames, silent, color. Juvenile.

Depicts different kinds of stores from department stores to toy stores.

**Tips Handbook.** 1968. National Association of Manufacturers, 277 Park Ave., New York, N.Y. 10017. 124 p. \$2.50.

Pamphlet, adult.

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

**Too Good to Be True.** Consumer Education Division of the Association of Better Business Bureaus. 1962. Association of Better Business Bureaus, Inc., 122 E. 42nd St., New York, N.Y. 10017. 6 p. Free.

Leaflet, adult.

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

**Understanding and Using Economics.** Martin Mayer. 1966. National Consumer Finance Association, 1000 16th St. NW., Washington, D.C. 20036. Members 20¢. Non-Members 35¢. Schools Free.

Pamphlet, adult.

An expanded treatment of a ten-part series originally published in *Better Homes and Gardens*, dealing with the complex problem of



reconciling economic principles with day-to-day decisions which every consumer must make. It is easy to understand and at the same time has intellectual integrity. Mr. Mayer is a Harvard trained economist who has achieved a widespread reputation as a writer in the field.

**A Visit to a Shopping Centre.** 1964. New York, McGraw-Hill. \$6.00. Filmstrip, 28 fr, color. Juvenile.

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

**Your Money's Worth in Shopping.** Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Ill. 60601. \$1.75. Filmstrip, 63 frames, color. Young adult.

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

## B. Food

**An Act to Clarify and Otherwise Amend the Meat Inspection Act.** Public Law 90-201, 90th Congress, H.R. 12144, Dec. 15, 1967. Committee on Agriculture and Forestry. 18 p. Available in public libraries.

Pamphlet, adult.

The act as passed and signed into law.

**Additives in Our Food.** FS 13.111 :43. 1967. Food and Drug Administration, Supt. of Documents, GPO, Washington, D.C. 20402. 8 p. 15¢. Pamphlet, adult.

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

**Be a Better Shopper:** *buying in supermarkets.* Heinz B. Biesdorf and Mary Ellen Burris. March 1968. Mailing Room, Bldg 7, Research Park, Cornell University, Ithaca, N.Y. 14850. 42 p. \$1.00.

Pamphlet, adult.

Separate, self-contained teaching and/or study unit for individuals or groups. One can become a better shopper by studying the 100 illustrated guides and by exploring the activities suggested in this bulletin.

**Budget Gadget.** Post Office Box 38161, Los Angeles, Calif. 90088.  
50¢.

Folder, adult.

Calculator for obtaining the cents per ounce or ounces per dollar of an item. Scales for the cost of lean meat of various cuts after removal of bone and fat, number of servings per pound of meat cuts, comparison of egg costs. Also lists can sizes, weights and measures, grades and egg quality.

**Buying Beef for Your Freezer.** 1968. Visual Communications Sec., Dept. of Communication Arts, 442 Roberts Hall, Cornell Univ., Ithaca, N.Y. 14850. Kit. \$15.00.

Color slide kit consisting of 40 35mm slides, 1 leader's guide, 1 set of audience participation activities, and copies of several pamphlets on buying and freezing beef from federal and state agencies. Young adult, adult.

**Consumer Protection FDA Packet A-Foods.** 1965. Supt. of Documents, GPO, Washington, D.C. 20402. \$1.50.

15 booklets, leaflets and special reference sheets, adult.

Contains literature on the FDA Act on food standards, additives, residues, food fallacies and enforcement problems.

**Everyday Foods.** Jessie W. Harris and Elizabeth Speer. 1954. Boston. Houghton Mifflin.

Book, juvenile.

The wise selection of food in marketing; laws protecting the consumer in this area. For older boys and girls.

**Fair Packaging and Labeling.** 1967. Commerce Clearing House, Inc., 4025 W. Peterson Ave., Chicago, Ill. 60646. 126 p. \$3.00.

Book, adult.

The law, regulations and proposals concerning the Fair Packaging and Labeling Act are detailed along with comment.

**Filmstrip Series No. 8420 (Kinds of Food, etc.).** n.d. Frank J. Estvan, Ph. D. Encyclopaedia Britannica Educational Corp., 425 N. Michigan Ave., Chicago, Ill. 60611. Each filmstrip, \$6.00, series of 6, boxed \$36.00.

Filmstrip, average 48 projection frames each. Juvenile.

Depicts the story of food from its plant or animal origins to its preparation in the home. There is also a filmstrip devoted to food needs of the body and good health.

**The First Book of Supermarkets.** Jeanne Bendick. 1954. New York. Franklin Watts. 40 p. \$1.98.

Book, juvenile.

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

**Food Consumption of Households in the United States, Spring 1965.** 1968. Office of Information, U.S. Dept. of Agriculture, 14th Street and Independence Ave., S.W., Washington, D.C. 20250. 212 p. \$1.25.

Series Pamphlet, adult.

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

**Food for the Young Couple.** 1967 rev. Supt. of Documents, GPO, Washington, D.C. 20402. 16 p. 10¢.

Pamphlet, adult.

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

**Food for Families With School Children.** A1.77:13/7, Rev. 1963. USDA. Supt. of Documents, GPO, Washington, D.C. 20402. 24 p. 15¢.

Pamphlet, adult.

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

**Food Shopping Tips.** Monthly. Miss Catherine K. Thieme, Publicity Director, Family Circle, 488 Madison Ave., New York, N.Y. 10022. Free.

Magazine, adult.

Reprints from *Family Circle* and *Food Shopping Tips* booklets,

available in quantity. Primarily for home economics classes studying foods and food preparation.

**The Food Store.** n.d. Encyclopaedia Britannica Educational Corp., 425 N. Michigan Ave., Chicago, Ill. 60611. \$120.

Film, 11 min. Juvenile.

Experiences of a mother and her two small children in neighborhood food market. Work of clerks, butcher, cashier.

**Food, the 1959 Yearbook of Agriculture.** 1959. Washington, D.C. Supt. of Documents, GPO. 786 p. \$2.25.

Book, adult.

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

**Guide to Packaging Law.** 1967. Modern Packaging, 330 West 42d St., New York, N.Y. 10036. 75 p. \$6.25.

Pamphlet, adult.

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

**The How and Why of Packaging.** 1966. General Mills, Inc., Film Library, 9200 Wayzata Blvd., Minneapolis, Minnesota 55440. \$5.00.

Filmstrip, 68 frames, 35mm. Young adult.

Describes the qualities of a good label, outlines government regulations, and tells the story of how packaging materials are tested.

**How Much Do You Spend for Groceries?** *Changing Times*, Jan. 1968, 9 p. The Kiplinger Magazine, 1729 H St., N.W., Washington, D.C. 20006. 50¢.

Magazine article, adult.

Part I of two articles discusses how two families of four, and two couples lived on food expenditures of \$35 and \$20 per week respectively. The shopping lists and menus are included.

**How Much Do You Spend for Groceries?** *Changing Times*, Feb. 1968, 9 p. The Kiplinger Magazine, 1729 H St., N.W., Washington, D.C. 20006. 50¢.

Magazine article, adult.

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

**How Much Health in Health Foods?** *Reader's Digest*, May 1963, 5 p. Reader's Digest, Pleasantville, N.Y. 10570. 35¢.

Magazine article, adult.

Nutrition and health experts expose five popular fallacies which food faddists exploit.

**How Safe is Our Food?** 1967. Supt. of Documents, GPO, Washington, D.C. 20402. 12 p. 20¢.

Pamphlet, adult.

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

**How to Buy Beef Roasts.** Home and Garden Bulletin No. 146, 1968. U.S. Dept. of Agriculture, Consumer and Marketing Service. Supt. of Documents, GPO, Washington, D.C. 20402. 15 p. 10¢.

Pamphlet, adult.

Provides pictures and descriptions of the various beef grades.

**How to Buy Beef Steaks.** Home and Garden Bulletin No. 145, Feb. 1968. U.S. Dept. of Agriculture, Consumer and Marketing Service. Supt. of Documents, GPO, Washington, D.C. 20402. 15 p. 10¢.

Pamphlet, adult.

Useful information about beef steak grades and quality.

**How to Buy Butter.** Home and Garden Bulletin No. 148, March 1968. U.S. Dept. of Agriculture, Consumer and Marketing Service. Supt. of Documents, GPO, Washington, D.C. 20402. 6 p. 5¢.

Folder, adult.

Handy folder which explains meaning of the three butter grades.



**How to Buy Cheddar Cheese.** Home and Garden Bulletin No. 128, 1967. U.S. Dept. of Agriculture, Consumer and Marketing Service. Supt. of Documents, GPO, Washington, D.C. 20402. 6 p. Free.

Pamphlet, adult.

Simple but important directions on how to buy cheddar cheese; especially good for the beginning shopper.

**How to Buy Eggs.** Home and Garden Bulletin No. 144, January 1968. U.S. Dept. of Agriculture, Consumer and Marketing Service. Supt. of Documents, GPO, Washington, D.C. 20402. 6 p. 5¢.

Folder, adult.

Practical tips on buying, storing and cooking eggs.

**How to Buy Fresh Fruits.** Home and Garden Bulletin No. 141, October 1967. Malcolm E. Smith, Marketing Specialist, Fruit and Vegetable Division, Consumer and Marketing Service, U.S. Dept. of Agriculture. Supt. of Documents, GPO, Washington, D.C. 20402. 15¢.

Pamphlet, adult.

Excellent tips on how to buy everything from apples to tangerines.

**How to Buy Fresh Vegetables.** Home and Garden Bulletin No. 143, December 1967. Malcolm E. Smith, Marketing Specialist, Fruit and Vegetable Division, Consumer and Marketing Service, U.S. Dept. of Agriculture. Supt. of Documents, GPO, Washington, D.C. 20402. 23 p. 15¢.

Pamphlet, adult.

Handy guide to purchasing vegetables from artichokes to watercress.

**How to Teach Food Buymanship.** Agnes Olmstead. *What's New in Home Economics*, March 1968, 4 p. What's New in Home Economics, 466 Lexington Ave., New York, N.Y. 10017. 75¢.

Magazine article, adult.

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

**How to Use USDA Grades in Buying Food, Dairy Products, Poultry, Fruits and Vegetables, Eggs, Meat.** A 1.68:708/2, 1967. U.S. Dept. of Agriculture, Consumer and Marketing. GPO, Supt. of Documents, Washington, D.C. 20402. 12 p. 10¢.

Leaflet, adult.

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

**How We Get Our Foods.** n.d. Society for Visual Education, Inc., 1345 Diversity Parkway, Chicago, Ill. 60604. Each captioned filmstrip \$5.00, set of 4 captioned filmstrips \$16.25.

Filmstrip. Juvenile.

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

**Labeling Requirements for Consumer Packages of Fresh Fruits and Vegetables.** n.d. Produce Packaging and Marketing Association, P.O. Box 674, Newark, Delaware, 19711. 21 p. \$2.00.

Pamphlet, adult.

Contains regulations for enforcement of the Food, Drug, and Cosmetic Act, and the Fair Packaging and Labeling Act; additional requirements of various states; and a directory of state officials who may be contacted for further information on state laws and regulations.

**Let's Go to a Dairy.** J. M. Goodspeed. 1957. New York. Putnam. \$1.97.

Book, juvenile.

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

**Let's Go to a Super Market.** J. M. Goodspeed. 1958. New York. Putnam. \$1.97.

Book, juvenile.

Geared to the small child's immediate environment in his own community. Creative Teaching Guide available to accompany book.

**Measurement in the Food Store.** n.d. Herbert F. Spitzer, Ph. D. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$60, color \$120.

Film, 1 reel, 11 min. Juvenile.

As the Martin family does their shopping, they encounter some practical problems involving the standard units of measurement. Ounces and pounds, fluid ounces and pints, dry pints and quarts are some of

the units illustrated as the family makes comparisons of quantities in answering the mathematical question of "How much?"

**Meat Inspection Bill Debate.** *Congressional Record*, daily ed. Oct. 31, 1967 pp. H14214-H14258. Available in public libraries.

Periodical, adult.

Printed record of the confrontation between proponents and opponents of meat inspection.

**Meat Inspection: the new jungle.** Nick Kotz. *Nation*, Sept. 18, 1967, 4 pp. *Nation*, 333 6th Ave., New York, N.Y. 10014. 35¢.

Magazine article, adult.

An informative article on why all meat should be federally inspected.

**The Nuts Among the Berries: an exposé of America's food fads.** Rev. ed. Ronald M. Deutsch. 1967. Ballantine Books, 101 5th Ave., New York, N.Y. 10003. 320 p. 95¢.

Book, adult.

Recommended by the Department of Health of the American Medical Association. An accurate, informative and often entertaining survey of health food fads and food quackery.

**Product Innovation in Food Processing, 1954-1964.** Robert D. Buzzell, and Robert E. M. Nourse, 1967. Division of Research, Graduate School of Business, Harvard University, Boston, Mass. 02163. 220 p. \$6.00.

Book, adult.

Examines the phenomenal growth of new products in the food industry. Considers the numbers of new products, their sources and development and their economic effects on consumers, processors, grocers, and on market concentration.

**Progress Made in Fair Packaging Program.** April 1968. Office of Weights and Measures, Room A739, National Bur. of Standards, U.S. Dept. of Commerce, Washington, D.C. 20234. 9 p. Free.

Leaflet, adult.

A discussion of industry voluntary moves to lessen the proliferation of package sizes.

**Protecting Our Food, the Yearbook of Agriculture, 1966.** Supt. of Documents, GPO, Washington, D.C. 20402. 386 p. \$2.50.

Book, adult.

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

**Self-Regulation of Food Products' Purity by Processors Is Aid of New FDA Project.** Jonathan Spivak. *Wall Street Journal*, Nov. 24, 1967, 1 p. *Wall Street Journal*, 30 Broad St., New York, N.Y. 10004. 10¢.

Newspaper article, adult.

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

**Spending Your Food Dollar.** Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Ill. 60601. \$1.75.

Filmstrip, 77 frames, color. Adult, young adult.

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

**A Study of Prices Charged in Food Stores Located in Low and Higher Income Areas of Six Large Cities, February, 1966.** U.S. Dept. of Labor, Bureau of Labor Statistics, Washington, D.C., 20210. 28 p. Free.

Pamphlet, adult.

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

**USDA Grade Names for Food and Farm Products.** Agriculture Handbook No. 342. 1967. Supt. of Documents, GPO, Washington, D.C., 20402. 34 p. 25¢.

Pamphlet, adult.

Products included are cotton, dairy, fruits and vegetable grain, livestock, poultry and tobacco.

**Vegetables in Family Meals: a guide for consumers.** 1968 rev. Supt. of Documents, GPO, Washington, D.C. 20402. 32 p. 15¢.

Pamphlet, adult.

Basic tips on buying, storing and preparing vegetables with a comprehensive collection of recipes.

**Visual Aids for Inspection of Metal Containers.** Federal-State Relations Group, Technical Services Division, U.S. Dept. of Agriculture, Consumer and Marketing Service, Washington, D.C. 20250. 21 p.

Pamphlet, adult.

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

**Where Does Our Food Come From?** n.d. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$60, color \$120.

Film, 16mm, sound, 11 min. Juvenile.

Boy wonders where foods come from. Learns of places where foods are grown, processed, and of people who work together to bring food to the consumer.

### C. Clothing, Including Grooming Aids

**Adventures in the Skin Trade.** Toni Stabile. *The Nation*, Jan. 1, 1968, pp. 16-19. Nation Magazine Co., 333 6th Ave., New York, N.Y. 10014. 35¢.

Magazine article, adult.

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

**Better Buymanship Books: clothing; dollar sense; foods; and home furnishings.** 1967. CO-ED Better Buymanship Books, 904 Sylvan Ave., Englewood Cliffs, N.J. 07632. 64 p. 50¢ each, minimum order 15 books.

Book, adult.

These books offer elementary guidance for planned homemaking purchasing and management.



**Better Clothes for Your Money.** Mary Evans. 1952. Philadelphia. Lippincott. 224 p. \$2.95.

Book, adult.

Tells how to determine quality in clothes, and how to get better value dollar for dollar. Although dated, it is included for its historical value.

**Buying by Size Not Age.** Leaflet 8. October 1967. Cooperative Extension, Cornell University, Ithaca, N.Y. 14850. Free to residents of New York State.

Folder, adult.

How to examine for fit and size. Charts for infants, toddlers and children.

**Georgie's New Suit** (*where clothing comes from*). 1955. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$60, color \$120.

Film, 16mm, sound, 11 min. Juvenile.

Aspects of clothing manufacture from raw material to finished product. Process by which wool, cotton, silk, rubber are manufactured into articles of clothing. Creates awareness of the many people whose skills and cooperation are involved in clothing production.

**How We Get Our Cloth.** Edith S. McCall. 1961. Benefic Press, 10300 W. Roosevelt Rd., Westchester, Ill. 60153.

Book, juvenile.

The growth and production of natural and manmade fibers for cloth. For the beginning reader.

**How We Get Our Clothing.** n.d. Society for Visual Education, Inc., 1345 Diversity Parkway, Chicago, Ill. 60604. Each captioned filmstrip \$5.00. Set of 4 captioned filmstrips \$16.25.

Filmstrip. Juvenile.

Introduces children to the essential task of providing clothing. Includes *The Story of Cotton*, *The Story of Wool*, etc.

**Know Your Merchandise.** 3rd ed. Isabel Wingate, Karen Gillespie, and Betty Addison. 1964. New York. McGraw-Hill. 672 p. \$6.75.

Book, adult.

The preface of this text states that its purpose is to prepare students for intelligent consumer buying and successful merchandising careers. One section is devoted to textiles and the other to non-textile mer-

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

**Let's Go to a Clothing Factory.** Harry Lazarus. 1961. New York. Putnam. \$1.97.

Book, juvenile.

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

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

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

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

**Streamline Your Wardrobe.** Publication 383 (rev.), May 1963. Agricultural Extension Service, V. W. Darter, Director, Univ. of Tennessee, Cumberland Ave. SW, Knoxville, Tenn. 37916. 14 p.

Pamphlet, adult.

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

**Textile Topics.** Semi-annual. Celanese Fibers Marketing Co. 522 Fifth Ave., New York, N.Y. 10036.

Periodical, adult.

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

**The True Book of Cloth.** Esther Nighbert. 1955. Children's Press, Inc., 1224 W. Van Buren St., Chicago, Ill. 60607. \$2.50.

Book, juvenile.

Simple text and pictures tell the story of wool, cotton, linen, silk and the man-made wonder cloths. For the beginning reader.

**A Voluntary Industry Guide for Improved and Permanent Care Labeling of Consumer Textile Products.** 1967. National Retail Merchants Assoc., 100 W. 31st St., New York, N.Y. 10001. 29 p. Free. Pamphlet, adult.

Developed by the Industry Advisory Committee on Textile Information in cooperation with the President's Special Assistant on Consumer Affairs.

