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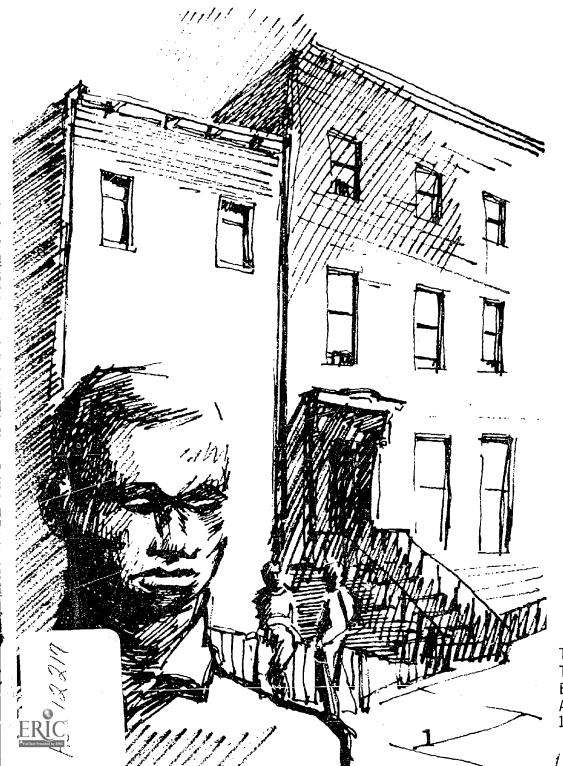
This module, one in a series relating to consumer education, is intended as a teaching guide. Topics covered by the guide are: What Should Consumers Know and Do in Order to Get Their Money's Worth?; What Should Consumers Know and Do about Advertising?; What Should Consumers Know and Do about Product Warranties?; What Should Consumers Know and Do about Product Safety?; What Should Consumers Know and Do about Labeling and Packaging?; What Should Consumers Know and Do about the Safety and Quality of Food?; What Should Consumers Know and Do about Consumer Frauds?; What Should Consumers Know and Do about Consumer Producer Relationships?; What Should Consumers Know and Do about the Consumer Movement?. The guide is formatted in three columns: Understandings; Suggested Pupil and Teacher Activities; and Sources. (DB)



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CONSULLA ISSUES AND ACTION

one of a series for expanded program CONSUMER EDUCATION



The University of the State of New York THE STATE EDUCATION DEPARTMENT Bureau of Secondary Curriculum Development Albany, New York 12224 1972

CONSUMER ISSUES AND ACTION

-One of a Series in Expanded Programs of Consumer Education

PRINTED THROUGH THE USE OF ESEA TITLE I FUNDS

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FOREWORD

In 1967 the State Education Department published "Consumer Education — Materials for an Elective Course." This material has since been introduced into more than 400 of the New York State high schools. As a result of the interest in Consumer Education in the State and Nation, the Department has begun the preparation of a series of modules — Expanded Programs in Consumer Education. This module, Consumer Issues and Action, is one of the first to be produced. It is expected that other modules will be prepared in the fields of:

Special Problems of the Poor
Beauty Products and the Consumer
The Consumer and Transportation — Aside From
the Automobile
The Consumer Looks at Automobile Insurance
The Consumer and His Tax Dollar
Education and the Consumer
The Consumer and Recreation
The Consumer and His Health Dollar

Unlike the original syllabus, where 12 units covering various phases of Consumer Education were bound together, the modules in Expanded Programs of Consumer Education are being prepared as separate publications to provide greater flexibility. Each of the nine modules in the series may be used as a discrete unit, separate and apart from the other modules in the series. On the other hand the nine modules may be presented as a semester or part of a semester course, or presented in conjunction with the original syllabus which covers such areas as the purchase of food; shelter; appliances; automobiles; and a consideration of credit; money management; fraud, quackery, and deception; banking and savings; life and health insurance; security programs; and consumer law.

It is hoped that the presentation of the modules as separate publications will tend toward flexibility in their is a social studies, business education, home economics, industrial arts, agriculture, and other areas of the curriculum.