**You Are a Consumer of Clothing.** Pauline G. Garrett and Edward J. Metzen. 1967. Boston. Ginn. 177 p. \$2.80.

Book, adult.

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

**Young Man—"dress right/look right."** Ruby Taylor Miller. 1966. North Carolina Agricultural Extension Service, North Carolina State University, Raleigh, N.C. 27607. 17 p.

Pamphlet, young adult.

Simple, valid instructions for clothes buying care.

#### **D. Housing**

**All Kinds of Houses.** 1964. New York, McGraw-Hill. \$6.00.

Filmstrip, 25 fr, color. Juvenile.

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

**At Home—2001.** Union Carbide—CBS 21st Century. Modern Talking Pictures Service, Inc., 927 19th St. N.W., Washington, D.C. 20006. Free loan, borrower pays postage.

Film. 30 min, color. Grade 12.

Presents the possibilities in housing for the 21st Century. A good film to stimulate interest in home management.

**Before You Buy a House.** Robert A. Marshall. 1964. Kiplinger Washington Editors, Inc., 1729 H St., N.W., Washington, D.C. 20006. 96 p. \$1.95.

Booklet, adult.

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

**Big City Homes.** Catherine Urell and others. 1954. Chicago. Follett. \$2.58.

Book, juvenile.

A review of various types of homes available to children living in a city, and how they are built.

**Building or Buying the High-Quality House at the Lowest Cost.** Arthur M. Watkins, 1962. New York. Doubleday. 267 p. \$4.95.

Book, adult.

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

**Estimating Ability to Pay for a Home.** 1962. Federal Housing Administration, Washington, D.C. 20411. Supt. of Documents, GPO, Washington, D.C. 20402. 8 p.

Booklet, adult.

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

**An FHA "Quick Guide" to Buying a House.** 1966. Supt. of Documents, GPO, Washington, D.C. 20402. 12 p. 10¢.

Pamphlet, adult.

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

**The Family Real Estate Adviser.** Daniel J. deBenedictis. Cornerstone Library Pub. 1966-67. Simon and Schuster, Inc., 630 Fifth Ave., New York, N.Y. 10020. 96 p. \$1.00.

Booklet, adult.

How-to guide for the real estate market; included is a checklist of questions for a home buyer to answer before buying.

**Getting the Most for Your Money When You Buy a Home.** Betty Yarmon. 1966. Association Press, 291 Broadway, New York, N.Y. 10007. 128 p. 75¢.

Booklet, adult.

An elementary discussion of the correct way to buy a home. How to look for it, find it, finance it—and save money.

**Home Buyer's Check List.** U.S. Savings and Loan League, 221 No. LaSalle St., Chicago, Ill. 60601. 12 p. Free.

Leaflet, adult.

Fifty-three questions are asked about space, design, construction, accessibility of housing. Included is a brief discussion on types of home loans.

**Home Buyer's Guide.** 1967. American Bar Association, 1155 East 60th St., Chicago, Ill. 60637. 14 p. 10¢.

Pamphlet, adult.

Steps to follow and pitfalls to avoid in your home purchase.

**Homes.** n.d. United World Films, 221 Park Ave. S., New York, N.Y. 10003. \$110.

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

Homes reflecting culture of people who build them. How family uses available natural resources. How geography, climate play a role in the choice of home for shelter.

**Homes Are to Live in** (*learning about people series*). n.d. Encyclopedia Britannica Educational Corp., 425 N. Michigan Ave., Chicago, Ill. 60611. \$19.90.

Filmstrip, 14 frames, silent. Juvenile.

Importance of Homes. Why people need homes. Examples of various types of homes in America and other countries.

**How a House Is Built.** Lawrence A. Beneson. 1964. Criterion Books, Inc., 6 W. 57th St., New York, N.Y. 10019. \$3.50.

Book, juvenile.

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



**How Much House Can You Afford?** Arthur M. Watkins. 1963. New York Life Insurance Co., Box 10, Madison Square Station, New York, N.Y. 10010. 30 p. Free.

Pamphlet, adult.

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

**How to Finance Your Home.** Sidney Margolius. Public Affairs Pamphlet No. 360. 1964. Public Affairs Pamphlets, 381 Park Ave. South, New York, N.Y. 10016. 20 p. 25¢.

Pamphlet, adult.

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

**Housing and Income.** Margaret Reid. 1962. Univ. of Chicago Press, 5750 Ellis Ave., Chicago, Ill. 60637. 415 p. \$7.50.

Book, adult.

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

**How to Avoid the 10 Biggest Home-Buying Traps.** A. M. Watkins. 1968. Meredith Press, 250 Park Ave., New York, N.Y. 10017. 138 p. \$3.95.

Book, adult.

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

**How We Get Our Homes.** n.d. Society for Visual Education, Inc., 1345 Diversity Parkway, Chicago, Ill. 60604. Each captioned filmstrip \$5.00, set of 4 captioned filmstrips \$16.25.

Filmstrip. Juvenile.

Concept of providing basic shelter. Includes Planning the Home, Building the Foundation, etc.

**Mortgage Discounts.** 1967. Supt. of Documents, GPO, Washington, D.C. 20402. 41 p. 15¢.

Pamphlet, adult.

A report by the Dept. of Housing and Urban Development on conditions that cause discounts, trends in capital and mortgage markets and proposals to reduce or eliminate discounts. Includes a legislative history of discount control laws and also yield tables.

**Mortgage Lending.** 2d ed. Willis Bryant. 1962. New York. McGraw-Hill. 423 p. \$8.50.

Book, adult.

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

**Planning a Home.** n.d. Long Filmstrip Service, 7505 Fairmont Ave., El Cerrito, California 94530. \$5.00.

Filmstrip, silent. Juvenile.

Family living in trailer decides to move to permanent home. Financing, location, planning shown. Family Shelter Series.

**Revolution in Our Time.** U.S. Savings and Loan League. Modern Talking Pictures Service, Inc., 927 19th St., N.W., Washington, D.C. 20006. Free loan, borrower expected to pay return postage.

Film, 30 min, b&w. Grades 10-12.

The role of home buying in the American economy with emphasis on saving and loan associations as financiers.

**Shelter.** 1955. Encyclopedia Britannica Educational Corp., 425 N. Michigan Ave., Chicago, Ill. 60611. 6 filmstrips \$36.00.

Filmstrip, color. Juvenile.

A comprehensive study of shelter, depicting the development of housing from wigwams and early colonial houses to modern homes, including apartment, trailer and ranch house. Shows conveniences of modern shelter and the relation between types of housing and the varying needs of family groups. Includes functions and tools of workmen, progressive stages of the building process. Contains **Houses of Long Ago, Kinds of Houses, etc.**

**Story of Houses.** Bernard Case. 1957. Sterling Publishing Co., 419 Park Ave. S., New York, N.Y. 10016.

Book, juvenile.

From primitive lean-to's and mud huts of ancient times through houseboats, tree houses, wigwams and igloos, to the modern apartment house and ranch home.

**The Tenement Landlord.** George Sternlieb. 1966. Urban Studies Center, Rutgers, New Brunswick, N.J. 08903. 269 p.

Book, adult.

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

**True Book of Houses.** Katharine Carter. 1957. Children's Press, Inc., 1224 W. Van Buren St., Chicago, Ill. 60607. \$2.50.

Book, juvenile.

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

**What You Should Know Before You Buy a Home.** 1962. United States Savings and Loan League, 221 North LaSalle St., Chicago, Ill. 60601. 20 p. Free.

Pamphlet, adult.

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

**A World Full of Homes.** William A. Burns. 1953. New York. McGraw-Hill. \$3.50.

Book, juvenile.

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

### **E. Transportation**

**Auto Buying Guide.** *Consumer Reports*, April 1968, pp. 172-219. Consumers Union of U.S., Inc., 256 Washington St., Mount Vernon, N.Y. 10550. 50¢.

Magazine article, adult.

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

**Auto Dealer Costs, 1968.** 1967. Dept. 1A, Box 708, Liberty, N.Y. 12768. 64 p. \$2.50.

Pamphlet, adult.

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

**Car Fax 1968 the New Car Price Authority.** 1967. Car Fax, 220 Madison Ave., New York, N.Y. 10016. 115 p. \$12.50.

Book, adult.

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

**"Cost of Car Operation."** Sidney S. von Loesecke. *Automobilist*, Automobile Legal Assoc., 1047 Commonwealth Ave., Boston, Mass. 02215. 1968. 4-page reprint free; please include stamped, self-addressed legal envelope.

Reprint, adult.

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

**Cost of Operating an Automobile.** 1967. U.S. Dept. of Transportation, Federal Highway Admin., Washington, D.C. 20591. 9 p. Free. Leaflet, adult.

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

**Get the Most for your Money when you Buy a Car (Used or New).** Val Moolman. 1967. Cornerstone Library, Simon & Schuster, Inc., 630 Fifth Ave., New York, N.Y. 10020. 144 p. \$1.00.

Booklet, adult.

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

**Highway Robbery:** *true story of how American motorists are swindled out of more than \$7 billion every year.* Sam Crowther and Irwin

Winehouse. 1966. Stein and Day, 7 East 48th St., New York, N.Y. 10017. 189 p. \$4.95.

Book, adult.

Compilation of the problems in buying and caring for an automobile.

**How to Buy a Used Car.** Charles R. Jackson. 1967. Chilton Book Co., 401 Walnut St., Philadelphia, Pa. 19106. 90 p. \$2.75.

Book, adult.

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

**The Insolent Chariots.** John Keats. 1958. Philadelphia. J. B. Lippincott Co. 232 p. \$3.95.

Book, adult.

A very humorous satirical analysis of Americans and their automobiles.

**Let's Go to an Automobile Factory.** Roger Butler. 1961. New York. Putnam. \$1.97.

Book, juvenile.

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

**NADA Official Used Car Guide.** Monthly. National Auto-Mobile Dealers Used Car Guide Co., 2000 K St. NW., Washington, D.C. 20006. \$10.00 per year.

Magazine, adult.

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

**Quality Control, Warranties, and a Crisis of Confidence.** *Consumer Reports*, 30:4 April 1965, pp. 173-174. Consumers Union of U.S., Inc., 256 Washington St., Mt. Vernon, New York 10550. \$6.00 per year.

Magazine article, adult.

A discussion of the automobile industry's "sloppiness" in making cars and warranty problems.



**"Tires—A Buyer's Jungle?"** *Changing Times*, May 1964, 6 p. *Changing Times*, The Kiplinger Magazine, 1729 H St. NW., Washington, D.C. 20006. 50¢.

Magazine article, adult.

Discusses the problems of buying tires. Included is a "Guide to tire brand names," giving the names of major as well as independent brands.

**Unsafe at any Speed:** *the designed in dangers of the American automobile.* Ralph Nader. 1965. Grossman Publishers, Inc., 125A E. 19th St., New York, N.Y. 10003. 365 p. \$5.95.

Book, adult.

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

#### F. Appliances, Furniture, and Furnishings

**When you Buy Floor Covering.** Publication 362 (rev.) February 1964. Agricultural Extension Service, V. W. Darter, Director, Univ. of Tennessee, Cumberland Ave. SW, Knoxville, Tenn. 37916. 23 p.

Pamphlet, adult.

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

**When you buy Furniture.** Publication 448 June 1962. Agricultural Extension Service, V. W. Darter, Director, Univ. of Tennessee, Cumberland Ave. SW, Knoxville, Tenn. 37916. 5 p.

Leaflet, adult.

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

**Appliance Warranties & Service.** *Changing Times, The Kiplinger Magazine*, January 1964, pp. 42-5. The Kiplinger Washington Editors, Inc., Editors Park, Md. 20782. \$6.00 per year.

Magazine article, adult.

Thirty-four manufacturers' warranties are listed and analyzed.

**Home Freezers: *their selection and use.*** A 1.77: 48/3. Rev. ed. 1964. Publications Division, Office of Information, U.S. Dept. of Agriculture. Supt. of Documents, GPO, Washington, D.C. 20402. 22 p. 15¢. Pamphlet, adult.

Basic information on buying and maintenance of home freezers.

**Washing Machines: *selection and use.*** A 1.77: 32/4. Rev. ed. 1964. Dept. of Agriculture, Supt. of Documents, GPO, Washington, D.C. 20402. 22 p. 15¢.

Pamphlet, Adult.

Basic information about the buying and care of washing machines.

**Planning Ahead for the Buying of Major Equipment.** Jean L. Pennock. Agricultural Research Service, U.S. Dept. of Agriculture, Washington, D.C. 20250. 10 p.

Pamphlet, adult.

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

## G. Insurance

### 1. Personal

**The Consumers Union Report on Life Insurance.** 1967. Consumers Union, Mt. Vernon, N.Y. 10550. 128 p. \$1.50; \$1.00 for subscribers to *Consumer Reports*.

Book, adult.

Expansion of the "How to Buy Life Insurance" series which appeared in the Jan., Feb., Mar. 1967 issues. Especially enlarged is the section on Social Security benefits and their role in a family's life insurance program.

**A Date with your Future.** 1968. Educational Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. 35 p. Free.

Pamphlet, adult.

New edition of a family money management teaching aid for classroom use has sections on credit, shopping, checking accounts, life and health insurance, and buying a home.

**Decade of Decision.** Jerome B. Cohen. 1966. Educational Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. 56 p. Free.

Pamphlet, adult, young adult.

A revised edition presenting coverage of the changing financial protection needs of the young adult family and the place of life and health insurance in their financial planning.

**Do You Know?** 1967. Insurance Information Institute, Educational Division, 110 William St., New York, N.Y. 10038. 6 p.

Pamphlet, young adult.

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

**Dollars for Health.** Health Insurance Institute, Educational Division, 488 Madison Ave., New York, N.Y. 10022. Free loan basis, borrower pays return postage. \$3.00 per film strip.

Filmstrip, 60 frame, 15 min, color. Grades 10-12.

Types of insurance studied. Could be used as a review of *health* insurance. Dated information. Also available through Association Films.

**Dollars for Security.** 1959. Educational Division, Institute of Life Insurance. Association Film, Inc., 600 Madison Ave., New York, N.Y. 10017. Free loan basis, borrower pays return postage. \$3.00 per film strip.

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

How different types of insurance policies can help in a variety of family problems. Excellent.

**Essentials of Life Insurance.** J. D. Hammond and Arthur L. Williams. 1968. Scott, Foresman and Co., 1900 E. Lake Ave., Glenview, Ill. 60025. 168 p.

Book, adult.

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

**The Farm Family Looks at Life Insurance (#328).** Sept. 1966. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. 30 p. Free.

Pamphlet, adult.

Basic information, prepared specifically for the farm family but applicable for any couple.

**Getting the Most for your Family's Life Insurance Dollar.** Chester C. Nash. 1966. Association Press, 291 Broadway, New York, N.Y. 10007. 26 p. 75¢.

Pamphlet, adult.

An elementary discussion of life insurance—what it is, what it costs, how it works, how to decide what is needed, and planning for it.

**Guide to Your Disability Income Insurance.** 1968. Health Insurance Institute, 277 Park Ave., New York, N.Y. 10017. 7 p. Free.

Leaflet, adult.

Covered are the kinds of policies, length of coverage, policies that can or cannot be cancelled, and details on premiums.

**Handbook of Life Insurance.** Kelsey and Daniels. 1968. Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. 95 p.

Pamphlet, young adult.

Includes The Social Aspects of Life Insurance; How Life Insurance Provides Security; How Life Insurance Operates; Values of Life Insurance Policies; Buying Life Insurance and Pointers for Policyholders. Written in readable form with examples of problems in some of the areas.

**How to Find Out About Insurance: a guide to sources of information.** Oswald William Pendleton. 1967. Pergamon Press, 122 E. 55th St., New York, N.Y. 10022. 196 p. \$5.50.

Book, adult.

Sources listed include encyclopedias, dictionaries, documents, research reports, lectures, periodicals, directories, statistical annuals, associations, and books. More a technical bibliography than one for consumer education.

**How to Get a Dollar's Value for a Dollar Spent.** Arthur Milton. 1964. The Citadel Press, 222 Park Ave. South, New York, N.Y. 10003. 190 p. \$4.95.

Book, adult.

Gives sound advice to people just learning about life insurance.

**How to Get the Most Life Insurance Protection at the Lowest Cost.** J. K. Lasser Tax Institute. 1968. John D. Cunnion, Business Reports, Inc., Larchmont, N.Y. 10538. 210 p. \$12.50.

Book, adult.

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

**In Common Cause.** John Hancock Life Insurance Co. Modern Talking Pictures Service, Inc., 927 19th St. NW., Washington, D.C. 20006. Free loan, borrower pays postage.

Film, 20 min, color. Grades 10-12.

Presents an historical development of insurance in the United States. Could be used as background material. Fair.

**Life and Health Insurance Handbook.** 2d ed. W. Gregg Davis. 1964. Richard D. Irwin, 1818 Ridge Rd., Homewood, Ill. 60430.

Book, adult.

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

**Life Insurance and Annuities from the Buyer's Point of View.** William J. Matteson. 1966. American Institute for Economic Research, Great Barrington, Mass. 01230. 96 p. \$1.00.

Booklet, adult.

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

**Life Insurance-Dollars & Sense; the Family Money Manager; and You and Your Family's Life Insurance.** 1967 and 1968. Canadian Life Insurance Assoc., 44 King St., West, Toronto, Ontario. Free.

Leaflet, adult.

Present the savings and protection point-of-view in buying insurance.



**Life Insurance Fact Book.** 1967. Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. 126 p. Free.  
Booklet, adult.

Comprehensive coverage of many facets of life insurance from life insurance in force, to lapses and surrenders, to mortality tables.

**Life Insurance: how to get your money's worth.** Arnold Geier. 1965. Collier Books, 60 5th Ave., New York, N.Y. 10008. 95¢.

Booklet, adult.

Comprehensive guide to life, retirement, and health protection for the average layman.

**Life Insurance: the immaculate deception.** G. Scott Reynolds. *Nation*, Sept. 30, 1968. 2 p. *Nation*, 333 6th Ave., New York, N.Y. 10014. 35¢.

Magazine article, adult.

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

**Life Insurance—What it Means.** Institute of Life Insurance. Modern Talking Picture Service, Inc., 927 19th St. NW., Washington, D.C. 20006. Free loan, borrower pays return postage.

Film, 16 min, color. Grades 10-12 and adults.

Presents the factors involved in determining premium rates and defines the net annual premium. Fair.

**A List of Worthwhile Life and Health Insurance Books—1968.** Institute of Life Insurance, Health Insurance Institute, 277 Park Ave., New York, N.Y. 10017. 76 p.

Pamphlet, adult.

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

**The Little Gem Life Chart.** The National Underwriter Co., 420 East 4th St., Cincinnati, Ohio. 45202. Published annually \$6.00.

Book, adult.

Impartial presentation of life insurance facts and figures. Using this buyer's guide to life insurance, a prospective buyer can shop more than two hundred companies.

**The new ABC's of Health Insurance (1201).** 1968. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017.

Pamphlet, adult.

Basic facts which help families understand their health insurance.

**1967 Source Book of Health Insurance Data.** Health Insurance Institute, 277 Park Ave., New York, N.Y. 10017. 86 p.

Booklet, adult.

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

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

Booklet, adult.

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

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

Pamphlet, adult.

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

**Pay Now, Die Later.** James Gollin. 1966. New York. Random House. 267 p. \$5.95.

Book, adult.

Subtitle: What's Wrong with Life Insurance: A Report on Our Biggest and Most Wasteful Industry. The author is a Chartered Life Underwriter.

**Pitfalls to watch for in Mail Order Insurance Policies.** 1968. Federal Trade Commission, 6th St. and Pennsylvania Ave., N.W., Washington, D.C. 20580. 5 p. Free.

Leaflet, adult.

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

**Policies for Protection—How Life Insurance and Health Insurance Works.** Jan. 1968. Educational Division, Institute of Life Insurance, Health Insurance Institute, 277 Park Ave., New York, N.Y. 10017. 85 p.

Pamphlet, young adult.

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

**A Report on Life Insurance.** Dr. Joseph M. Belth. 1967. Bureau of Business Research, Indiana Univ., Bloomington, Ind. 47401. 192 p. \$3.00.

Booklet, adult.

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

**The Search for Economic Security.** Jan. 1968. Institute of Life Insurance, Educational Division, Health Insurance Institute, 277 Park Ave., New York, N.Y. 10017. 64 p.

Pamphlet, young adult.

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

**Sets, Probability and Statistics—the Mathematics of Life Insurance.** Institute of Life Insurance, Educational Division, 277 Park Ave., New York, N.Y. 10017. 35 p.

Pamphlet, young adult.

Designed for 10th grade mathematics classes. Sample problems figuring interest, premium and construction of mortality tables.

**Understanding Life Insurance for the Family.** Dec. 1964. Div. of Home Economics Federal Extension Service, U.S. Dept. of Agriculture. Supt. of Documents, GPO, Washington, D.C. 20402. 12 p. Pamphlet, adult.

Explanation of the basic kinds of life insurance policies including combination policies and special clauses. Discusses group insurance and other protection plans.

**"What Every Young Couple Should Know About Life Insurance."** A. M. Watkins. *Redbook*, Feb. 1968, 8 p. Redbook Magazine, 230 Park Ave., New York, N.Y. 10017. 50¢.

Magazine article, adult.

An exceptionally forthright discussion of life insurance.

**You and Your Family's Life Insurance (322).** 1968. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. 28 p. Free.

Pamphlet, adult.

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

**What's Wrong with Your Life Insurance.** Norman F. Dacey. 1968. New York. Crowell-Collier. 445 p. \$4.95.

Book, adult.

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

## **2. Property, Casualty, and Safety**

**After Cars Crash . . . The Need for Legal Insurance Reform.** Robert E. Keeton and Jeffrey O'Connell. 1967. Dow Jones-Irwin, Inc., 1818 Ridge Road, Homewood, Ill. 60430. 145 p. \$4.95.

Book, adult.

The objectives of this book are to lower your insurance costs and get better legal protection. It outlines a new form of automobile insurance called "Basic Protection Insurance."

**"Auto Insurance: the need for reform."** Sidney Margolius. *American Federationist*, Dec. 1967, 5 p. American Federationist, AFL-CIO Building, 815 16th St., N.W., Washington, D.C. 20006. 25¢  
Magazine article, adult.

A comprehensive and clear discussion of the problems of auto insurance and the need for change.

**Auto Insurance Reform.** *Consumer Report*, Jan. 1968, 7 p. Consumers Union, 256 Washington St., Mt. Vernon, New York. 10550. 50¢.  
Magazine article, adult.

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

**Automobile Insurance.** Insurance Information Institute, 110 William St., New York, N.Y. 10038. Free loan, borrower pays return postage.

Filmstrip and records. 55 frame, 33 $\frac{1}{3}$  rpm. record, 17 min, color. Grades 10-12.

Filmstrip and records. Cites the 6 basic coverages available in automobile insurance including bodily injury liability, medical payments, and protection against uninsured motorists. Also explains how premium rates are determined. Good.

**Automobile Insurance Study.** 1967. Supt. of Documents, GPO, Washington, D.C., 20402. 183 p. 60¢.

Booklet, adult.

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

**A Family Guide to Property and Liability Insurance.** 4th ed. 1967. Educational Div. of the Insurance Information Institute, 110 William St., New York, N.Y. 10038. 24 p. Free.

Pamphlet, adult.

Covers property insurance for the home whether you own or rent. Explains liability insurance for the family, automobile insurance. Household and automobile insurance costs.



**Fire—Safety and Prevention; Disasters; Burglary and You; Are You Protected? *It's Time to Check.*** n.d. National Research Bureau, Inc. Employee Relations Bureau Corp., 221 North LaSalle St., Chicago, Ill. 60601. 15 p. Free.

Pamphlet, young adult.

Series of booklets pointing out why you need different types of insurance for various problems that can easily happen to all of us.

**Flammable Fabrics Act and Product Safety Commission.** Hearings before the Subcommittee on Commerce and Finance of the Committee on Interstate and Foreign Commerce, House of Representatives. 1967. House Office Building, Washington, D.C. 20515. 313 p. Free.

Pamphlet, adults.

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

**Hit From Both Sides: *an exposé of our auto insurance system.*** Robert R. Lewiston. 1967. New York. Simon and Schuster, Inc. 224 p. \$1.00.

Book, adult.

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

**"Home Insecticides, Part II."** *Consumer Reports*, August 1963, 5 p. Consumers Union, 256 Washington St., Mt. Vernon, N.Y. 10550. \$6.00 per year.

Magazine article, adult.

Consumers Union's report on insecticides. It gives step by step advice on how to solve specific insect problems and tells you what to do when you must hire an exterminator.

**"Household Insecticides, Part I."** *Consumer Reports*, July 1963, 7 p. Consumers Union, 256 Washington St., Mt. Vernon, N.Y. 10550. \$6.00 per year.

Magazine article, adult.

Discusses how to select a product for safety and effectiveness, why the public needs to be alarmed, safety precautions in the war on insects, and a guide to the most hazardous chemicals.

**How to Settle Your Own Insurance Claim.** Daniel G. Baldyga. 1968. New York, Macmillan. 159 p. \$4.95.

Book, adult.

Explains how you can dispense with the services of an attorney when the fault is 100 percent that of the other party and thus eliminate paying the attorney's fee. Even if one uses a lawyer, the book will still be helpful.

**The Law of Insurance.** 2d rev. ed. Legal Almanac Series, No. 37. Irwin M. Taylor. 1968. Oceana Publications, Inc., 40 Cedar St., Dobbs Ferry, New York 10522. 116 p. \$3.00.

Book, adult.

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

**A New Road for Auto Insurance.** Robert Sheehan. *Fortune*, Nov. 1967, 6 p. Time, Inc., 540 N. Michigan Ave., Chicago, Ill. 60611. \$1.50.

Magazine article, adult.

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

**Patterns for Protection.** Insurance Information Institute, 110 Williams St., New York, N.Y. 10038. Free loan, borrower pays return postage.

Filmstrip, record, 69 frames, 33 $\frac{1}{3}$  rpm. record, 15 min, color. Grades 10-12.

This filmstrip comes with a record, an outline, and a summary guide booklet. Filmstrip includes statistics in fires, lightning and other possible hazards. It describes perils for which insurance is available and explains why some types of risks are not insurable. 1962 yearbook on statistics involving property and casualty insurance is also available. Contains many tables and clearly illustrated graphs.

## H. Medical Services and Drugs

**Black Market Medicine.** Margaret Kreig. 1967. Englewood Cliffs, N.J. Prentice-Hall. 309 p. \$5.95.

Book, adult.

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

**By Prescription Only.** 2d ed. Morton Mintz. 1967. Boston. Houghton Mifflin. 446 p. \$6.95.

Book, adult.

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

**Consumer Protection FDA Packet B-Drugs and Cosmetics.** 1965. Supt. of Documents, GPO, Washington, D.C. 20402. \$1.50.

17 booklets, leaflets and special reference sheets, adult.

Contains literature on the FDC Act and on approval of new drugs, use of drugs by the consumer, medical quackery, cosmetic laws, and related materials.

**Facts for Consumers, Pesticide Residues.** FS 13.111:18/2, rev. 1964. Supt. of Documents, GPO, Washington, D.C. 20402. 12 p. 15¢.

Pamphlet, adult.

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

**Fads, Myths, Quacks—and Your Health.** Public Affairs Pamphlet No. 415, Feb. 1968. Jacqueline Seaver. Public Affairs Committee, Public Affairs Pamphlets, 381 Park Ave. South, New York, N.Y. 10016. 28 p. 25¢ (Reduced rates for more than 9; subscription rates 15-\$3.00 30-\$5.00 45-\$7.00).

Pamphlet, adult.

An elementary discussion of what to look for in many areas of health care.

**Food and Drug Administration Approval of New Drugs, Facts for Consumers.** FS 13.111 :21/4, Rev. 1964. Food and Drug Administration. Supt. of Documents, GPO, Washington, D.C. 20402. 8 p. 15¢.

Leaflet, adult.

Outlines drug facts for consumers.

**The Handbook of Prescription Drugs.** Dr. Richard Burack. 1967. Pantheon Books, 437 Madison Ave., New York, N.Y. 10022. 181 p. \$4.95.

Book, adult.

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

**Market Restraints in the Retail Drug Industry.** F. Marion Fletcher. 1967. Univ. of Pennsylvania Press, 3729 Spruce St., Philadelphia, Pa. 19104. 444 p. \$10.00.

Book, adult.

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

**Nursing Homes.** Ruth and Edward Brecher. *Consumer Reports*, January, February and March 1964. Consumers Union, 256 Washington St., Mt. Vernon, N.Y. 10550. 50¢ per issue.

Magazine article, adult

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

**The Overweight Society.** Peter Wyden. 1965. New York. Morrow. 338 p. \$4.95.

Book, adult.

It is aptly labeled as "An authoritative, entertaining investigation into the facts and follies of girth control." Included are many accounts of medical quackery in selling diet programs and "medicines." Included also is a 20-page bibliography.

**Pesticides.** FS2.50 : 112, 1963. Supt. of Documents, GPO, Washington, D.C. 20402. 8 p. 5¢.

Leaflet, adult.

Covers health protection, food protection and the hazards of using pesticides for killing garden pests, ridding homes of insects or rodents and defleaing or delousing pets.

**The Pill Conspiracy.** George Johnson. 1967. New American Library, 1301 Ave. of Americas, New York, N.Y. 10019. 175 p. 75¢.

Booklet, adult.

Expose on hazardous drugs and pill profiteering.

**The Plot Against the Patient.** Fred J. Cook. 1967. Englewood Cliffs. Prentice-Hall. 373 p. \$5.95.

Book, adult.

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

**The Real Voice.** Richard Harris. 1964. New York. Macmillan. 345 p. \$4.95.

Book, adult.

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

**Remedies and Rackets: *the truth about patent medicines today.*** James G. Cook. 1958. New York. W. W. Norton. 252 p. \$3.95.

Book, adult.

This book names brand names, cites cases and advises the consumer how he can best protect himself against fraud. It is written in reportorial fashion and well documented with facts and figures. Bibliography index.

**Silent Spring.** Rachel Carson. 1962. Boston. Houghton Mifflin. 368 p. \$5.95.

Book, adult.

The book which shocked the Federal government into action concerning the misuse of pesticides. A powerful protest against the misuse of synthetic chemicals and a plea for maintaining the balance of nature.



**Smoking and Health:** *report of the Advisory Committee to the Surgeon General of the Public Health Service.* FS 2.2:SM7/2, 1964. Department of Health, Education, and Welfare. Supt. of Documents, GPO, Washington, D.C. 20402. 387 p. \$1.25.

Booklet, adult.

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

**Smoking and Health:** *a quick reference guide to the report.* FS 2.2: SM7/2/ guide, 1965. Dept. of Health, Education and Welfare. Supt. of Documents, GPO, Washington, D.C. 20402. 13 p. 10¢

Pamphlet, adult.

**Summary of the Report of the Surgeon General's Advisory Committee on Smoking and Health.** FS 2.2:SM7/2/Sum, 1964. Dept. of Health, Education and Welfare. Supt. of Documents, GPO, Washington, D.C. 20402. 12 p. 10¢.

Pamphlet, adult.

**Cigarette Smoking, Chronic Bronchitis and Emphysema.** FS 2.2: SM7/3/967, 1967. Dept. of Health, Education and Welfare. Supt. of Documents, GPO, Washington, D.C. 20402. 6 p. 5¢.

Leaflet, adult.

**Smoking and Cancer.** FS 2.22:SM7/3, 1964. Dept. of Health, Education and Welfare. Supt. of Documents, GPO, Washington, D.C. 20402. 6 p. 5¢.

Leaflet, adult.

**Smoking and the Heart.** FS 2.22:SM7/2, 1964. Dept. of Health, Education and Welfare. Supt. of Documents, GPO, Washington, D.C. 20402. 4 p. 5¢.

Leaflet, adult.

**The Therapeutic Nightmare.** Morton Mintz. 1965. Boston. Houghton. 590 p. \$6.95.

Book, adult.

Analysis of prescription drugs, costs, problems created a stir in producer and consumer circles because of its revelations. Author concerned

with the work of the FDA, attitudes of the AMA and all aspects of the drug industry especially drug testing.

## I. Leisure

**Bonanza, U.S.A.** Mort Weisinger. 1966. New York. Bantam Books. 248 p. \$1.00.

Book, adult.

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

**See America Free.** S. A. Robbins. 1967. New York. Bantam Books Inc. 272 p. \$1.00.

Book, adult.

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

## J. Financial Security

### 1. Savings and Investments

**Beaver's Savings Stamps.** n.d. U.S. Treasury Dept., State Savings Bond Office.

Film, 16mm, sound, b&w, 18 min. Juvenile.

Starring the cast of the popular "Leave It To Beaver" TV series. Beaver (Jerry Mathers) learns a valuable lesson in thrift in an amusingly-told experience.

**A Bone for Spotty.** n.d. American Bankers Association, Banking Education Committee, 90 Park Ave., New York, N. Y. 10016. Free loan.

Film, 16mm, sound, 10 min, b&w. Juvenile.

Seeks to create desire to save money and explains savings bank.

**Danny Kaye for School Savings.** n.d. U.S. Treasury Dept., State Savings Bond Office.

Film, 16mm, sound, b&w, 16½ min. Juvenile.

Starring Danny Kaye and company, promoting thrift, U.S. Savings Stamps, and the School Savings Program. Danny tells us how a quarter

on Stamp Day can change into almost any dream we have and at the same time help our country.

**A Formula for Financial Independence.** William B. Rudd. 1960. William B. Rudd, 2984 Fulton Ave., Sacramento, California 95821. \$2.00.

Book, adult.

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

**Fred Meets a Bank.** 2d ed. n.d. Ellis F. Hartford, Ed.D. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$75, color \$150. Film, 1¼ reels, 18½ min. Juvenile, young adult.

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

**From Barter to Gold.** Solveig P. Russell. 1961. Chicago. Rand McNally. \$2.95.

Book, juvenile.

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

**The Grim Truth About Mutual Funds.** Ralph Lee Smith. 1963. New York. G.P. Putnam's Sons. 122 p. \$2.95.

Book, adult.

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

**Harvey Dilemma.** Modern Talking Pictures, Inc., 3 East 54th St., New York, N.Y. 10022.

Film, 20 min. Adult.

Explains the value of saving money and shows how loans made to

home buyers by a savings and loan association benefit depositors and the entire community.

**How to Buy Stocks:** *a guide to making more money in the market.* 3d rev. ed. Louis Engel. 1962. Boston. Little. 272 p. \$4.95.

Book, adult.

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

**How to Invest in Stocks and Bonds.** 1967. Merrill Lynch, Pierce, Fenner and Smith, Inc., 70 Pine St., New York, N.Y. 10005. 80 p.

Pamphlet, adult, young adult.

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

**How to Read a Financial Report.** 1968. Merrill Lynch, Pierce, Fenner and Smith, Inc., 70 Pine St., New York, N.Y. 10005. 34 p.

Pamphlet, adult, young adult.

Analyzes balance sheet for a typical company. Intended for the layman.

**How You Get More Out of Financial News.** 1967. Barron's National Business and Financial Weekly, Dow Jones and Co., Inc., 30 Broad St., New York, N.Y. 10004. 16 p.

Pamphlet, adult, young adult.

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

**Introduction to Investments.** 4th ed. John C. Clendenin. 1964. New York. McGraw-Hill. 593 p. \$8.95.

Book, adult.

Solid book for the new investor.

**Investing Your Savings.** Herbert W. Bohlman and Edna McCaull Bohlman. 1968. Educational Opportunities Division, Follett Publishing Co., 1010 W. Washington Blvd., Chicago, Ill. 60607. 48 p.

Pamphlet, young adult, adult.

Accent/Consumer Education. Steps to learn in investing savings. Learning experiences in the classroom situation.

**Investment Facts.** 1968. Merrill Lynch, Pierce, Fenner and Smith, Inc., 70 Pine St., New York, N.Y. 10005. 23 p.

Pamphlet, adult, young adult.

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

**Investment Trusts and Funds From the Investor's Point of View.** 1967. American Institute for Economic Research, Great Barrington, Mass. 01280. 96 p. \$1.00.

Booklet, adult.

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

**Investments: an introduction to analysis and management.** Frederick Amling. 1965. Englewood Cliffs, N.J. Prentice-Hall. 650 p. \$11.95.

Book, adult.

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

**The Junior Astronaut.** n.d. U.S. Treasury Dept., State Savings Bond Office.

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

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



**The Kiplinger Book on Investing for the Years Ahead.** John W. Hazard and Lewis G. Coit. 1962. Garden City, N.Y. Doubleday. 285 p. \$4.50.

Book, adult.

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

**Lady and the Stock Exchange.** New York Stock Exchange. Modern Talking Pictures Service, Inc., 927 19th St., NW, Washington, D.C. 20006. Free loan, borrower expected to pay postage.

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

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

**Let's Go to a Bank.** Laura Sootin. 1957. New York. Putnam. \$1.97. Book, juvenile.

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

**Money.** Dyno Lowenstein. 1963. New York. Franklin Watts. \$2.95. Book, juvenile.

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

**Money.** Harry Edward Neal. 1967. New York. Julian Messner. \$3.95. Book, juvenile.

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

**A Penny Saved.** Modern Talking Picture Service, Inc., 3 East 54th St., New York, N.Y. 10022.

Film, 15 min. Young adult.