The suggestions to the teacher found in "Consumer Education — Materials for an Elective Course," pages 1-4, apply equally to each of these modules. The reaction and suggestions of those using these materials in the field will be helpful to the Department in planning further materials for Consumer Education and in making necessary revisions of the material.

James E. Mendenhall, with a distinguished lifetime record in the consumer field as a writer, teacher, educational director, and consumer representative, developed and wrote the material. He currently holds the position of assistant professor of home economics at Queens College of The City University of New York. Hillis K. Idleman, associate in secondary curriculum development, prepared the module for publication.

Gord in E. Van Hooft Director, Division of School Supervision



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INTRODUCTION

Consumer issues are as many, varied, complex, changing, and vital as the lives of consumers themselves. A number of these issues are predominant, pervasive, persistent. They, moreover, are highlighted by such overriding questions as these: How much should consumers do for themselves? How much should producers - retailers, manufacturers, privately owned public utilities, for example - do for consumers? How much should government at local, state, and federal levels do for consumers?

In recent years, consumer rights have come sharply into forefront, focus, and forcefulness. In the early 1960's, it will be recalled, President John F. Kennedy announced four major consumer rights, as follows:

- The right to safety
 The right to be informed
- 3. The right to choose
- 4. The right to be heard

To this list of four, of course, there is an extended list of consumer rights — rights that also demand and deserve public attention:

- 5. The right to good (and safe) products and services at fair prices 6. The right to an income that is high enough to provide at least a minimum decent standard of living
- 7. The right to financial security
- 8. The right to good food and nutrition 9. The right to good housing
- 10. The right to good health care
- 11. The right to good transportation
- 12. The right to good education
- 13. The right to good recreation
- 14. The right to good legal counsel if needed
- 15. The right to a healthful and enjoyable nonpolluted environment
- 16. The right to government protection and information when, as, and if needed or wanted

Consumers, producers, and government may all agree that consumers should have the aforementioned rights. But they may disagree as to the ways and means whereby consumers achieve and fulfill these rights. Such diagreements, of course, are the source and essence of consumer issues.

For each of the aforesaid consumer rights, there is a corresponding or accompanying consumer responsibility. To cite one illustration only: consumers by law now have available auto safety belts. But, according to Consumers Union (Consumer Reports, April 1971, p. 221), "...somewhere between two-thirds and three-quarters of auto occupants don't fasten their shoulder belts." That is, consumers have achieved the right to have safety belts in their cars, but the overwhelming majority of these consumers are failing to meet their responsibility to make use of this lifesaving device.



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During the 1960's and early 1970's, as implied earlier, consumer issues, rights, and problems have come to the forefront of public attention and concern. Consumer movements, dubbed "consumerism," by the press, and consumer leaders and spokesmen, dubbed "consumerists," have been the subjects of a growing number of news reports and commentaries. Consumerists, most notably and noticeably the consumer advocate Ralph Nader, have been calling for new consumer legislation and for strong enforcement of existing consumer laws.

In reviewing the foregoing discussion, the teacher will note the wide range of content that might appropriately be included in the module <u>Consumer Issues and Action</u>. From this wide range, the content of nine specific units has been selected for presentation in the pages that follow. These units represent significant consumer issues. They also appear to be of interest and concern to high school seniors and juniors.

In developing the module with pupils, the teacher of course will feel free to elaborate, supplement, or even replace the units now included in this module. The teacher, furthermore, will want to make the module as challenging, meaningful, and timely as possible. To do so, the teacher should bring in consumer articles and stories that appear in print and over the air — and should encourage the pupils to do likewise.

How to use the news to make the module come alive can be illustrated by the consumer stories that appeared in just one issue of The New York Times (September 17, 1971). One front-page story referred to the 90-day wage-price freeze; its headline read, in part: "Nixon Promises Effective Curbs on Big Industries. Says Post-Freeze Program 'Will Have Teeth.'" Another front-page consumer story was headlined "Caustic Soda May Be Banned by U.S." Previously, U.S. government officials had urged consumers not to use laundry detergents with high-phosphate content because this chemical was polluting rivers and lakes. In this story, these officials recommended that consumers use phosphate-containing detergents instead of substitutes for them — hazardous caustic soda-containing detergents. And on the first page of the Times' financial section was still another consumer-interest story. Its headline: "F.T.C. Pushes Fight on Borderline Ads." The story noted that the Federal Trade Commission was acting to require advertisers to publish in their future advertisements corrections of any false or unprovable claims that had appeared in their past advertisements.

Further to enliven the module, the teacher should encourage pupils to cite their own consumer experiences or the consumer experiences of others — particularly, experiences that have raised issues between a consumer and a producer. Such experiences might involve warranty fulfillment or nonfulfillment with reference to a new car, the quality and cost of a repair service, and the disparity between the seller's representations of a product and the product's quality or performance in the hands of the consumer.

As a result of the study of this module, pupils should be able to:

- State the four major consumer rights as enunciated by President Kennedy and other consumer rights as determined by class discussion
- Find the best value of a product in terms of both price and quality
- List, and rate in terms of objectivity, sources of information about consumer products
- Give evidence that price alone is not a reliable guide to quality
- · State both the benefits and the costs of advertising
- · List and illustrate appeals used in advertising
- Know what the terms "warranty" and "guarantee" mean and how this information may be used to insure consumers' rights
- Describe the protection afforded by governmental agencies to achieve product safety and list unmet needs in this area
- · Use unit pricing to effect savings in food buying
- · Use USDA grades in buying food
- State the arguments for and against the proposal that pull dates be shown on packaged perishable or semiperishable food
- Recognize the common consumer fraud schemes and know how to protect themselves against these schemes
- Recognize the rights of both consumers and producers and realize that fair dealing entails responsibilities of both parties
- Realize the potential for change that lies in the consumer movement and use this power to effectuate desirable reform in a manner that is fair to all parties



- WHAT SHOULD CONSUMERS KNOW AND DO IN ORDER TO GET THEIR MONEY'S WORTH?
- The consumer should have the right to get his money's worth in the marketplace — that is, the right to buy a good product at a fair price. Here, for example, are some of the things that you as a consumer should do:

To find the best value in terms of quality and price, inform yourself in advance about the various brands and models that are available in retail stores.

After you have decided upon the make and model of the product and the price you can afford to pay for it, shop around. Go from store to store until you find "the right product at the right price." Try to get "the best buy" for the money that you are able and willing to spend.

To save money on your purchase, pay cash if you possibly can.

If you buy the product on the installment plan, make as large a downpayment

SUGGESTED PUPIL AND TEACHER ACTIVITIES

- With reference to "getting your money's worth," have pupils discuss the following questions:
 - 1. What is the most expensive product that you are planning to buy during the next few months? (Examples: a new car or a used car, a portable TV set, a camera, a stereo hi-fi record player.)
 - What make and model are you thinking of buying? Why?
 - About what price are you thinking of paying? Why?
- 4. Will you pay cash or will you buy the product on the installment plan? Why?
- 5. At what retail store will you probably buy the product? Why?
- 6. Will you buy the product at its regular price or at a special sale price? Explain.
- Some pupils might want to make a thorough study of the products that they plan to buy in the near future. An individual pupil (or a small group of pupils) might investigate and prepare a written report on a product. Such a report, of course, would

SOURCES

- Some product and brand information may be obtained from advertisements over TV and radio and in newspapers and magazines. Such information may also be obtained from retail-store clerks and managers and from printed tags and booklets supplied by manufacturers. Information from the sources just mentioned is important and valuable to consumers. Typically and expectedly, some of this information is not free from commercial bias.
- Reliable and unbiased information about a number of consumer products can be obtained from government publications for instance, from the books, booklets, and posters issued by the U.S. Department of Agriculture.
- Unbiased information about the test-rated qualities of various brand-models of hundreds of consumer products can be obtained from non-commercial sources such as:

Consumer Reports, Consumers Union, Mount Vernon, N.Y. 10550



as possible. Also, pay off the unpaid balance in as short a period of time as possible.