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

**Public Policy Implications of Investment Company Growth:**  
*report of the Securities and Exchange Commission on the Union Calendar No. 1046, House Report No. 2337, 89th Congress, 2d Session. 1965-1966.*

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

**The Reliability of Consumer Reports of Financial Assets and Debts.** Robert Ferber. 1966. Bureau of Economic and Business Research, University of Illinois, Urbana, Ill. 61801. 360 p. \$4.50.

Book, adult.

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

**Rocky and Bullwinkle Savings Stamp Club.** n.d. U.S. Treasury Dept., State Savings Bond Office.

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

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

**Security Analysis: principles and techniques.** 4th ed. Benjamin Graham and others. 1962. New York. McGraw-Hill.

Book, adult.

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

**Stamp Day for Superman.** n.d. U.S. Treasury Dept., State Savings Bond Office.

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

An exciting Superman adventure, to stir youngsters to action on Savings Stamp Days at school.

**Story of American Banking.** 1963. American Banking Association, Banking Education Committee, 90 Park Ave., New York, N.Y. 10016. 79 p.

Booklet, adult.

History of banks in U.S. from colonial times to 1963.

**The Strategic Investor: individual portfolio management.** Douglas H. Bellemore. 1963. Simmons Boardman Publishing Corp., 30 Church St., New York, N.Y. 10007. 394 p. \$6.00.

Book, adult.

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

**Teaching Thrift Through School Savings.** U.S. Savings Bond Div., U.S. Treasury Dept., Washington, D.C. 20226. 20 p.

Pamphlet, juvenile, young adult.

Goals and suggested activities for teaching thrift. Lists supplementary Treasury films which are available.

**Thrift—Making Your Wishes Come True.** 1962. U.S. Savings and Loan League, 221 North LaSalle St., Chicago, Ill. 60601. 15 p.

Pamphlet, juvenile.

Background for thrift and savings accounts.

**True Book of Money.** Benjamin Elkin. 1960. Children's Press, Inc., 1224 W. Van Buren St., Chicago, Ill. 60607. \$2.50.

Book, juvenile.

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

**U.S. Savings Bonds—Build Your Own Retirement Program; Freedom Shares; Information About Series E Savings Bonds; Current Income Series H Savings Bonds; Investment Advantages of the Series E; and Savings Bonds for Education.** Supt. of Documents, GPO, Washington, D.C. 20402.

Pamphlet, adult.

Contains specific information on each bond series.

**Wall Street.** Dorothy Sterling. 1955. New York. Doubleday. \$3.50.  
Book, juvenile.  
The story of the two stock exchanges, reduced to terms easily understood by youngsters.

**The Watchdogs of Wall Street.** Hillel Black. 1962. New York. Morrow. 241 p. \$4.50.  
Book, adult.  
Anyone tempted to take a flyer in the market will find this a sobering book.

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

**What Happens When You Put Money in the Bank.** Arthur Shay. 1967. Reilly and Lee, 114 W. Illinois St., Chicago, Ill. 60610. \$2.95.  
Book, juvenile.  
Full- and half-page black-and-white photographs are as clear and uncluttered as the text, and together they very ably bring a complex subject down to a young child's level of interest and understanding. Primary-grade level.

**What Makes Us Tick.** New York Stock Exchange. 1958. Modern Talking Pictures Service, Inc., 927 19th St., N.W., Washington, D.C. 20006. Free loan; borrower expected to pay return postage.  
Film, 14 min, color. Young adult.  
Presents an animated version of the "average American family," some answers to their financial needs and the several basic steps in investing.

**Where People Keep Their Savings—and Why.** *Changing Times*, 1964, 4 p. *Changing Times*, The Kiplinger Magazine, 1729 H St., N.W., Washington, D.C. 20006. \$6.00 per year.  
Magazine article, young adult.  
Discusses the reasons people generally save money and the differences between commercial banks, savings and loan associations, mutual savings banks, credit unions, U.S. Savings Bonds and Postal Savings Certificates. The statistics used are for 1962.



**Women's Wealth . . . How much?** (317). 1968. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. Free.

Folder, adult.

Facts about women's income and their stake in various financial assets.

**Working Dollars.** New York Stock Exchange. Modern Talking Pictures Service, Inc., 927 19th St., N.W., Washington, D.C. 20006. Free loan, borrower expected to pay postage.

Film, 15 min, color. Grades 10-12 and adults.

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

**You and the Investment World.** New York Stock Exchange, 11 Wall St., New York, N.Y. 10005. 1967. 48 p. Free.

Pamphlet, adult.

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

**You and Your Bank.** Publication 457, March 1968 (reprint). Agricultural Extension Service, V. W. Darter, Director, Univ. of Tennessee, Cumberland Ave. SW, Knoxville, Tenn. 37916. 12 p.

Pamphlet, young adult.

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

## **2. Social Security, Medicare, and Medicaid**

**Brief Explanation of Medicare, Health Insurance for People 65 or Older; includes 1967 amendments.** FS 3.52:43. Feb. 1968. Supt. of Documents, GPO, Washington, D.C. 20402. 13 p. Free.

Govt. Document, adult.

**Health Insurance for People 65 or Older.** FS 3.25/2:965/2/rev. April 1966. U.S. Dept. of Health, Education and Welfare, Social Se-



curity Administration. Supt. of Documents, GPO, Washington, D.C.  
20402. 10 p. 10¢

Folder, adult.

Brief explanation of medicare.

**Hi I'm Mr. Money Wise.** FS 3.52:3. April 1967. U.S. Dept. of Health, Education and Welfare, Supt. of Documents, GPO, Washington, D.C. 20402. 16 p. Free.

Govt. Document, adult.

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

**Medical Plans and Health Care:** *consumer participation in policy making with a special section on medicare.* Jerome L. Schwartz. 1968. Charles C. Thomas, 301 East Lawrence Ave., Springfield, Ill. 62703. 384 p. \$16.75.

Book, adult.

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

**Medicare—Benefits and Gaps, and Social Security—Your Rights.** Sidney Margolius. 1966. Public Affairs Pamphlets, 381 Park Ave., New York, N.Y. 10016. 28 p. 25¢.

Pamphlet, adult.

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

**Planning for the Later Years.** FS 3.2:P69/967, 1967. Dept. of Health, Education and Welfare, Social Security Administration, 6401 Security Blvd., Baltimore, Md. 21235. 51 p. 35¢.

Pamphlet, adult.

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

**Questions and Answers, Medical Assistance, Medicaid.** FS 14.202:M46/4. May 1967. U.S. Dept. of Health, Education and Welfare—Welfare Administration—Bureau of Family Services (available from issuing office). 20 p.

Govt. Document, adult.

Discusses the provisions of Title XIX (the medicaid section) of the 1965 social security amendments. Individual state plans not included.

**Recent Improvements in Social Security Disability Insurance Benefits: 1967 social security amendments.** FS 3.25/2:967/3. March 1968. U.S. Dept. of Health, Education and Welfare, Supt. of Documents, GPO, Washington, D.C. 20402. 19 p. Free.  
Govt. Document, adult.  
Outlines 1967 social security amendments.

**Rights and Responsibilities of Those Who Receive Social Security Retirement and Survivors Benefits.** SSA-1420 4-68. April 1968. Social Security Administration (from issuing office). 31 p. Free.  
Govt. Document, adult.

**Social Security Cash Benefits for Students 18-22.** FS 3.52:48. July 1968. U.S. Dept. of Health, Education and Welfare, Supt. of Documents, GPO, Washington, D.C. 20402. 6 p. 5¢.  
Govt. Document, adult.  
Gives eligibility for these benefits and tells how to apply.

**Social Security in America (Miss America).** 1966. Social Security Administration—nearest office. Modern Talking Pictures Service, Inc., 927 19th St., N.W., Washington, D.C. 20006. Free loan.  
Film, 15 min., color.  
Story of Miss South Dakota in the 1966 Miss America Pageant who received social security benefits. Excellent.

**Social Security Story.** Social Security Administration—nearest office. Modern Talking Pictures Service, Inc. 927 19th St., N.W., Washington, D.C. 20006. Free loan.  
Film, 15 min., color. Grades 10-12.  
Tour of the Social Security headquarters in Baltimore. It stresses the importance of an accurate social security card.

**Studies in the Economics of Income Maintenance.** Otto Eckstein, ed. 1967. Brookings Institution, 1775 Massachusetts Ave., N.W., Washington, D.C. 20036. 245 p. \$6.00.  
Book, adult.

The studies analyze particular aspects of Federal Old-Age, Survivors and Disability Insurance; of unemployment compensation in Massachusetts; State welfare programs; and of unemployment caused by the closing of the Mack Truck Plant in Plainfield, New Jersey in 1961.

**You and Medicare.** Local Social Security Office. Free loan basis. Film, 30 min., color. Young adult, and adult. Dramatizes the benefits included in the hospitalization and in the medical insurance plans.

**Your Social Security (Retirement, Survivors, and Disability Insurance, Medicare).** FS 3.52:35. May 1968. U.S. Dept. of Health, Education and Welfare, Supt. of Documents, GPO, Washington, D.C. 20402. 46 p. 10¢.

Govt. Document, adult.

Brief explanation of the social security system—how it operates, what benefits are provided.

**Your Social Security Earnings Record.** FS 3.52:44. July 1968. Supt. of Documents, GPO, Washington, D.C. 20402. 32 p. 10¢.

Govt. Document, adult.

How social security records are kept and how benefits are computed. How to obtain a copy to check for accuracy in earnings.

### K. Education

**Borrowing for College: a guide for students and parents.** FS 5.255:55039, 1965. Supt. of Documents, GPO, Washington, D.C. 20402. 11 p. 20¢.

Pamphlet, adult.

Discusses loans available through Federal, State and college programs and commercial lending institutions. See also p. 3 and 4 of Consumer Information—PL 86.

**How to Pay for Your Child's College Education.** Sidney Margolius. 1963. Public Affairs Pamphlets, 381 Park Ave., South, New York, N.Y. 10016. 21 p. 25¢.

Pamphlet, adult, young adult.

Discusses the rising cost of higher education and how parents and their teenagers can find scholarship sources and financial aid to meet these costs.

**Paying for a College Education.** Sidney Margolius. Public Affairs Pamphlet No. 404. 1967. Public Affairs Pamphlets, 381 Park Ave., South, New York, N.Y. 10016. 28 p. 25¢.

Pamphlet, adult.

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

**Planning for College.** Sidney Margolius. 1965. New York. Avon Books. 304 p. 75¢.

Book, young adult, adult.

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

#### L. Estate Planning—Personal Finance

**Truth About Probate and Family Financial Planning:** *how to build and preserve your wealth.* William J. Casey. 1967. Institute for Business Planning, Inc., 2 West 13th St., New York, N.Y. 10011. 193 p. \$6.95.

Book, adult.

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

#### M. Funerals

**The American Funeral:** *a study in guilt, extravagance and sublimity.* LeRoy Bowman. 1959. Public Affairs Press, 419 New Jersey Ave., SE., Washington, D.C. 20003. \$4.50.

Book, adult.

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

**The American Way of Death.** Jessica Mitford. 1963. New York. Simon & Schuster. 333 p. \$4.95.

Book, adult.

An English author comments on the American funeral industry. Included in the appendices are A Directory of Memorial Societies and Related Organizations, and How to Organize a Memorial Society. Bibliography.

**Death and Identity.** Robert Fulton, ed. 1965. New York. Wiley & Sons. 415 p. \$6.95.

Book, adult.

The contributions by 41 writers are integrated into four areas of concern: a theoretical discussion on death attitudes, responses toward death, grief and mourning, and ceremony, self, and society.

**Death Here Is Thy Sting** by *Cariolis, pseud. for Robert Forrest.* 1967. McClelland and Stewart Ltd., 25 Hollinger Road, Toronto 16, Ontario, Canada. 189 p. Can. \$5.

Book, adult.

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

**Funeral Costs and Death Benefits.** Public affairs Pamphlet No. 409, Oct. 1967. Sidney Margolius. Public Affairs Committee, Public Affairs Pamphlets, 881 Park Ave. South, New York, N.Y. 10016. 20 p. 25¢ (Reduced rates for more than 9; subscription rates 15—\$3.00, 30—\$5.00, 45—\$7.00).

Pamphlet, adult.

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

**Funeral Customs the World Over.** Robert W. Habenstein and William M. Lamers. 1968. Bulfin Printers, 535 N. Water St., Milwaukee, Wisconsin 53202. 854 p. \$12.00.

Book, adult.

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

**Funeral Service Facts and Figures.** 1967. National Funeral Directors Assoc., 135 W. Wells St., Milwaukee, Wis. 53203. 38 p. \$5.00.

Pamphlet, adult.

This book of charts includes these major headings: General; Source of Income; Funeral Service Income Pattern; Funeral Service Expense; Funeral Service Margins; and Summary of Findings.



**The High Cost of Dying.** Ruth Mulvey Harmer. 1968. New York. Crowell-Collier Press. 256 p. \$3.95.

Book, adult.

Traces the evolution of funeral rites from earliest times, and then chronicles the rise of the American funeral industry to its present "flamboyance." The book includes a description and list of the non-profit burial societies.

**The History of American Funeral Directing.** rev. ed. Robert Wesley Habenstein and William M. Lamers. 1962. Milwaukee. Bulfin Printers. 638 p. \$6.00.

Book, adult.

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

**A Manual of Simple Burial.** Ernest Morgan. 1968. Celo Press, Burnsville, N.C. 28714. 64 p. \$1.00.

Book, adult.

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

**News Bulletin.** Ernest Morgan, ed. Continental Association of Funeral and Memorial Societies, 59 East Van Buren St., Chicago, Ill. 60605. Free.

Pamphlet, adult.

A good source of information on current developments.

**A Reading List on Funerals.** 1963. University Book Stores, University of Wisconsin, 3203 N. Downer Ave., Milwaukee, Wis. 53211. 25¢.

Pamphlet, adult.

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

**What About Funeral Costs?** 1967. National Funeral Directors Assoc., 135 W. Wells, Milwaukee, Wisconsin 53203. 4 p. 10¢.

Leaflet, adult.

A discussion of costs, and suggestions for families after death occurs.

## Credit—Principles for Use, Sources, and Costs

**AHEA's Workshop on Consumer Credit in Family Financial Management.** *Journal of Home Economics*, Jan. 1968, 85 p. Journal of Home Economics, 1600 20th St., N.W., Washington, D.C. 20009. \$1.00.

Magazine article, adult.

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

**All About Credit.** *Changing Times, The Kiplinger Magazine*, March 1963, 16 p. The Kiplinger Washington Editors, Inc., Editors Park, Md. 20782. \$6.00 per year.

Magazine article, adult.

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

**Are You Making the Best Use of Your Credit?** Peter Lindberg. *Better Homes and Gardens*, January 1968, 4 p. Meredith Corp., 1716 Locust St., Des Moines, Iowa 50303. 50¢.

Magazine article, adult.

A rather complete, even though brief discussion of the many facets of credit buying.

**Basic Principles in Family Money and Credit Management.** National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036. 12 p. Free.

Pamphlet, young adult.

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

**Borrower's Handbook of Annual Percentage Rates for Installment Credit.** George A. Peirce. 1967. Consumers League of New Jersey, 20 Church St., Montclair, N.J. 07042. 26 p. 50¢.

Pamphlet, adult.

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

**Buy Now, Pay Later.** Hillel Black. 1961. New York. Morrow. 240 p. \$3.95.

Book, adult.

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

**Common Sense Credit: *credit unions come of age.*** Charles Morrow Wilson. 1962. Devin-Adair Co., 23 E. 26th St., New York, N.Y. 10010. 180 p. \$4.50.

Book, adult.

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

**Consumer and Commercial Credit Management.** 3d ed. Robert H. Cole. 1968. Richard D. Irwin, Inc., 1818 Ridge Rd., Homewood, Ill. 60430. 615 p. \$12.65.

Book, adult.

Gives the reader an appreciation of the economic and social implications of credit and defines types of credit available.

**Consumer, Beware!: *a guide to installment buying.*** Rev. 1966. AFL-CIO Dept. of Publication, 815 16th St., N.W., Washington, D.C. 20006. 22 p. 15¢.

Pamphlet, adult.

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

**Consumer Credit.** Elsie Fetterman. n.d. Publications Room, Univ. of Connecticut, Box U-35, Storrs, Conn. 06268. 23 p. 20¢.

Pamphlet, adult.

Presented are facts one should know about consumer credit—kinds, advantages and disadvantages, interest rates, precautions and sales contracts. Geared for the novice reader.

**Consumer Credit and You—The Consumer Finance Story.** Channing L. Bete. n.d. National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036. 15 p.

Pamphlet, adult, young adult.

Tells the consumer finance story in an effective cartoon presentation. Explains the types and uses of credit and contains an 8 part checklist for using consumer credit wisely.

**Consumer Credit Annual 1968.** National Foundation for Consumer Credit, Inc., 1819 H St., N.W., Washington, D.C. 20006. 38 p. \$3.50.

Pamphlet, young adult.

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

**A Consumer Credit Bibliography.** *Journal of Home Economics*, Jan. 1968, 2 p. *Journal of Home Economics*, 1600 20th St., N.W., Washington, D.C. 20009. \$1.00, reprints 15¢ each.

Magazine article, adult.

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

**Consumer Credit Calculator.** 1967. Consumer Interest Committee, Kansas Home Econ. Assn., c/o Dept. of Family Economics, Justin Hall, Kansas State Univ., Manhattan, Kans. 66502. 15¢ each, 10¢ in quantity.

Folder, adult.

Consumers can calculate the true annual interest rates easily with this one-page form, folded to fit into a school notebook.

**Consumer Credit Counseling Service.** 1967. National Foundation for Consumer Credit, 1819 H St., N.W., Washington, D.C. 20006. 108 p. \$2.00.

Book, adult.

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



**Consumer Credit Counseling Service: *plans and working suggestions.*** 1968. National Foundation for Consumer Credit, Inc., 1819 H St., N.W., Washington, D.C. 20006. 49 p. \$5.00.

Pamphlet, adult.

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

**Consumer Credit Finance Charges: *rate information and quotation.*** Wallace P. Mors. 1965. Published by National Bureau of Economic Research; order from Columbia University, 2960 Broadway, New York, N.Y. 10027. 133 p. \$5.00.

Book, adult.

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

**Consumer Credit in Family Financial Management.** 1967. American Home Economics Association, 1600 20th St., N.W., Washington, D.C. 20009. \$6.00 each tape, \$55.00 set of 10 tapes.

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

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

**Consumer Credit Protection Act, Parts 1 and 2.** 1967. Committee on Banking and Currency, House of Representatives. Available in public libraries. 1,221 p.

Books, adult.

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

**Consumer Finance: *a case history in American business.*** Irving S. Michelman. 1966. Frederick Fell, Inc., 386 Park Ave. S., New York, N.Y. 10016. 336 p. \$6.00.

Book, adult.

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



**The Consumer Finance Industry.** National Consumer Finance Assoc. 1962. Englewood Cliffs, N.J. Prentice-Hall. 187 p. \$5.75.

Book, adult.

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

**The Consumer Finance Industry: its costs and regulation.** John M. Chapman and Robert P. Shay, eds. 1967. Columbia Univ. Press, 440 W. 110th St., New York, N.Y. 10025. 183 p. \$6.00.

Book, adult.

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

**Consumer Installment Credit and Public Policy.** Paul W. McCracken and others. 1965. Michigan. University of Michigan. 250 p. \$6.00.

Book, adult.

Study of consumer installment credit from macroeconomic approach.

**Consumers' Credit and Wealth.** Reavis Cox. 1965. National Foundation for Consumer Credit, 1411 K St., N.W., Washington, D.C. 20005. 47 p. \$1.00.

Pamphlet, adult.

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

**Consumer's Quick Credit Guide.** A1.11/3: C86, 1964. USDA. Supt. of Documents, GPO, Washington, D.C. 20402. 2 p. 5¢, \$2.50 per 100 copies.

Folder, adult.

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

**Credit.** Dun and Bradstreet. Modern Talking Pictures Service, Inc., 927 19th St., N.W., Washington, D.C. 20006. Free loan, borrower pays return postage.

Film, 16 min., color. Grades 10-12 and adults.

Shows how mercantile credit is an important base for consumer credit. Demonstrates how Dun & Bradstreet rating is obtained.

**Credit—Man's Confidence in Man.** Modern Talking Pictures, Inc. 3 East 54th St., New York, N.Y. 10022.

Film, 30 min. Grades 9-12 and adults.

Story of individual and company credit in our economy. Historical sequences show the development of credit and credit reporting in the United States and how the expansion of our country was aided by credit recording of credit information for benefit of sellers.

**Credit: master or servant.** D2.14: PA10, 1966. Armed Forces Information and Education, Dept. of Defense. GPO, Supt. of Documents, Washington, D.C. 20402. 52 p. 25¢.

Pamphlet, adult.

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

**Credit Cards: thirty days to reality.** Elsie Fetterman. n.d. Publications Room, Univ. of Conn., Storrs, Conn. 06268. 20 p. 15¢.

Pamphlet, adult.

Discusses credit cards—types, advantages and disadvantages, points to remember when using. Includes bibliography.

**Do You Know What You Pay for Credit?** Reprint from *The Changing Times*, *The Kiplinger Magazine*, 1729 H Street, N.W., Washington, D.C. 20006. 2 p.

Folder, young adult.

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

**Economic Report on Installment Credit and Retail Sales Practices of District of Columbia Retailers.** March 1968. Report of the Federal Trade Commission. Supt. of Documents, GPO, Washington, D.C. 20402. 52 p. 35¢.

Pamphlet, adult.

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

**Every Seventh Family.** Modern Talking Pictures, Inc., 3 East 54th St., New York, N.Y. 10022.

Film, 26 min., adult.

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

**Facts You Should Know About Your Credit.** n.d. National Consumer Finance Assoc., 1000 16th St., N.W., Washington, D.C. 20036. 16 p. 1-10 copies free to members; 11-1000 15¢ ea.; non-members 15¢; schools—no charge.

Booklet, adult.

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

**Family Credit Counseling:** *an emerging community service.* Perry B. Hall, study director. 1968. Family Service Assoc. of America, 44 E. 23 St., New York, N.Y. 10010. 127 p. \$8.75; summary 32 p. \$1.00.

Book, summary; adult.

National study evaluating family credit counseling as provided through nonprofit community-based programs.

**Finance Companies:** *how and where they obtain their funds.* John M. Chapman and Frederick W. Jones. 1959. Graduate School of Business, Columbia Univ., New York, N.Y. 10027. Available from National Consumer Finance Assoc. for \$1.00 to non-members, members and schools, no charge.

Pamphlet, adult.

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

**Finance Facts Yearbook 1961—annual.** S. Lees Booth. 1968. National Consumer Finance Assoc. 1000 16th St., N.W., Washington, D.C. 20036. 65 p. Free.

Pamphlet, adult.

Latest edition 1968. Complete fact book about the American consumer—his employment, income, spending, saving, money management and his use of credit. Also contains a study of the extent of sources of consumer credit.

**A Guide to Consumer Credit.** Sidney Margolius. Public Affairs Pamphlet No. 348, 1967. Public Affairs Pamphlets, 381 Park Ave. South, New York, N.Y. 10016. 20 p. 25¢ single copy.

Pamphlet, adult.

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

**How and Where to Borrow Money.** Ira U. Cobleigh. 1964. New York. Avon Books. 160 p. 60¢.

Book, adult.

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

**How Money and Credit Help Us.** Elmer R. Kane. n.d. Benefic Press, 10300 W. Roosevelt Rd., Westchester, Ill. 60153.

Book, juvenile.

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

**How to Shake the Money Tree.** Robert Metz. 1966. New York. Putnam. 277 p. \$4.95.

Book, adult.

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

**How to Use Consumer Credit Wisely.** n.d. Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Ill. 60601.

Film, 28 min. adult.

Dramatization of the importance of credit to family and national economy. Explains the different forms of consumer credit.

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

Film, 10 min. adult.

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



**Installment Credit Guide, Special Report, Part 1.** Dec. 1967. Commerce Clearing House, Inc., 4025 W. Peterson Ave., Chicago, Ill. 60646. 87 p. \$1.00.

Booklet, adult.

Deals with the Consumer Credit Protection Act H.R. 11601—Truth-in-Lending, Truth-in-Advertising, Garnishment of Wages, and Consumer Finance Commission. Included is the text of H.R. 11601 as approved by the House Committee.

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

Pamphlet, adult, young adult.

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

**It's Not Just Money.** John R. Prindle. ed. 1967. CUNA International, Inc., Madison, Wis. 53701. 145 p.

Booklet, adult.

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

**Journal of Home Economics.** Monthly (Sept.—June). Vol. 60, No. 1, Jan. 1968. Journal of Home Economics, 1600 20th St., N.W., Washington, D.C. 20009.

Magazine, adult.

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

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

Film, 14 min, color. Young adult.

Story of the part played by consumer credit in the national economy and how the American family is served by consumer finance companies.



**The Miracles of Credit.** The Ohio Consumer Loan Association, 79 East State St., Columbus, Ohio 43215. 31 p.

Pamphlet, young adult.

Told in story form. Basic information on how credit works for you.

**Money-go-round.** John J. Floherty. 1964. Philadelphia. Lippincott. \$3.95.

Book, juvenile.

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

**National Foundation for Consumer Credit Newsletter.** Monthly. 1819 H St., N.W., Washington, D.C. 20006. Free.

Magazine, adult.

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

**"The New Consumer Credit Law."** Gaylord A. Jentz. *Texas Business Review*, vol. 41, Nos. 10-11, 1967, 10 p. University of Texas, Austin, Tex. 78712. 20¢ reprint.

Magazine article, adult.

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

**No Money Down.** Clyde Farnsworth. 1963. MacFadden-Bartell, 205 East 42nd St., New York, N.Y. 10017. 157 p. 50¢.

Book, adult.

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

**Off the Editor's Chest—Does "buy now—pay later" cost too much?** Credit Union National Association, Public Relations Dept., P.O. Box 431, Madison, Wis. 53701. 2 p.

Leaflet, adult, young adult.

Brief explanation of interest rates for installment purchases and the lack of consumer knowledge of credit costs.

**The Quality of Consumer Instalment Credit.** Geoffrey H. Moore and Philip A. Klein. 1967. Columbia University Press, 440 W. 110th St., New York, N.Y. 10025. 260 p. \$8.50.

Book, adult.

"Rate Information and Quotations, Studies in Consumer Instalment Financing No. 13," National Bureau of Economic Research. Shows that since the 1920's consumer installment credit has grown spectacularly accompanied by a reduction in down payment requirements and an increase in the number of monthly payments.

**Research on Consumer Credit.** S. Lees Booth. Annual. National Consumer Finance Assoc., 1000 16th St., N.W., Washington, D.C. 20036. Free.

Pamphlet, adult.

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

**Truth-in-Lending: Law and Explanation.** 1968. International Consumer Credit Assoc., 375 Jackson Ave., St. Louis, Mo. 63130. 88 p. \$2.00.

Pamphlet, adult.

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

**Screen-Test Your Credit Risks—Use of advance techniques and computers in consumer credit can reduce defaults and retain good accounts otherwise lost.** William P. Boggess. *Harvard Business Review*, Nov.-Dec. 1967, 10 p. Harvard Business Review, Graduate School of Business, Boston, Mass. 02163. \$2.00.

Magazine article, adult.

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

**Selected and Annotated Bibliography of Reference Material in Consumer Finance.** 1968-69. Educational Services Division, National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036. 32 p. Free.

Pamphlet, adult.

Annotated bibliography including tests, study guides, pamphlets, films and filmstrips.

**A Simplified Method of Finding the True Annual Interest Rate on Installment Credit.** Emma G. Holmes, and Carol M. Jaegar, n.d. Consumer and Food Economics Research Division, Agricultural Research Service, U.S. Dept. of Agriculture, Hyattsville, Md. 20782. 3 p.

Leaflet, adult.

The key to this method is the chart, "Factors to use in the formula for calculating the true annual interest rate on installment credit."

**"Those One-Sided Credit Laws."** *Consumer Reports*, March 1966, 5 p. Consumers Union, 256 Washington St., Mt. Vernon, New York 10550. 50¢.

Magazine article, adult.

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

**Trends in Consumer Credit Legislation.** Barbara A. Curran. 1965. Chicago. University of Chicago. 394 p. \$8.50.

Book, adult.

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

**Uniform Consumer Credit Code: Final draft.** 1968. Commerce Clearing House, Inc., 4025 W. Peterson Ave., Chicago, Ill. 60646. 127 p. \$2.00.

Booklet, adult.

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

**Using Our Credit Intelligently.** William J. Cheyney. 1967 rev. National Foundation for Consumer Credit, 1411 K St., N.W., Washington, D.C. 20005. 54 p.

Pamphlet, young adult.

Study on consumer credit. Establishing good credit. Economic influence of credit intelligently used.

**What's So Good About Credit Unions? #24.** Consumer Information Cartoon Leaflets, BAND and OEO supported demonstration project, Bay Area Neighborhood Development, 8924 Holly St., Oakland, Calif. 94621.

Leaflet, adult.

Short and concise information geared for your low education groups.

**The Whole Truth About Revolving Credit.** 1967. Consumers Assembly '67, 1027 Vermont Ave., N.W., Washington, D.C. 20005. 8 p. Free.

Pamphlet, adult.

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

**The Wise Use of Credit.** Produced for National Consumer Finance Association. 1961. Association Films, Inc., 1000 16th St., N.W., Washington, D.C. 20036. Free loan basis.

Film, 11 min, color and b&w. Young adult.

Provides basic understanding of consumer credit, introduces economic terms, types of credit, cost factor, and guidelines for wise use of credit. Teacher's Guide is available.

**"A Workbook on Consumer Credit."** Richard L. D. Morse. *Journal of Home Economics*, Jan. 1968, 6 p. *Journal of Home Economics*, 1600 20th St., N.W., Washington, D.C. 20009. \$1.00, reprints 25¢.

Magazine article, adult.

The four major headings are: "Credit-Possible Repercussions", "Revolving Credit", "Contract Credit", and "Activities and Questions."

## **Debtor Problems—Garnishment and Bankruptcy**

**An Analysis of Economic and Personal Factors Leading to Consumer Bankruptcy.** Robert Dolphin, Jr., 1965. Michigan. Michigan State University. 138 p. \$1.00.

Book, adult.

Discusses the legal environment, personal and economic characteristics of the bankrupt. Presents conclusions and recommendations.

**“Bankruptcy Boom—More People Petition to Have Debts Erased as Social Stigma Fades.”** Everett Groseclose. *Wall Street Journal*, April 16, 1968, 2 p. *Wall Street Journal*, 30 Broad St., New York, N.Y. 10004. 15¢.

Newspaper article, adult.

An interesting discussion of the growth of personal bankruptcies.

**Debt Clinics Prescription for the Poor.** Jack Pollock. *Nation's Business*, Dec. 1967, 3 p. *Nation's Business*, 1615 H St., N.W., Washington, D.C. 20006. 75¢.

Magazine article, adult.

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

**Debt Counseling.** 1967. AFL-CIO Community Service Activities, 815 16th St., N.W., Washington, D.C. 20006. 2 p. Free.

Leaflet, adult.

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

**Don't Get Garnisheed!** Daniel R. Fوسفeld. Labor and Industrial Relations Center, Michigan State University, East Lansing, Mich. 48823. 21 p. 25¢

Pamphlet, adult.

Gives the worker guidance about a growing threat to his financial stability.



**Family Money Problems.** Public Affairs Pamphlet No. 412, Dec. 1967. Sidney Margolius. Public Affairs Committee, Public Affairs Pamphlets, 381 Park Ave. South, New York, N.Y. 10016. 20 p. 25¢. (Reduced rates for more than 9; subscription rates 15-\$3.00 30-\$5.00 45-\$7.00).

Pamphlet, adult.

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

**Finance Facts Newsletter.** Monthly. National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036. Free.

Periodical, adult.

A regular report on indexes of consumer financial behavior, personal income, personal savings, indicators of business activity, consumer price indexes, and other areas of interest to those in the industry. Published since 1958.

**Guide to Wage Earner Plans Under Chapter 13 of the Bankruptcy Act.** 1968. The Section of Corporation Banking and Business Law, American Bar Association, 1155 East 60th St., Chicago, Ill. 60637. 67 p. \$1.00.

Pamphlet, adult.

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

**How to Have More Money to Spend.** B. J. Blaustein with Robert Gorman. 1962. New York. Julian Messner Inc. 221 p. \$4.95.

Book, adult.

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

**King's X.** n.d. CUNA International, Inc., P.O. Box 431, Madison, Wisc. 53701.

Film, 25 min. adult.

The credit union is likened to the King's X of history in its assistance to a person in debt. The problem of a young family in difficulty and their rescue through the employees' credit union are described.

**Like the Debtors' Jail . . . The Case Against Wage Garnishment.** 1968. Consumer Federation of America, P.O. Box 19345, 20th St. Station, Washington, D.C. 20036. 1 p. Free.

Folder, adult.

Explanation of wage garnishment and federal and state laws concerning garnishment.

**Report on 1967 Nonbusiness Bankruptcies by States.** Oct. 12, 1967. Research Services Div., National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036. 5 p. Free.

Leaflet, adult.

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

**The Spender Syndrome: case studies of 68 families and their consumer problems.** Brenda Dervin. 1965. Center for Consumer Affairs, University of Wisconsin, University Extension, 432 North Lake St., Madison, Wisc. 53706. 212 p. \$4.00.

Book, adult.

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

**Tables of Bankruptcy Statistics.** 1968. Administrative Office of the United States Courts, Washington, D.C. 20544. 44 p. Free.

Pamphlet, adult.

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

**'Til Debt Do Us Part.** 1950. Produced for CUNA International, Inc. Association Films, Inc., 600 Madison Ave., New York, N.Y. 10017. Free loan basis.

Film, 15 min, b&w. Young adult.

The story of a troubled young married couple's reconciliation, illustrating the credit union idea and how it works. Offers mature advice on money matters and learning to solve your own problems.

## **Taxation—Effects on Consumers and Consumption**

**Consumers Hold Back.** *Business Week*, Feb. 11, 1967, p. 27.  
McGraw-Hill, Inc., 330 W. 42nd St., New York, N.Y. 10036. \$1.00.  
Magazine article, adult.  
Discusses the effect of increased rate of taxation and rising food prices on spendable income.

**Taxes and Consumer Spending.** *Dun's Review*, Oct. 1964, p. 39.  
Dun and Bradstreet Publications, Box 3088, 466 Lexington Ave.,  
New York, N.Y. 10017. \$5.00 per year.  
Magazine article, adult.  
Effect of tax cut. No definite conclusion.

**Understanding Taxes.** Publication #21. Internal Revenue Service,  
U.S. Treasury Dept., Washington, D.C. 20224. 28 p.  
Pamphlet, young adult.  
Contains brief history of taxation. Federal budget's receipts and expenditures and rules for personal income tax.

**What Inflation and Tight Money Mean to You.** Maxwell S.  
Stewart and Helene Duffy. Public Affairs Pamphlet No. 416. 1968.  
Public Affairs Pamphlets, 381 Park Ave. South, New York, N.Y.  
10016. 20 p. 25¢ single copy.  
Pamphlet, adult.  
Concise explanation of inflation and tight money, especially its effect on fixed income. Discusses governmental role through taxation.

## Legal Rights and Responsibilities

**Buying on Time?** July, 1967. State of N.Y. Banking Dept., 100 Church St., N.Y., N.Y. 10007. 19 p. Free.

Pamphlet, adult.

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

**The Law and the Low Income Consumer:** *project on social welfare law supplement No. 2.* Carol Hect Katz, ed. 1968. New York University School of Law, 40 Washington Sq. So., New York, N.Y. 10003. 416 p.

Book, adult.

Concerned with the legal problems of the low-income consumer.

**Stop! What are you Signing?** #17. Consumer Information Cartoon Leaflets, BAND and OEO supported demonstration project, Bay Area Neighborhood Development, 8924 Holly Street, Oakland, Calif. 94621.

Leaflet, adult.

Short and concise information geared for your low education groups.

**You and the Law.** Arthur P. Crabtree. 1964. New York. Holt, Rinehart, Winston. 250 p. \$2.48.

Book, young adult, adult.

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

**Your Rights and Responsibilities as a Public Utility User.** 1968. Community Legal Assistance Office, 235 Broadway, Cambridge, Mass. 02139. 8 p. Free.

Pamphlet, adult.

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

**Your Rights and Responsibilities as a Tenant.** 1968. Community Legal Assistance Office, 235 Broadway, Cambridge, Mass. 02139. 18 p. Free.

Pamphlet, adult.

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

**Your Welfare Rights and Responsibilities: *under the AFDC program.*** 1968. Community Legal Assistance Office, 235 Broadway, Cambridge, Mass. 02139. 16 p. Free.

Pamphlet, adult.

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



## Issues and Perspectives

**Business Should Prepare for Wider Probe of Consumer Protection Laws.** Stanley E. Cohen. *Advertising Age*, Jan. 8, 1968, 1 page. Advertising Publications, Inc., 740 Rush St., Chicago, Ill. 60611. 25¢. Magazine article, adult.