Try to buy the product when it is offered at a sale price instead of at the regular price. Many times the regular price is "the manufacturer's suggested retail list price."

· According to a New York State law, a manufacturer has the right to set the minimum price at which any retailer can offer his product to a consumer-buyer. Often this law is referred to as "a fair trade law."

SUGGESTED PUPIL AND TEACHER ACTIVITIES

include: what to buy, where to buy it, when to buy it, and how much to pay for it.

• Why do small retailers generally favor the socalled "fair trade law"? Why do some large retailers oppose this law? Why do consumers who know about the law's effect on the prices they pay oppose such a law? In short, is this law really "fair" to consumer-buyers?

- Have pupils discuss the pros and the cons of the following questionable yet widely held beliefs:
 - "You get what you pay for" — that is, price alone is a reliable quide to quality.
 - "You can be sure if it's..." — that is, brand name alone is a reliable guide to quality.

SOURCES

Consumer Bulletin, Consumers' Research Washington, N.J. 07882.

- A good way to determine whether "the price is right" is to look up the product in a recent mail-order catalog for instance, a catalog issued by Sears, Wards, or Penneys. The entry usually describes the product and gives its retail price (to which shipping charges must be added). To the catalog or mailorder price add 15-20 percent for the services a retail store furnishes in the form of sales people, instant availability of goods, store "atmosphere," etc., and you will have a rough guide as to whether the retail store price is "right."
- For examples to illustrate that price and brand name are not always the best guides see the annual buying guide issues of Consumer Reports and of Consumer Bulletin.
- In <u>Consumer Reports</u>, Dec. 1970, to illustrate, note the following:

- Price alone is not a reliable guide to quality.
- Brand name alone is not a reliable guide to quality.

- "Color TV Consoles" (pp. 362-365). Among 11 brand-models tested and rated, the highest-priced set at about \$825 was only sixth in overall quality. The set rated first in quality was priced at about \$730, or nearly \$100 less than the most expensive set.
- 2. "AM Clock Radios" (pp. 340-343) and "Table Radios" (pp. 343-345). Among 16 U.S.A.made models of AM clock radios, Brand X, a relatively unknown brand, was third (very high) in quality. Among eleven table radios, Brand X was fifth (about average) in quality.
- For up-to-date and reliable information about the different aspects of advertising one of the best single references is:

Advertising Age (a weekly), 740 Rush Street, Chicago, Ill. 60611

give information in

- KNOW AND DO ABOUT ADVERTISING?
- How much does advertising cost?

In 1970, advertising costs totaled nearly \$20 billion. This amounted to about \$100 per person in the United States.

- WHAT SHOULD CONSUMERS
 Have pupils write down on paper their answers to each of the following questions:
 - 1. About how much money altogether did Americans spend on advertising in 1970?
 - 2. About what percentage of America's gross national product — the · For publications that total dollar value of all goods and services— support of brand

- During the same year, the gross national product that is, the total dollar value of all goods and services produced was about \$1,000 billion (one trillion). Thus the \$20 billion spent on advertising was only about 2 percent of the dollar value of the gross national product.
- The percentage of the retail price that goes to advertising varies widely from product to product. For new automobiles, the percentage is very low in fact, less than 2 percent. For cosmetics, the percentage is very high.
- Consumers, of course, pay the cost of advertising when they buy advertised products.
- Many times consumers buy national brands brands that are widely advertised because they believe that such brands are better in quality than are the lessadvertised private brands.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

was spent on advertising in 1970?

- On the chalkboard, record the pupils' answers.
 Make sure to include the highest answer and the lowest answer to question l and to question 2.
- Discuss: Are we spending too much, about the right amount, or too little on advertising? Why do you think so?
- · Have pupils take a poll of the brands of break-fast cereals eaten by their families. Discuss: Why does your family use that particular brand? (Note that answers may include advertising appeals and claims, box top premium offers, attractive packaging, or last but not least a liking for that cereal.)
- Have pupils participate in a survey of the brands of processed foods consumed by their families. This survey might cover the following foods (those on the list used by the national food marketing commission):

Frozen orange juice concentrate
Frozen green beans
Canned green beans
Canned green peas
Canned cling peaches
Canned Bartlett pears
Canned applesauce

SOURCES

names as a guide to consumers, write to:

Brand Names Foundation, 477 Madison Ave., New York, N.Y.