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

**Consumer Interest of the Elderly, Part 2.** 1967. Supt. of Documents, GPO, Washington, D.C., 20402. 77 p. 25¢. Pamphlet, adult.

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

**Consumer Issues '66, a Report to the President From the Consumer Advisory Council.** President's Committee on Consumer Interests, Executive Office Bldg., Washington, D.C. 20506. 111 p. Available in public libraries.

Pamphlet, adult.

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

**Consumer Priorities in the Next Ten Years.** James N. Morgan. *International Consumers*, No. 4/5—1967, 4 p. International Organization of Consumers Unions, 81 Sweelinckplein, The Hague, Netherlands. \$1.20.

Magazine article, adult.

An address presented by the Vice President of Consumers Union at the tenth anniversary of the Consumers' Association of the United

Kingdom, Nov. 3, 1967. The entire issue is devoted to this assembly. The key point stressed was "that the future of your association and ours lies in the more effective provision of that convenience in access to consumer information."

**Consumer Rights: a world view.** Proceedings of the 5th biennial conference of the International Organization of Consumers Unions held in Bronxville, N.Y. from June 26 to July 1, 1968. International Organization of Consumers Unions, 81, Sweelinckplein, The Hague, Holland. 123 p. \$3.50.

Booklet, adult.

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

**Consumerism and Marketing.** E. B. Weiss. *Advertising Age*, May 8-July 3, 1967. Advertising Age, 740 Rush St., Chicago, Ill. 60611. 25¢ each issue.

Magazine article, adult.

Eight part series which gives Mr. Weiss's theories on consumerism today.

**Consumerism—Problem or Opportunity?** E. Marshall Nuckols, Jr. 1967. National Canners Association, 1133 20th St. NW., Washington, D.C. 20036. 7 p. Free.

Leaflet, adult.

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

**Consumerism Gains in '67; Portents Indicate It May Expand More in 1968.** Stanley E. Cohen. *Advertising Age*, Jan. 1, 1968. 3 p. Advertising Publications, Inc., 740 Rush St., Chicago, Ill. 60611. 25¢.

Magazine article, adult.

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

**The Consumer's Freedom To Be Wrong.** E. B. Weiss. *Advertising Age*, March 4, 1968, 8 p. Advertising Publications, Inc., 740 Rush St., Chicago, Ill. 60611. 25¢.

Magazine article, adult.

An excellent discussion of pros and cons on consumerism by business men, and a remarkably clear statement by Weiss for the position of the consumer.

**The Consumers Union Report on Smoking and the Public Interest.** Ruth Brecher and others. 1963. Consumers Union, Mount Vernon, N.Y. 10550. 222 p. \$3.50.

Book, adult, young adult.

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

**A Critique of Consumerism.** E. B. Weiss. 1967. Doyle Dane Bernbach Inc., 20 W. 43rd St., New York, N.Y. 10036. 28 p. \$1.00; single copy free to business executives or educational organizations.

Pamphlet, adult.

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

**Cure for Consumeritis: facts.** Edward M. Thiele. 1967. Leo Burnett Co., Prudential Plaza, Chicago, Ill. 60601. 18 p. Free.

Address, adult.

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

**Distribution Revolution.** Walter Hoving. 1960. Ives Washburn, Inc., 750 3rd Ave., New York, N.Y. 10017. 150 p. \$3.00.

Book, adult.

Economic philosophy based on his long experience in merchandising. Mr. Hoving is an exponent of advertising, salesmanship, fashion, consumer credit and the one price system.

**Do the Poor Pay More?** Charles S. Goodman. *Journal of Marketing*, Jan. 1968, 7 p. Journal of Marketing, 280 No. Michigan Ave., Chicago, Ill. 60601. \$3.00; single reprint \$1.00.

Magazine article, reprint; adult.

What kinds of stores do the poor patronize? Why? How well do they perceive price differences among stores? These are some of the questions answered through a survey in a Philadelphia redevelopment area.

**The Economics of Trading Stamps.** Harold W. Fox. 1968. Public Affairs Press, 419 New Jersey Ave., S.E., Washington, D.C. 20003. 167 p. \$6.00.

Book, adult, young adult.

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

**The Effect of Trading Stamps on Retail Food Prices.** (Cont. No. 1091). James D. Bromley and William H. Wallace. 1964. Dept. of Agricultural Economics, University of Rhode Island, Kingston, R.I. 02881. 10 p. Free.

**Analysis of a RIU Study of Trading Stamps and Prices.** 1965. Milton Alexander at the request of Sperry & Hutchinson Co., 330 Madison Ave., New York, N.Y. 10017.

Leaflets, adult.

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

**The Engaging Enemy.** *Marketing/Communications*, Nov. 1967, 2 p. Marketing Communications, 501 Madison Ave., New York, N.Y. 10022. \$1.00.

Magazine article, adult.

A pointed discussion of the remarks made by Betty Furness and John Kenneth Galbraith before the Eastern Annual Conference of the American Assn. of Advertising Agencies.



**The Enigmatic Consumer.** Sheldon W. Stahl. *Business Review*, April 1968, 6 p. Business Review, Federal Reserve Bank, Philadelphia, Pa. 19101. Free.

Magazine article, adult.

A discussion of whether consumers will return to their "familiar" spending habits.

**The First Book of Measurement.** Sam and Beryl Epstein. 1960. New York. Franklin Watts.

Book, juvenile.

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

**Food From Farmer to Consumer: report of the National Commission on Food Marketing.** 1966. National Commission on Food Marketing. Supt. of Documents, GPO, Washington, D.C. 20402. 203 p. \$1.25.

Booklet, adult.

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

**Freedom of Choice—an Action in the Public Interest.** 1968. Magazine Publ. Assoc., Inc., 575 Lexington Ave., New York, N.Y. 10022. 32 p. Free.

Pamphlet, adult.

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

**Freedom of Information in the Market Place.** 1967. Freedom of Information Conference. Freedom of Information Center, Box 858, Columbia, Mo. 65201. 182 p. \$1.00.

Booklet, adult.

A collection of opinions expressed during the ninth annual Freedom of Information Conference held December 4-6, 1966, at the Freedom



of Information Center, School of Journalism, University of Missouri, Columbia, Mo. Twenty papers were presented by representatives of industry, advertising and education.

**The Food and Drug Administration: *selling out for peanuts.*** Dr. Frederick J. Stare. *Sales Management*, Jan. 1, 1968, 2 p. *Sales Management: The Marketing Magazine*, 630 Third Ave., New York, N.Y. 10017. 75¢.

Magazine article, adult.

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

**Free Press and Fancy Packages.** A. Q. Mowbray. *Nation*, Dec. 11, 1967, 3 p. *The Nation*, 333 Ave. of the Americas, New York, N.Y. 10014. 35¢.

Magazine article, adult.

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

**How Much and How Many?** Jeanne Bendick. 1960. New York. McGraw-Hill. \$3.25.

Book, juvenile.

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

**Individual Consumer: *a reading list.*** rev. June 1968. Consumers' Association Library, 14 Buckingham St., London, W.C.2.

Booklet, adult.

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

**Issues in Family Economics.** 1967. American Home Economics Association, 1600 20th St., NW., Washington, D.C. 20009. 155 p. \$2.00.

Book, adult.

Proceedings of a national conference sponsored by the Family Economics—Home Management Section of the AHEA and the School

of Home Economics, Louisiana State University, June 21-23, 1967. Fifteen papers on a variety of related subjects were presented.

**IUD Agenda: the unprotected—America's consumers.** Oct. 1967. Industrial Union Department, AFL-CIO, 815 16th St., N.W., Washington, D.C. 20006. 32 p. 35¢.

Periodical, adult.

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

**The Lengthening Distance Between the Haves and the Have-nots.** Richard L. D. Morse. *Journal of Home Economics*, October 1967, 5 p. *Journal of Home Economics*, 1600 20th St., N.W., Washington, D.C. 20009. \$1.00; reprints 25¢.

Magazine article, adult.

Discussion of "felt poverty" is presented indicating that this problem is much broader in scope than the mere poverty-income gap.

**Liberty and Property, and no Stamps.** Carolyn Shaw Bell. *Journal of Business*, April 1967, 9 p. *Journal of Business*, University of Chicago Press, 5750 Ellis Ave., Chicago, Ill. 60637. \$2.75.

Magazine article, adult.

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

**Line Profusion Confusion in Consumerism.** E. B. Weiss. *Advertising Age*, April 1968, 2 p. Advertising Publications, Inc., 740 Rush St., Chicago, Ill. 60611. 25¢.

Magazine article, adult.

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

**McCollum, Fatt Lead Fight on Consumerism.** *Advertising Age*, Feb. 12, 1968, 3 p. Advertising Publications, Inc., 740 Rush St., Chicago, Ill. 60611. 25¢.

Magazine article, adult.

Account of the position papers presented at the annual conference on advertising-government relations sponsored by the American Ad-

vertising Federation. Many points—pro and con consumerism presented.

**Meet Ralph Nader.** *Newsweek*, vol. 71, Jan. 22, 1968, pp. 65-7+. Newsweek, 350 Dennison Ave., Dayton, Ohio 45401. 50¢.

Magazine article, adult.

An interesting discussion of "everyman's lobbyist and his consumer crusade."

**Metric Association Newsletter.** Metric Association, Inc., 2004 Ash St., Waukegan, Ill. 60085. 4 p. \$1.00 per year.

Leaflet, adult.

Published three times a year. General information concerning the metric system and the need for it in the U.S. A subscription includes a 12-page pamphlet Metric Units of Measurements.

**The Most for Their Money:** *a report on the panel on Consumer Education for Persons With Limited Incomes.* Pr.36.8: C76/M74, 1965. President's Committee on Consumer Interests. Supt. of Documents, GPO, Washington, D.C. 20402. 57 p. 40¢.

Pamphlet, adult.

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

**1½ Cheers for Congress.** *Consumer Reports*, Feb. 1968, 3 p. Consumers Union of U.S., 256 Washington St., Mt. Vernon, N.Y. 10550. 50¢.

Magazine article, adult.

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

**Overcharge.** Lee Metcalf and Vic Reinemer. 1967. New York. D. McKay Co. 338 p. \$5.95.

Book, adult.

Criticism of the practices of electric utilities and the rates they charge.

**Perspectives in Consumer Behavior.** Harold H. Kassarian and Thomas S. Robertson. 1968. Scott, Foresman and Co., 1900 East Lake Ave., Glenview, Ill. 60025. 568 p. \$5.95.

Book, adult.

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

**The Poor Pay More.** 1967. National Educational Television, Indiana University, Audio-Visual Center, Bloomington, Ind. 47401. Rental Fee \$9.15.

Reels, 2—16mm, 30 min each, b&w.

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

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

**President and Congress Expected to Push Bills to Protect Consumers.** Fred L. Zimmerman. *The Wall Street Journal*, Jan. 17, 1967, 1 p. The Wall Street Journal, 30 Broad St., New York, N.Y. 10004. 15¢.

Newspaper article, adult.

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

**Price Movements Following the Discontinuance of Trading Stamps.** F. E. Brown. *Journal of Retailing*, Fall 1967, 16 p. Journal of Retailing, N.Y. University, 432 Commerce Bldg., Washington Square, New York, N.Y. 10003. \$1.50.

Magazine article, adult.

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

**Ralph Nader: consumer protector or lobbyists' gadfly.** *Consumer Bulletin*, April 1968, 3 pp. Consumers Research, Washington, N.J. 07882. 50¢.

Magazine article, adult.

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

**Ralph Nader, Crusader: or, the rise of a self-appointed lobbyist?**  
Patrick Anderson. *New York Times Magazine*, Oct. 29, 1967, 8 p.  
New York Times Magazine, 229 W. 43rd St., New York, N.Y. 10036.  
60¢.

Magazine article, adult.

A brief but interesting biographical sketch of "a self-appointed lobbyist" for the public interest, including the public's consumer interest.

**Rise of the Russian Consumer.** Margaret S. Miller. 1966. New York. Transatlantic. 245 p. \$6.25.

Book, adult.

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

**The Significance of Consumerism.** Milan D. Smith. 1967. National Canners Association, 1133 20th St., N.W., Washington, D.C. 20036. 21 p. Free.

Pamphlet, adult.

Abstract of an address presented at the Mid-western Canners Sales Conference. A rather interesting presentation of the canners' side in the conflict over the growing aspect of "consumerism" in the marketplace.

**Something Fishy.** Ralph Nader. *New Republic*, Jan. 6, 1968, 3 p.  
New Republic, 1244 19th St., N.W., Washington, D.C. 20036. 40¢.

Magazine article, adult.

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

**Sperry & Hutchinson's Very Successful Stagnation.** Stanley H. Brown. *Fortune*, November 1964, pp. 157-59, 248-62. Fortune, Time and Life Bldg., Rockefeller Center, New York, N.Y. 10020. \$1.50.

Magazine article, adult.

This depth analysis of one trading stamp company—the giant of the industry—reveals much concerning trading stamp company operations in general, and the operations of S & H in particular.



**The Story of Standards.** John Perry. 1955. New York. Funk and Wagnalls. 260 p. \$5.00.

Book, adult.

Excellent. With great skill the author has presented difficult and technical data and has told a very interesting story of the evolution of weights and measures.

**Trading Stamps and Their Impact on Food Prices.** A1.82:295, 1958. Dept. of Agriculture. Supt. of Documents, GPO, Washington, D.C. 20402. 42 p. 30¢.

Pamphlet, adult

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

**Weights and Measures and the Consumer.** Leland J. Gordon. 1966. Consumers Union, 256 Washington St., Mt. Vernon, N.Y. 10550. 198 p. \$2.00.

Book, adult.

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

**Weights and Measures and Your Money's Worth.** *Changing Times*, March 1968, 4 p. *Changing Times*, The Kiplinger Magazine, 1729 H St., N.W., Washington, D.C. 20006. 50¢

Magazine article, adult.

A most interesting discussion of weights and measures problems and how to protect yourself.

**Weights and Measures: protection for consumers.** State of New York, Department of Agriculture and Markets, State Office Building, Albany, New York, 12225. 3 p. Free.

Pamphlet, adult.

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

**Weights and Measures Standards of the United States: a brief history.** National Bureau of Standards Miscellaneous Publication 247. Lewis V. Judson. Supt. of Documents, GPO, Washington, D.C. 20402. 30 p. 35¢.

Pamphlet, adult.

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

**When Government Aids Consumers: the heavy hand of benevolence.** James H. Lorie. *Advertising Age*, Nov. 27, 1967, 3 p. *Advertising Age*, 740 Rush St., Chicago, Ill. 60611. 25¢.

Magazine article, adult.

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

**Will "Uncle" Talk? new pressures for consumer information.** *Sales Management*, Sept. 20, 1967, 3 p. *Sales Management: The Marketing Magazine*, 630 3rd Ave., New York, N.Y. 10017. 75¢.

Magazine article, adult.

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

## **Frauds, Quackery, and Deception**

**Aiding the Poor.** *Wall Street Journal*, Jan. 4, 1968. Wall St. Journal, 30 Broad St., New York, N.Y. 10004.

Newspaper article, adult.

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

**Bargain Hucksters.** Ralph Lee Smith. 1962. New York. Thomas Y. Crowell Co., 201 Park Ave. S., 10003. 236 p. \$3.95.

Book, adult.

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

**Buyer Beware!** Fred Trump. 1965. New York. Abingdon Press. 207 p. \$3.50.

Book, adult.

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

**The Buyer Beware:** *a production of the Mike Wallace television program P.M. East*, Oct. 2, 1961. Vic Skaggs, Production Manager, WBC Productions, Inc., 205 E. 67th St., New York, N.Y. 10021. Audio tapes at 3¾ speed for \$35.00, or two reels at 7½ speed for \$40.00.

Television program, adult.

Participants were Senator Philip Hart; Mildred Brady of Consumers Union; Paul Rand Dixon, Chairman of the Federal Trade Commission; and Norman Gottlieb of the National Better Business Bureau.

**Consumer Reports vs. Purex: case dismissed.** *Consumer Reports*, vol. 28, Oct. 1963, p. 471. Consumers Union of U.S., Inc., 256 Washington St., Mt. Vernon, N.Y. 10550.

Magazine article, adult.

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

**Don't Be Panic-Sold on Fire Alarms.** Lester C. Walker. *Reader's Digest*, 1963, 4 p. Reader's Digest, Pleasantville, N.Y. 10570. 35¢ reprint.

Magazine article, reprint; adult.

Discusses tactics being used by some salesmen to sell fire-safety warning systems.

**Don't You Believe It!!** F. J. Schlink and M. C. Phillips. 1966. Pyramid Publications, 444 Madison Ave., New York, N.Y. 10022. 75¢.

Booklet, adult.

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

**Facts on Quacks . . . What You Should Know About Health Quackery.** *American Medical Assoc. and others*, 1967. AMA, Dept. of Investigation, 535 N. Dearborn St., Chicago, Ill. 60610. 30¢.

Pamphlet, adult.

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

**Five Common Frauds, and How to Avoid Them.** Don Wharton. *Reader's Digest*, Dec. 1967, 4 p. Reader's Digest, Pleasantville, N.Y. 10570. 50¢; reprints 10 for 50¢.

Magazine article, adult.

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

**Flimflam: the 10 most deceptive sales practices of 1968—so far.** *Sales Management*, Sept. 15, 1968, 4 p. *Sales Management: The Marketing Magazine*, 680 Third Ave., New York, N.Y. 10017. 75¢.

Magazine article, adult.

A sales trade publication points out to its readers where deception in sales is high.

**The Great Vitamin Hoax.** Daniel Tatkon. 1968. New York. Macmillan. 212 p. \$5.95.

Book, adult.

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

**The Health Fraud Racket.** 1967. (FDA), Public Health Service, Audio Visual Facility, Atlanta, Ga. 30333. Free loan basis.

Film, 28 min, color. Adult.

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

**The High Cost of Quackery.** 1967. Maurine B. Neuberger. Food and Drug Administration. Supt. of Documents, GPO, Washington, D.C. 20402. 12 p. Free.

Pamphlet, adult.

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

**Honesty and Competition: false advertising law and policy under FTC administration.** George J. Alexander. 1967. Syracuse University Press, Box 8 University Station, Syracuse, N.Y. 13210. 315 p. \$10.00.

Book, adult.

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

**How the Postal Inspection Service Protects You Against Mail Fraud.** P1-19, Sept. 1967. Chief Postal Inspector, United States Post



Office, GPO, Supt. of Documents, Washington, D.C. 20260. 20 p. Free.

Pamphlet, adult.

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

**The Innocent Consumer vs. the Exploiters.** Sidney Margolius. 1967. New York. Simon & Schuster. 240 p. \$5.95.

Book, adult.

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

**The Medical Messiahs, a Social History of Health Quackery in Twentieth-Century America.** James Harvey Young. 1967 Princeton Univ. Press, Princeton, N.J. 08540. 460 p. \$9.00.

Book, adult.

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

**The Other Side of the Poverty Problem.** David Caplovitz. *Challenge*, Sept.-Oct., 1965, pp. 12-15. Challenge, The Magazine of Economic Affairs, 1 Union Square West, New York, N.Y. 10008.

Magazine article, adult.

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

**The Owl Who Gave a Hoot.** 1968. Cooperative League of the USA, 59 Van Buren St., Chicago, Ill. 60605, or Modern Talking Picture Service, 1212 Ave. of the Americas, New York, N.Y. 10036. Rental Free.

Cartoon Film, 15 min., 16mm, color. Adult.

By the Office of Economic Opportunity which describes in an entertaining manner the problems of consumers in low-income areas. Especially concerned with door-to-door selling.

**Something for Nothing.** WFIL TV Philadelphia. Film, 20 min, b&w, adult and young adult. Basic information about frauds and swindles.

**The Thumb on the Scale: or the supermarket shell game.** A. Q. Mowbray. 1967. New York. Lippincott. 202 p. \$4.95.

Book, adult.

A very readable and interesting account of the five year struggle to pass a truth-in-packaging bill in Congress. Illustrations of deception in packaging. Included are the packaging bill and the law as it was passed.

**Translating Sympathy for Deceived Consumers into Effective Programs for Protection.** Michael A. Sand and Joel Weisberg. *University of Pennsylvania Law Review*, Jan. 1966, 56 p. University of Pennsylvania Law Review, 3400 Chestnut St., Philadelphia, Pa. 19104. \$2.75.

Magazine article, adult.

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

**The Vulnerable Americans.** Curt Gentry. 1966. Garden City, N.Y. Doubleday. 333 p. \$4.95.

Book, adult.

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

**Wolves, Widows and Orphans.** Dan Tyler Moore. 1967. World Publishing Co., 119 West 57th St., New York, N.Y. 10019. 261 p. \$5.95.

Book, adult.

Con Men's get-rich-quick schemes reported in entertaining book about swindlers and swindled. Fantastic and incredible swindles of many varieties.

## **Consumer Education—Methods and Materials**

### **A. Textbooks**

**Arithmetic for Business and Consumer Use.** 2d ed. Harry Huffman and others. 1962. New York. McGraw-Hill. 502 p. \$4.48; world-book \$1.96.

Book, adult.

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

**The Consumer and His Dollars.** David Schoenfeld and Arthur A. Natella. 1966. Oceana Publications, Inc., 40 Cedar St., Dobbs Ferry, New York 10522. 365 p. \$5.00.

Book, adult.

Text designed to be used in high school and adult consumer education classes. Covers such topics as the family budget, buying a car, how and where to borrow, taxes and investments, etc.

**Consumer Buying for Better Living.** Cleo Fitzsimmons. 1961. New York. John Wiley & Sons. 546 p. \$8.50.

Book, adult.

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

**Consumer Economic Problems.** 7th ed. 1966. W. Harmon Wilson and Elvin S. Eyster. Cincinnati. South-Western Publ. Co., 5101 Madison Road 45227. 650 p. \$5.16.

Book, adult, young adult.

One-half of this high school text is devoted to principles of economics and the other half to consumer economics.

**Consumer Economics.** Pearce C. Kelley. 1953. Homewood, Ill. Richard D. Irwin, Inc. 662 p. \$8.00.

Book, adult.

Text designed for college use covering in 21 chapters all areas of significance in the field of consumer economics.

**Consumer Economics.** James N. Morgan. 1955. Englewood Cliffs, N.J. Prentice-Hall. 440 p. \$8.00.

Book, adult.

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

**Consumer Economics.** 3d ed. 1966. Fred T. Wilhelms and Ramon P. Heimerl. New York, McGraw-Hill Book Co. 495 p. \$6.12.

Book, adult.

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

**The Consumer in Our Economy.** David Boyce Hamilton. 1962. Boston. Houghton Mifflin. 473 p. \$6.50.

Book, adult.

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

**Consumer Problems and Personal Finance.** 3d ed. Archie W. Troelstrup. 1965. New York. McGraw-Hill. 611 p. \$8.50.

Book, adult.

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

**Economics for Consumers.** 5th ed. Leland J. Gordon and Stewart M. Lee. 1967. New York. American Book Co. 641 p. \$8.50.

Book, adult.

Completely revised and heavily documented. Standard text; scope indicated by the major headings: "Is the Consumer Really King?"

"Forces Influencing Consumer Demand," "The Consumer Goes to Retail Stores," "Making Consumer Control Effective: A Rationale for Consumers," and "Consumers Need Help."

**The Family as Consumers.** Irene Oppenheim. 1965. New York. Macmillan. 318 p. \$6.50.

Book, adult.

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

**General Business for Everyday Living.** 3d ed. Raymond G. Price, and others. 1966. New York. McGraw-Hill (Gregg). 500 p. \$5.84.

Book, adult.

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

**Get Your Money's Worth.** Aurelia Toyer. 1965. New York. Holt, Rinehart and Winston. 202 p. \$2.48.

Book, adult.

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

**Mathematics for the Consumer.** 2d ed. Francis G. Lankford, Jr. and others. 1953. Chicago. World Book. 438 p. \$2.76.

Book, adult.

Course in mathematics from the consumer viewpoint. Practical exercises illustrate basic mathematical principles. New edition expected in 1969.

**Your Family and Its Money.** Helen M. Thal and Melinda Holcombe. 1968. Boston. Houghton Mifflin. 280 p. \$4.80.

Book, adult.

A high school text in family finance. Includes 20 pages of resource materials including books and audio visual aids.



## B. Audiovisual Materials

### 1. Juvenile

**Educators Guide to Free Films.** Educators Progress Service, Randolph, Wis. 53956. 636 p. \$9.00.

Annotated listing of films and filmstrips including consumer education.

**Educators Guide to Free Filmstrips.** Educators Progress Service, Randolph, Wis. 53956. \$7.00.

Annotated listing of films and filmstrips including consumer education.

**Big City—U.S.A.** n.d. Eye Gate House, Inc., Jamaica, N.Y. Individual filmstrip \$5.25, complete set of 9 color filmstrips with teacher's manual \$42.50.

Filmstrip. Juvenile.

A social documentary representative of any large U.S. city with its problems of housing, employment, education facilities, police and fire protection, population, and the struggle for life and happiness.

**The Factory: how a product is made.** n.d. Film Associates of California, 11559 Santa Monica Blvd., W. Los Angeles, California 90025. b&w \$75, color \$150; rental price, b&w \$3.75, color \$6.25.

Film, 16mm, sound 14 min. Juvenile.

Manufacture of a toy from initial idea through experimental development, engineering, production, assembly, sale in retail store. Illustrates many steps involved in manufacture of typical factory product.

**Cities.** n.d. Gateway Productions Inc., 1859 Powell St., San Francisco, California 94111. b&w \$55, color \$110; rental price \$5.50.

Film. Juvenile.

City history from trading post to specialized community. Interdependence of people, theory of taxation.

**The City.** n.d. Encyclopedia Britannica Films, Encyclopedia Britannica Educational Corp., 425 N. Michigan Ave., Chicago, Ill. 60611. b&w \$60, color \$120.

Film, 16mm, sound, 11 min. Juvenile.

Features of modern city. Different types of buildings: private homes, apartments, offices, schools, stores and factories; diversity of

neighborhoods; transportation facilities; suburbs; elected government supplying police and fire protection.

**A City and Its People.** n.d. Film Associates of California, 11559 Santa Monica Blvd., W. Los Angeles, California 90025. b&w \$60, color \$120.

Film, 12 min. Juvenile.

A city is buildings and streets. It is also the people who live and work there. Shows people in a city providing services for each other.

**The City Community** (*Series #7800*). 1955. Encyclopedia Britannica Educational Corporation, 425 N. Michigan Ave., Chicago, Ill. 60611. Each filmstrip \$6.00, series \$36.00.

Filmstrip color. Juvenile.

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

**City Community Workers** (*Child's Neighborhood*). n.d. Curriculum Materials Corp., Philadelphia, Pa. \$6.00 each filmstrip.

Filmstrip. Juvenile.

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

**The Community.** n.d. Curriculum Materials Corp., Philadelphia, Pa. \$6.00 each filmstrip.

Filmstrip. Juvenile.

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

**Community Helpers Service.** Set nos. 1 and 2. n.d. New York, McGraw-Hill Textfilms. \$35 each set.

Filmstrip, 40 frames, silent, color. Juvenile.

Services and duties of community helpers.

**Economic Understandings in the Elementary Social Science Curriculum.** n.d. Curriculum Materials Corp., Philadelphia, Pa. Each lesson \$6.00.

Filmstrip, color. Juvenile.

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

**Family Life.** n.d. United World Films, 221 Park Ave. S., New York, N.Y. 10003. \$100.

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

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

**Farm and City Series.** n.d. New York, McGraw-Hill. Each filmstrip \$6.00, set of 4 filmstrips \$22.50.

Filmstrip, average length 38 frames, color. Juvenile.

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

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

Film, 11 min. Juvenile.

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

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

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

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

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

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

Industry required for harvesting, processing, marketing of food.

**Filmstrip Series No. 7220** (*Living and working without money, etc.*). n.d. Horace Taylor, Ph.D. Encyclopedia Britannica Educational Corp., 425 N. Michigan Ave., Chicago, Ill. 60611. Each filmstrip \$6.00, series of 8, boxed \$48.00.

Filmstrip, average 60 projection frames each. Juvenile.

Traces the development of an economic system on Enterprise Island, an imaginary community which gradually introduces money, taxation, banking, borrowing, and lending into its society. Adapted from Hans Christian Sonne's Enterprise Island.

**The Free Way of Life—Economic Efficiency.** n.d. Curriculum Materials Corp., Philadelphia, Pa. \$6.00 each filmstrip.

Filmstrip, color. Juvenile, young adult.

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

**Helpers in Our Community.** n.d. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$2.50.

Film, 10 min. Juvenile.

Shows different kinds of community helpers: doctor, storekeeper, bus driver, street repairman and others.

**Helpers Who Come to Our House.** n.d. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$60, color \$120.

Film, 16mm, sound, 13 min. Juvenile.

Boy's family moves into new home. He learns that many people come to his house to provide many services: newspaperboy, milkman, garbage man, others.

**Interdependence in Industry.** n.d. Wayne State University, Detroit, Michigan 48233. \$3.50.

Filmstrip, 33 frames, silent, b&w. Juvenile.

Extent of interdependence necessary for functioning of economy. Causes and effects of industrial specialization.

**The Neighborhood Community** (*Series #7760*). 1956. Encyclopedia Britannica Educational Corporation, 425 N. Michigan Ave., Chicago, Ill. 60611. Each filmstrip \$6.00, series \$36.00.

Filmstrip, color. Juvenile.

Photographic study of a neighborhood in terms of the interdependence of the individuals and families in achieving a safe, convenient,

pleasant way of life. Touches on various financial, social and economic aspects and dramatizes daily give-and-take in school, home and play-time situations. Includes *Different Neighborhoods*, *In and Out of the Neighborhood*, etc.

**Our Community Helpers: series one.** 1956. Long Filmstrip Service, 7505 Fairmont Ave., El Cerrito, California 94530. Series of 5 filmstrips \$23.50.

Filmstrip, color. Juvenile.

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

**Our Community Helpers: series two.** 1956. Long Filmstrip Service, 7505 Fairmont Ave., El Cerrito, California 94530. Series of 5 filmstrips \$23.50.

Filmstrip, color. Juvenile.

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

**Our Neighborhood Workers.** n.d. Eye Gate House, Inc., Jamaica, N.Y. Prices vary from \$5.00 for individual Teach-A-Tape to \$67.50 for complete set of Teach-A-Tapes and teacher's manual.

Filmstrip. Juvenile.

A filmstrip series designed to introduce a variety of workers and professions to students eager to learn more about them (*The Baker*, *The Dairyman*). Taken from children's experiences, the subject matter is sufficiently familiar to be understood by all viewers.

**People Who Work at Night.** n.d. Film Associates of California, 11559 Santa Monica Blvd., W. Los Angeles, California 90025. Rental price \$3.00.

Film, b&w, 14 min. Juvenile.

Describes the activities of people who work at night. Shows a taxi driver, a gas station attendant, a druggist, a bus driver, a hotel clerk and newspaperman, dairy, baker and factory workers. Explains that people who work at night make living in the city better and easier for all.



**The Story of Our Money System.** n.d. Harold P. Fawcett, Ph. D. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$60, color \$120.

Film, 1 reel, 11 min. Juvenile, young adult.

How our unified money system developed is carefully traced from the ancient practice of bartering to the convenient forms of exchange used today. The early use of animals and other mediums of exchange are illustrated, showing the development of metal coins, the English pound, the Pine Tree Shilling of New England, and the adoption of the dollar unit in America.

**The Story of the Wholesale Market.** n.d. Churchill Films, 662 N. Robertson Blvd., Los Angeles, California 90069. b&w \$60, color \$120.

Film, 11 min. Juvenile.

Follows activities of work day at the wholesale produce market. Introduces elementary concepts of economics and public health.

**Story of Weights and Measures.** n.d. Foster E. Grossnickle, Ph. D. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$60, color \$120.

Film, 1 reel, 11 min. Juvenile, young adult.

The evolution of standard scales of measurement traced by stressing the need for them and portraying the haphazard devices used before their development.

**Trade and Transportation.** n.d. United World Films, 221 Park Ave. S., New York, N.Y. 10003. \$110.

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

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

**What Do Fathers Do?** n.d. Churchill Films, 662 N. Robertson Blvd., Los Angeles, California 90069. \$120.

Film, 11 min. Juvenile.

Toby learns about kinds of work fathers do. Watching his father on construction job, he meets the architect and workmen. Toby begins to see how father's earnings buy the things his whole family wants and needs.

**What Is Money?** n.d. Paul L. Salsgiver. Coronet Films, 65 E. South Water St., Chicago, Ill. 60601. b&w \$60, color \$120.

Film, 1 reel, 11 min. Juvenile, young adult, adult.

The journey of a five-dollar bill through many transactions shows how money functions as a standard of value, standard for future payment, storehouse of value, and convenient medium of exchange for goods and services. We trace our monetary systems from the days of primitive barter, and see how checks serve as a substitute for money.

## **2. Young Adult, Adult**

**Be a Better Shopper: Buying in Supermarkets.** 1967. Heinz B. Biesdorf and Mary Ellen Burris. Cooperative Extension, College of Home Economics, Martha Van Rensselaer Hall, Cornell Univ. Ithaca, N.Y. 14850, \$20.00.

Audio-visual teaching kit, adult.

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

**Learning From Labels.** 1968. Evaporated Milk Assoc., 910 17th St., N.W., Washington, D.C. 20006. Free.

Filmstrip, teacher's script and guide. 35mm, color. Adult, young adult.

Evaporated milk is used as the example for pointing out the information obtainable from present labeling.

**Money Management—Basic Budgeting—Visual Masters.** 1967. CO-ED/Forecast Visual Masters, 904 Sylvan Ave., Englewood Cliffs, N.J. 07632. \$2.50.

Visual, adult.

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

**Money Management Filmstrip Library.** Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Ill. 60601. \$7.00 set of five; \$1.75 each.

Filmstrip, 35mm, color. Adult.

Dramatize five areas of personal finance and supplement the booklet library. Includes teacher's guide.

**Personal Financial Planning.** National Consumer Finance Association, 1000 16th St. N.W., Washington, D.C. 20036.

Film, 11 min, b&w or color. Grades 8-12.

Designed to orient high school students into economic problems of daily living. It defines terms of basic consumer economics and emphasizes personal financial planning as part of successful money management. Teacher's Guide is available.

**The Role of Consumers.** Joint Council on Economic Education, 2 West 46th St., New York, N.Y. 10036. \$7.00.

Filmstrip, 180 frame 85mm. Young adult, adult.

Covers the importance and status of the consumer, and the role of an intelligent consumer citizen. An accompanying booklet gives teaching suggestions discussion questions, student activities, and a bibliography. Extra copies 70¢, special rates for schools.

**Transparencies:** *personal checking accounts and income taxes.* Jeffrey R. Stewart. 1967. New York. McGraw-Hill (Gregg Div.). \$49.50.

Transparency, adult.

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

**The United States Economy in Action.** Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036. Free loan, borrower pays postage.

Filmstrips, 38 frame, color. Grades 10-12.

Three filmstrips, defines term consumer. Looks at the role of production on consumption. Discusses the difficulties of becoming an intelligent consumer. A reading script accompanies it.

**The Value of Your Dollar.** No. 302. n.d. Current Affairs Films, 527 Madison Ave., New York, N.Y. 10022. \$7.50.

Filmstrip, 44 fr, silent, color. Young adult, adult.

Explains the underlying reasons for the diminishing purchasing power of the dollar. Points out ways in which the U.S. can strengthen its economy. Pictorial discussion guide included.

**The World of Economics Series.** n.d. New York, McGraw-Hill.  
\$8.50 each filmstrip, \$45.00 set of 6 filmstrips.

Filmstrip, color. Young adult.

Modern approach to fundamental economic concepts. Illustrates the major role of the free market. Includes Markets in a Free Economy, Money and Banking, etc.

**Your New Home—How to Finance it.** National Association of Home Builders, 1028 Connecticut Ave., N.W., Washington, D.C. 20036.  
Filmstrip, 50 frame, silent, color. Grades 10-12 and adults.

Shows how to finance a new home. Accompanied by a Discussion Guide.

### C. General Materials

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

**Catalog of Teaching Aids on Life and Health Insurance and Money Management.** 1968-1969. Educational Division, Institute of Life Insurance, Health Insurance Institute, 277 Park Ave., New York, N.Y. 10017. 14 p. Free.

Pamphlet, adult.

Annotated lists of material available to instructors.

**Chances are . . .** 1964. Educational Division, Insurance Information Institute, 110 William St., New York, N.Y. 10038. 32 p. Free.

Pamphlet, young adult, adult.

For use in the classroom. Teaches the meaning of probability.

**Clothes, Money and You.** Ruth Ann Nine. 1965. Reference Unit of Selected Readings and References for State Clothing Specialists State 4-H Staffs, Pa. State University, University Park, Pa. 16802. 28 p. Free.

Pamphlet, adult.

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



**Competition and Price Making in Food Retailing: *the anatomy of supermarket operations.*** Ralph L. Cassady. 1962. New York. Ronald Press. 338 p. \$8.00.

Book, adult.

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

**Consumer Education and the Madison Avenue Morality.** David K. Gast. *Phi Delta Kappan*, June 1967, 3 p. Phi Delta Kappan, 8th St. and Union Ave., Bloomington, Ind. 47401. 60¢.

Magazine article, adult.