 A highly important study of the impact of advertising on food prices was:

> Food From Farmer to Consumer -Report of the National Commission on Food Marketing, June 1966. Superintendent of Documents, Washington, D.C. 20402. \$1.25 According to this report (p. 67): "Cereal manufacturers spend approximately 15 percent of their sales dollars for media advertising; more than 80 percent of these expenditures go into television." Also according to this report (p. 92): "In a Commission study of such wellestablished foods as canned peas and frozen orange juice concentrate, retail prices of advertised brands averaged 21 percent higher than retail prices of retailer brands of generally comparable quality."

- In order to get the highest possible prices, some advertisers — of processed foods, for example make distinctions where no real differences in quality exist.
- Whatever the ads state or imply, the consumer's estimate of the value of a food product, for example, depends upon its price and its quality.

 "The proof of the pudding is in the eating" no matter what the ads say or do not say about the product.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

Catsup Evaporated milk Tuna fish

At the right of each food product (frozen orange juice concentrate. frozen green beans. etc.), have each pupil write (1) the name of the brand that his family typically buys and (2) the designation of that brand as NB (a national brand) or as PB (a private or chainstore brand). In a class discussion, have pupils summarize their findings — also. have them comment on the reasons why their families buy the particular brands that they do.

- Have pupils make a price survey of national brands and private brands of the same processed foods in a local supermarket. Then have them make a report of their findings to the class.
- To check on the validity of consumer preferences for a national brand versus their preferences for a private brand of the same product, have pupils, in school or at home, conduct a taste test of four different brands of frozen orange concentrate. For the test, purchase 6-ounce cans. On the cans and on the bottles holding the water-diluted

SOURCES

 Of special interest and pertinence here is: "How to Save \$200 a Year in a Supermarket," Consumer Reports, Feb. 1961, pp. 64-67. According to this report by Consumers Union, a family over a period of l vear could save \$200 (tax-free, of course) by buying the private (including chainstore) brands instead of the national brands. Up to that time, Consumers Union (CU) had tested and rated some 50 different processed foods. CU had found that, on average, private brands and national brands were about equal in quality.



concentrate, mark the code letters A, B, C, and D, respectively. (N.B. By using code letters, brand names are concealed. Thus brand names cannot influence a taste-tester for or against a particular brand.)

- Have each pupil who is in the taste test panel look at, smell, and taste each of the four different brands. As he does so, have him assign an overall comparative preference marking to each of the brands. A pupil, for example, might assign the following overall ranks to the four brands: Brand A Rank 3; Brand B Rank 1; Brand C Rank 2; and Brand D Rank 4.
- For the pupils who performed the taste-tests, tabulate the data— that is, determine the overall rankings of each of the four brands.... Finally, next to the code letter and actual name of each brand, write (1) its comparative ranking by pupils on the taste-test panel and (2) its retail price.

Does advertising benefit consumers?

Advertising that is informative benefits consumers in a number of important ways. Such advertising, for example, tells

consumers (1) what new and old products are available to them in the marketplace, (2) where these products can be bought, and (3) what the retail prices of these products are.