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

**Consumer: *a simulation game.*** 1968. Academic Games Associates, Center for Study of Social Organization of Schools, Johns Hopkins Univ., Baltimore, Md. 21218. \$25.00.

Game kit, adult, young adult.

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

**Consumer Education Bibliography.** Dr. Elsie B. Fetterman. Sept. 1967. Family Economics and Management Specialist, Cooperative Extension Service, College of Agriculture, Univ. of Connecticut, Storrs, Conn. 06268. 55 p.

Pamphlet, adult.

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

**Consumer Education for Disadvantaged Adults.** *Illinois Teacher of Home Economics*, Winter 1967 or Spring 1968, 90 pp. 342 Education Bldg., University of Illinois, Urbana, Ill. 61801. 50¢.

Magazine article, adult.

Entire issue devoted to this special area. Included are 31 selected references.



**Consumer Education in Lincoln High School.** James E. Mendenhall and David Schoenfeld, eds. 1965. Consumers Union, Mt. Vernon, N.Y. 10550. 72 p. \$1.00; 50¢ for subscribers to *Consumer Reports*.

Pamphlet, adult and young adult.

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

**Consumer Education: its new look.** October, 1967. Bulletin of the National Association of Secondary School Principals. The Association, 1201 16th St., N.W., Washington, D.C. 20036. 142 p. \$2.00 single copy; \$15.00 a year.

Magazine article, adult.

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

○ **Consumer Education: materials for an elective course, 1967.** The University of the State of New York, The State Education Dept., Bureau of Secondary Curriculum Development, Albany, N.Y. 230 p. \$1.00.

Syllabus, adult.

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

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

Pamphlet, adult.

Five programmed instruction booklets on the buying of appliances, clothing, furniture; on not being cheated, on refunds and exchanges, and a Group Leader's Guide. Tailored for school dropouts, VISTA programs, head start mothers, and other low income persons with limited education.

**Consumer Education—What It Is and . . . What It Is Not.** President's Committee on Consumer Interests, Washington, D.C. 20506. 2 p. Free.

Folder, adult, young adult.

Using the question and answer method, the meaning of consumer education is clearly and definitely explained.

**Consumer Facts.** n.d. CUNA International, Inc., 1617 Sherman Ave., Box 431, Madison, Wisconsin 53701. 4-6 pp.

Leaflets, young adult.

A series of leaflets on Consumer Education giving worthwhile facts and information on each subject.

**Consumer Information.** Price List 86. 3rd ed. 1967. Supt. of Documents, GPO, Washington, D.C., 20402. 37 p. 10¢ ea., \$7.50 per 100 copies.

Pamphlet, adult.

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

**Consumer Pocket Books:** *paperbacks in print.* Clifford Beck. 1966. Dept. of Family Economics, Kansas State Univ., Manhattan, Kansas 66502. 10¢.

Folder, adult.

Complete listing of 64 paperbacks to June 1966.

**Consumers in the Market.** Christina Fulop. 1967. Institute of Economic Affairs, Eaton House 66a, Eaton Square, London, S.W.1, England. 88 p. ten shillings and sixpence (@ \$12.06).

Book, adult.

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

**Containers:** *how to compare the prices of their contents.* Clarion House. 1967. Educational Opportunities Division, Follett Publishing Co., 1010 W. Washington Blvd., Chicago, Ill. 60607. 32 p.

Pamphlet, young adult, adult.

Accent/Family Finance.

**Economics.** Bernt P. and Marcia L. Stigum. 1968. Addison-Wesley Pub. Co., Reading, Mass. 01867. 625 p. \$8.95.

Book, adult.

A basic beginning economics principles text which devotes the first 81 pages to *The Consumer*: his accounts, his savings decision, his consumption decision, and his investment decision.

**Economics and the Consumer.** 1966. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N.Y. 10036. 40 p. 75¢.

Pamphlet, adult.

Essential principles of economics relevant to consumer buymanship are outlined.

**The Economics of Poverty.** Alan Bruce Batchelder. 1966. New York. John Wiley and Sons, Inc. 214 p. \$4.95.

Book, adult.

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

**Educational Materials on Automobile Insurance-Homeowners Insurance.** 1967. Educational Division, Insurance Information Institute, 110 William St., New York, N.Y. 10038. Free.

Pamphlet, adult.

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

**Educator's Information Service.** 1968. Bureau of Education and Research, American Advertising Federation, 655 Madison Ave., New York, N.Y. 10021. 27 p. Free to teachers and educators only.

Pamphlet, adult.

A consolidated list of informational and educational materials currently available in a wide variety of topical areas. A number of the materials listed deal with the relationship between the advertisers and the consumer, and may be ordered from the appropriate associations in the listings.

**Free and Inexpensive Learning Materials.** 14th biennial ed. 1968. Div. of Surveys and Field Services, George Peabody College for Teachers, Nashville, Tenn. 37203. 258 p. \$3.00.

Book, adult.

Over 3,500 educational aids are listed, with five pages on consumer educational materials.

**Free and Inexpensive Materials for Teaching Family Finance.** 1966. National Committee for Education in Family Finance, 277 Park Ave., New York, N.Y. 10017. 53 p. 25¢.

Pamphlet, adult.

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

**Financing a New Partnership.** 1968. J. C. Penney Co., Inc., 1301 Avenue of the Americas, New York, N.Y. 10019. \$1.00.

Educational aid, adult.

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

**Guidelines for Consumer Education.** June 1968. Office of the Superintendent of Public Instruction, Springfield, Ill. 62706. 89 p. Free.

Booklet, adult.

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

**How Money Is Made.** David C. Cooke. 1962. New York. Dodd, Mead. \$2.79.

Book, juvenile.

The minting and printing of coins and paper money illustrated with large photographs.

**How the American Economic System Functions.** Sherwin S. Glassner and Edward N. Grossman, n.d. Benefic Press, 10300 W. Roosevelt Rd., Westchester, Ill. 60153.

Book, juvenile.

Brief overview followed by chapters devoted to individual topics. New concepts and terms defined. Color filmstrip available to supplement text.

**How to Furnish a First Home.** J. C. Penney Co., Inc., Educational Relations, 1301 Avenue of the Americas, New York, N.Y. 10019. \$2.00. Packet, young adult.

Teaching kit includes cut-outs of three couples of different educational background. Explains goals and values that each must accomplish in purchasing of goods.

**I Want To Be Series.** Carla Greene. 1950's and 1960's. Children's Press, Inc., 1224 W. Van Buren St., Chicago, Ill. 60607.

Book, juvenile.

Long series of titles describing various occupations in easy-to-read format for beginning readers.

**Insuring Your Life, Income and Property.** Herbert W. Bohlman and Edna McCaull Bohlman. 1968. Educational Opportunities Division, Follett Publishing Co., 1010 W. Washington Blvd., Chicago, Ill. 60607. 48 p.

Pamphlet, young adult, adult.

Accent/Consumer Education. Explains the use and need for insurance. Geared for the student.

**Just Married:** *how newlyweds Linda and Al learned to manage money.* Clarion House. 1968. Educational Opportunities Division, Follett Publishing Co., 1010 W. Washington Blvd., Chicago, Ill. 60607. 32 p.

Pamphlet, young adult.

Instructor's book. Accent/Family Finances. One of a series. Aims to develop insights into modern personal finance planning.

**Knowing How to Budget and Buy.** Herbert W. Bohlman and Edna McCaull Bohlman. 1968. Educational Opportunities Division, Follett Publishing Co., 1010 W. Washington Blvd., Chicago, Ill. 60607. 48 p.

Pamphlet, young adult, adult.

Accent/Consumer Education. For classroom activities in consumer education courses. Tips for buying included.

**Learning How to Buy.** *Business Week*, March 30, 1968, 2 p. Business week, P.O. Box 430, Hightstown, N.J. 08520. \$1.00.

Magazine article, adult.

A brief discussion of a very interesting series of consumer assemblies held in New York State junior high schools.



**Let's Learn About Consumer Finance**—*a catalog of educational and counseling aids for the classroom teacher and the clergy.* 1968-69. Educational Services Division, Francis A. Kalbacker, Director, National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036. 16 p. Free.

Leaflet, adult.

Annotated bibliography of materials most useful for teachers of consumer education and counselors for the family.

**Making the Goods We Need.** Paul Robert Hanna and others. 1953. Scott, Foresman and Co., 1900 East Lake Ave., Glenview, Ill. 60025.

Book, juvenile.

Textbook format with chapters dealing with manufacture and movement of food, clothing and housing.

**Making the Most of Your Money: lessons in consumer education for adults.** 1968. Institute of Life Insurance, Educational Division, 277 Park Ave., New York, N.Y. 10017. 46 p.

Pamphlet, adult, Young adult.

Covers buying used cars, supermarket spending, "easy payment" plans, and wedding plans. For the person with a limited education.

**Management for Better Living.** M. Catherine Starr. 1963. Raytheon Education Co., 285 Columbus Ave., Boston, Mass. 02116. 452 p. \$5.28.

Book, young adult, adult.

A study aid for high school classes in homemaking, home management, personal development, social problems in home and family living.

**Managing Personal Finances.** William H. Rodda and Edward A. Nelson. 1965. Englewood Cliffs, New Jersey. Prentice-Hall. 383 p. \$6.95.

Book, adult.

The preface states, "This book is a comprehensive treatment of financial planning for all individuals." In particular it is aimed at college students. Emphasis is given to savings, investments and insurance. The final chapter of 22 pages is on "Sources of Information."

**The Metric System of Measurement.** Publ. No. 232. 1963 rev. Supt. of Documents, GPO, Washington, D.C. 20402. 45'' by 29'' 3-color wall chart. 50¢.

Chart, adult.

An excellent and comprehensive chart of the metric system for use in teaching weights and measures.

**Mind Your Money . . . When You Spend, When You Shop, When You Use Credit.** Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Ill. 60601. 15 p. each. 15¢ per set.

Pamphlet, young adult, adult.

Simple instructions for good money management.

**Money Management Library.** Money Management Institute. Household Finance Corporation, Prudential Plaza, Chicago, Ill. 60601. \$3.00 set or 25¢ each. 35 p. each.

Booklets, adult, young adult.

12 booklets covering every aspect of money management. Also available your guide to teaching money management, 25¢ each.

**Money Round the World.** Al Hine and John Alcorn. 1963. New York. Harcourt, Brace and World. \$2.95.

Book, juvenile.

The story of money from the barter system to use of metal coins and paper money.

**New Approach to Consumer Education:** *proceedings of the first regional conference on consumer education.* 1968. University of the State of New York, State Education Dept., Curriculum Development Center, Albany, N.Y. 12224. 58 p. Free.

Pamphlet, adult.

Series of speeches geared to spark more consumer education in N.Y. schools.

**An Open Door to Family Finance Education.** Annotated list of free and inexpensive literature including films, filmstrips, magazines, pamphlets, teaching kits and catalogs. 1968. Education in Family Finance Workshop, University of Maryland, College Park, Md. 20742. 24 p.

Pamphlet, adult.

All literature annotated and evaluated by the publisher.

**Paycheck.** Clarion House. 1967. Educational Opportunities Division, Follett Publishing Co., 1010 W. Washington Blvd., Chicago, Ill. 60607. 82 p.

Pamphlet, adult.

Instructor's book. Accent/Jobs. Describes the most important features of a paycheck. Explains gross pay and deductions.

**Penney's Forum.** Fall/winter 1968 issue. Educational Relations Department, J. C. Penney Co., Inc., 1801 Avenue of the Americas, New York, N.Y. 10019. Free to educators.

Magazine, adult.

This issue is dedicated to consumer education.

**Pennywise Teenagers.** Esther Peterson. 1966. Educational Service Bureau, Consumers Union, 256 Washington St., Mt. Vernon, New York 10550. Free.

Magazine article reprint, young adult.

Emphasizes the need for consumer education in high school and discusses what is being done.

**Personal Money Management.** 1967. Savings Division, The American Bankers Association, 90 Park Ave., New York, N.Y. 10016. 59 p.

Pamphlet, young adult, adult.

Describes saving, spending, housing, insurance, investing, using credit, estate planning and life's extra dividends.

**Proceedings of the National Leadership Conference on Consumer Education and Financial Planning.** 1967. Dept. of Secondary Education, College of Education, University of Maryland, College Park, Md. 20742. 115 p. Free.

Booklet, adult.

The printed proceedings of the 1966 conference. A thorough coverage of the conference is presented, including condensations of the 27 lectures on consumer education.

**Programs and Services.** 1967. National Consumer Finance Association, 1000 Sixteenth St., N.W., Washington, D.C. 20086. 17 p. Free.

Pamphlet, adult.

Explains what the National Consumer Finance Association is, its role in American society and its publications. Includes code of ethics and standards of business conduct.

**Project Moneywise: role of the credit unions in the war on poverty.** March 1967. U.S. Dept. of Health, Education, and Welfare, Social Security Administration, Bureau of Federal Credit Unions, Washington, D.C. 20201. 9 p. Free.

Pamphlet, adult.

Describes the training program for community leaders to prepare them to work with their own neighbors and friends in the poverty-stricken areas. Students are instructed in consumer education, family financial budgeting and counseling, and credit union operations.

**Project Moneywise—Senior: consumer education for older people.** April 1968. U.S. Dept. of Health, Education, and Welfare, Social and Rehabilitation Service, Administration on Aging, Washington, D.C. 20201. 24 p. Free.

Pamphlet, adult.

This is the first item of a new series in consumer education. Primarily for those involved in aiding the elderly consumer.

**Publications Motion Pictures and Visual Aids for the Consumer Finance Industry 1967.** National Consumer Finance Association, 1000 16th St., N.W., Washington, D.C. 20036. 26 p.

Pamphlet, adult.

Two alphabetical sections: Management, Operations, Personnel Training, Legal Public Relations and Advertising Publications; Motion Picture Films, Filmstrips, Audio-Visual Aids and Related Instructional Material. Annotated. Including price.

**Social Security Income Maintenance Kit.** U.S. Dept. of Health, Education and Welfare, Social Security Administration, 6401 Security Blvd., Baltimore, Md. 21235.

Teachers Kit, adult.

A teacher's kit for social security. Includes basic pamphlets, masters for transparencies, a suggested outline, and several wall charts which help explain the organization of the Social Security system and the benefits available.

**Socio-Economic Aspects of Money Management, Selected References and Resources (310).** 1967. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017.

Folder, adult.

A special bibliography on: Family Budget, Money Management, Counselling and Services, and a list of Resources for those in the helping profession.



**Sources of Federal Assistance for Consumer Education.** 1966. The Executive Office of the President, President's Committee on Consumer Interests, Washington, D.C., 20506. 9 p. Free.

Pamphlet, adult.

Divided into two parts—Elementary and Secondary Schools, and Colleges and Universities.

**The Story of Gold.** Ruth Brindze. 1955. New York. Vanguard. \$3.95.

Book, juvenile.

The exciting story of gold from its first discovery by primitive man to the present stockpile at Fort Knox.

**The Story of Paper Money.** Fred Reinfeld. 1957. Sterling Publishing Co., Inc., 419 Park Ave. S., New York, N.Y. 10016.

Book, juvenile.

The story of paper money from its beginnings in China at the time of Kublai Khan to our present-day dollar.

**Tax Law Specialist.** Document #55549. Internal Revenue Service, U.S. Treasury Dept., Washington, D.C. 20224. 12 p.

Pamphlet, young adult.

Guide for choosing career as tax law specialist. Background and purpose of Internal Revenue Service.

**A Teacher's Guide on Cooperative Enterprise in the American Economy.** 1967. Cooperative League of the USA, 59 E. Van Buren St., Chicago, Ill. 60605. 53 p. \$1.00.

Pamphlet, adult.

For use in the upper high school grades and in colleges.

○ **Teacher's Kit**—*a one week teaching unit on consumer finance.* National Consumer Finance Association, Education Services Div., 1000 16th St., N.W., Washington, D.C. 20036.

Teacher's Kit, adult, young adult.

Contains both teacher and student materials concerning basic principles in family and money management.



**Treasure: *the story of money and its safeguarding.*** Walter Buehr. 1955. New York. Putnam. \$2.97.

Book, juvenile.

The history of various mediums of exchange from the days of the barter system to the present day.

**Understanding Consumer Credit.** Herbert W. Bohlman and Edna McCaull Bohlman. 1968. Educational Opportunities Division, Follett Publishing Co., 1010 W. Washington Blvd., Chicago, Ill. 60607. 45 p.

Pamphlet, young adult, adult.

Accent/Consumer Education. Explains credit, installment buying. For the student.

**Using Your Money Wisely.** 1967. The American Bankers Association, 90 Park Ave., New York, N.Y. 10016.

Pamphlet, young adult.

Information on banks and banking. Easy reading.

**What Will You Be Doing Seven Years From Now?** 1968. Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. 10 p.

Leaflet, young adult.

Reviews career of underwriter. Stresses idea that the underwriter can be of service to his fellow man.

**Which? In Secondary Schools: *math and science—a consumer publication for schools.*** Dept. of Arts, Science and Education, Goldsmith's College, London. 1967. Consumer's Association, 14 Buckingham St., London WC2. 256 p. \$3.60.

Book, adult.

Shows how consumer education may be applied in the teaching of math, physics, biology and chemistry.

**Why Go Broke When You Don't Have to? (347).** 1968. Women's Division, Institute of Life Insurance, 277 Park Ave., New York, N.Y. 10017. 15 p.

Pamphlet, young adult.

Money management for boys and girls 15 to 18 years old.

**Working With Low-Income Families:** *proceedings of the American Home Economics Association Workshop*, Univ. of Chicago Center for Consumer Education, 1966. American Home Economics Assoc., 1600 20th St., N.W., Washington, D.C. 20009. 239 p. \$1.50.

Book, adult.

A list of publications, films, and other related resource materials.

**You and Your Money.** Dorothy Y. Goble. 1967. Steck-Vaughn Co., Box 2028, Austin, Texas 78767. 58 p. Free.

Pamphlet, adult.

For the beginning adult who needs to learn both money management and literacy skills.

**Your Guide for Teaching Money Management.** n.d. Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, Ill. 60601. 30 p. 25¢.

Pamphlet, adult.

Seven concepts relating to values and goals. Lists of learning experiences suggested for each concept; i.e. discussion questions, individual activities, and group projects. Suggested readings for background.

**Your Insurance and How to Profit by It.** Michael M. Levy. 1956. New York. Harcourt, Brace. 173 p. \$2.95.

Book, adult.

A practical, non-technical handbook which helps the reader determine a program for complete coverage in health, accident, and personal liability insurance.

**Your Money and the Federal Reserve System.** Federal Reserve Bank, Minneapolis, Minnesota. 20 p.

Pamphlet, young adult, adult.

Main topics are: Why do we use money, barter system, early forms of money, coins, modern forms of money; services banks offer, what is the money market, why we have the Federal Reserve System.