- Advertising that has nonsensical and impertinent appeals to buy or that has exaggerated and unprovable claims is of very little if any help to consumers, and may be a detriment.
- What appeals and claims
 Have pupils find and does advertising use?
 bring to class

The goal of advertising, of course, is to sell products to consumers. Toward this goal, the adsuse such appeals and claims as follow:

- Get more fun out of life. (Used, for example, by cola and noncola soft drinks, chewing gum)
- Get your man or your woman. (perfumes, skin creams, after-shave lotions)
- Prevent or get rid of bad odors. (mouthwashes, toothpastes, deodorants, toilet soaps)

- Have pupils find and bring to class printed ads and reports of TV or radio commercials. Then have them discuss whether these ads benefit consumers.
- During the pupils' presentation, ask:
 - 1. Do you like the ad? Why? Do you dislike the ad? Why?
 - Do you own or would you buy the advertised brand? Why?
 - 3. Does the ad give you any facts about the product? If so, what are these facts?
 - 4. Does the ad contain anything that has nothing to do with

 For a consumeroriented approach to advertising, see:

Gordon, Leland J. & Lee, Stewart M. Economics for consumers. New York. American Book Company. 1967. Chapter 9, Seller-Made Wants: Advertising. Chapter 10, Consumers Look at Advertising.

Packard, Vance.
The hidden persuaders.
New York. David
McKay Company. 1960.



- 4. Have a whiter than-white wash.
 (laundry detergents,
 bleaches)
- 5. Be strong and healthy. (dry breakfast cereals, bread, milk products, fruit juices)
- Reduce weight. (yogurt, nonfat milk, instant diets)
- 7. Get ahead of the Joneses. (automobiles, floor polishes, window cleaners)
- Save money. (gasolines, compact cars, special sales)
- Get quick relief from pain. (aspirins, antiacids, laxatives, medicated salves)
- 10. Enjoy your leisure hours, (portable radios, color TV sets, stereo record players)

SUGGESTED PUPIL AND TEACHER ACTIVITIES

the real quality or effectiveness of the advertised brand?

- 5. Does the ad tell you anything that is useful? If so, what? Anything that is useless? If so, what?
- On the basis of the class study and discussion, have pupils select products that they especially are interested in and then try their minds-andhands at preparing advertisements for these products. (Note: This activity might be developed in cooperation with the school's art or music department.)
- Arrange an all-school assembly on the pros and the cons of advertising. Have speakers present different views: the consumer's view, the advertiser's view, the retailer's view, and the government's view. Include some students on the panel of speakers.

SOURCES

Packard, Vance.

The waste makers.

New York. David

McKay Company, 1360.

 For a produceroriented approach to advertising, see:

Bachman, Jules.

Advertising and

competition. New York.

New York University

Press. 1967.

Britt, Steuart Henderson. The spenders. New York. McGraw-Hill. 1960.

Dichter, Ernest.

The strategy of

desire. Garden City,
New York. Doubleday.
1960.

 For consumerinterest publications of advertising associations, write to:

American Association of Advertising Agencies, 200 Park Ave., New York, N.Y. 10016.

Association of National Advertisers, 155 East 44th St., New York, N.Y. 10016.

 Should advertising be regulated? To what extent? By whom?

Consumers can and should try to protect themselves against advertising and other selling practices that are unfair or deceptive. They can do this in the following ways:

- Inform themselves about the products and services being advertised.
- 2. Question the appeals and the claims that appear in the ads.
- When in doubt, show some sales resistance toward the ads and other kinds of promotion.
- Individual advertisers and advertising associations have taken a number of steps toward assuring truth-in-advertising and toward avoiding false and misleading advertising.
- Many consumers and their organizations believe that advertisers can and should make their ads more nearly truthful and more informative than they are today.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

 On the chalkboard, write the following definition and have pupils discuss its meaning:

Education is the transition from cocksure ignorance to thoughtful uncertainty.

- Ask pupils to cite some ads that tend to develop "cocksure ignorance" among consumers. (one example: Ads for gasolines often claim that their brands are better for instance, produce more miles per gallon. But objective tests indicate that different brands are very much alike in quality and performance.)
- On the chalkboard, print the heading: Re advertising and other selling practices that may be deceptive, here are things that the consumer should look for and look out for:
 - "You just know that this price seems 'too good to be true'."
 - 2. "You have been
 especially
 selected..."
 - 3. "You should buy now — otherwise you'll be losing the chance of your lifetime."
 - 4. "You can earn up to \$\$\$ a week..."

- URCES

 For blications about advertising and ther selling practices, write:

American Advertising Federation, 122.5 Connecticut Ave., Washington, D. 2. 20036.

Courcil of Better Business Bureaus, Inc., 1150 17th St., N.W., Washington, D.C. 20036.

- See "Faring Gasoline," Consumer Reports, Oct. 1968, pp. 524-528. This report recommended: Buy the lowest-price gasoline that meets your car's octane rating requirements. Buy an independent's private brand instead of a national brand and save 4 cents a gallon — or about \$28 (for **7**00 gallons) a year.
- For copies of the following publications write to: Federal Trade Commission, Washington, D.C. 20580

Here Is Your Federal Trade Commission

Guard Against Phony Ads

Fight Back! The Ungentle Art of Self Defense

SUGGESTED PUPIL AND TEACHER ACTIVITIES

think so?"

· For a critique of the F.T.C., see: Cox, Edward F., et al. Nader's raiders. New York. Grove Press, Inc. 1969.

SOURCES

manufacturers to

support of their

submit evidence in

advertising claims.

To illustrate, it

requested General

Motors Corporation

find and discuss some of the manufacturers' claims. Ask: "Is the claim "Can the claim be supported by facts, figures,

From ads for new cars,

• During 1971, the F.T.C. ordered auto

true, false, or doubtful?" or other objective evidence?" "Why do you

> to supply "all documentation and other substantiation" for the following advertising claim: Buick Electra ~ "We'll mount these two delicate glasses to the side of the car - and fill them with juice.... driving, turning, on the road or off, the liquid stays smooth — even when the going gets rough."

. WHAT SHOULD CONSUMERS KNOW AND DO ABOUT PRODUCT WARRANTIES?

UNDERSTANDINGS

Commission (F.T.C.)

has the legal power to

act against interstate

other sales practices

that are unfair or

Established by law

increased authority

by the Wheeler-Lea

Amendment in 1938,

the F.T.C. now has the

"to prevent persons,

corporations... from

using unfair methods

commerce and unfair

or deceptive acts or

partnerships, or

of competition in

practices in

commerce.")

power and the directive

in 1914 and given

deceptive. (Note:

· The Federal Trade

advertising and

- A warranty is a quarantee that a product will serve its intended purpose as it is represented and for a reasonable period of time.
- A warranty may be "expressed" - that is, in written form. Or, a warranty may be "implied"- that is, in unwritten form.
- Have pupils consider what a warranty is and means - also, the same for a guarantee. (Note that a warranty and a guarantee, in fact, are the same.)
- Ask pupils to give examples of products that they or their parents have bought fairly recently. Ask: "Was the product satisfactory?"
- Local retailers who have been concerned with their own warranties and with the warranties of manufacturers
- A manufacturer's representative who is concerned with warranties

Softening Jp the

The new and improved, actionpacked, talent-enriched, streamlined Federal Trade Commission (It Scares Advertisers 12 Ways) had a busy time last week, as it has for the last year.

Zap, zap, zap. It struck an en-cyclopedia company, a sugar maker and the whole auto industry, hacking a few new paths in the area of consumer protection and fair competition.

"During the last year," said a spokesman, "we've been explorauthority and innovative and imaginative remedies." The ading the outer limits of statutory vertising industry-in fear and trepidation-would agree.

The commission's trail-blazing and news-making activities of iast week:

•Grolier, Inc., which gets most of its encyclopedia income from door-to-door sales, learned that the commission would like Grolier's bell-pushers to change their selling ways. In order to prevent the alleged practice of salesmen getting into homes un-

der false colors, the F.T.C. wants F.T.C.: New York Times to require them to get house. July 18, 1971 define the selling mission. Then, may have been swept off her feet by a professional pitch into a binding contract, the commisto protect the housewife who sion wants a 10-day cooling-off period during which a contract may be canceled.

heard its advertising labeled false because it called its brands the "official" sugars of the Na-tional Football League and major league baseball and implied, the Corporation (Domino and Spreckles sugars) F.T.C. said, nutritional value. to threaten the fast-growing the field of athetics, seems to be stamp on it. "A group endorsement has to depend on more than money," said an F.T.C. law-The move, which would appear by all manner of associations in telling the marketing community ter find one product better than another or of genuine health value before they put their business of product endorsement that their hired athletes had bet-•The Amstar

supply this car-happy country's • The giant corporations that wheels were given the lists of advertised claims (such as "Plysubstantation. They had been warned-the commission announced its substantiation plans a month ago—and even the F.T.C. is surprised at the published reports on how quickly mouth Satellite-America's lowest-priced two-door sedan.") for which they must provide written

or advertising agency in these gun-shy days has a tough time the corporations plan to comply. But it shouldn't be surprised. the substantiation that satisfied them satisfy the F.T.C.?" com-The information is almost certainly there. A major advertiser getting an ad without adequate substantiation past its battery of lawyers. "The question is, will mented a commission watcher.

out-and-out fraud), according to Robert Pitofsky, the 41-year-old lawyer who took over as direc-tor of consumer protection last doesn't plan to judge the merits of the substantiation (unless it's The commission, however, November.

It will just file and index the information, he said, and make it available to the consumer and the press. The hope is that the advertiser, knowing this, will be extremely careful about his claims, allowing the consumer to have more faith in those claims. ious that the press avail itself of the material so that advertisers will be doubly careful, fearing Mr. Pitofsky was especially anxpublic exposure.

won.

ned to go after substantiation from a different industry every three months, now thinks it can handle one a month, according The commission, which planto Mr. Pitofsky.

sweaters, has been attacking the For the last year, the 57-yearold F.T.C., which once seemed to be devoting much of its time to policing chinchilla ranchers and flammable manufacturers of

"You don't hand out a parking bery going on," one commission official has said. biggest advertisers it could find. ticket when there's a bank rob

thorough policing. So its philoso-phy has become: By hitting the big guy, scare the little guy. The F.T.C. has about 1,300 try-which is inadequate for workers spread across the coun-

Reorganized during a six-month stretch in 1970 by the "unfairly exploiting" children who are unsophisticated about by the current chairman, Miles W. Kirkpatrick, the F.T.C. has attacked advertisers who've made then chairman, Gaspar W. Weinberger, and forcefully led since therapeutle, nutritional, environtrol over sweepstakes (a favorite marketing tool) but trying to get mental and uniqueness claims. It's gone after toy advertisers for ads, and is not only seeking conrestitution for winners who haven't checked to see it they've

al agency is its demand that erring advertisers use 25 per cent of their advertising budgets for a certain length of time-to be decided by the commission--to erase the residual effects of weapon unleashed by the Feder-Perhaps the most unusual their previous misleading advertising.

In what the F.T.C. considers a "landmark" case, ITT Continen-tal Baking Company recently agreed to do that for a year with its Profile bread. It has not, however, reached agreement

Snacks and Wonder Bread (")
Builds Strong Bodies 12 Ways"
All of Illis new militancy ha made the F.T.C. the "hot agency" among young lawyers, according to Michael Pertschuk, chle counsel of the Senate Commerc Committee (which overseas th activities of the commission) and a hardliner on consumer protection. Once a critic of the F.T.C. he now calls it "great" an notes that its new thurst is du in no small measure to the three Republicans on the five-mar commission.

Not every consumerist is fr love with the commission though. James S. Turner, lawyer and consumer consultant who has worked with Ralph Nader's Center for the Study of Responsive Law, has a wait-and-see at titude. "Does it really fight or does it fold it's tent and go home?" he wants to know.

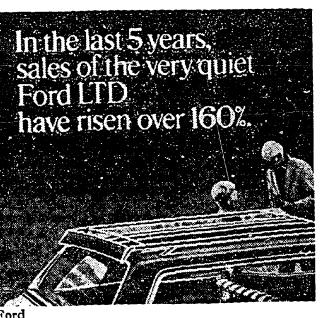
While he considers the fight against deceptive advertising a worthy one, Mr. Turner is concerned that it is obscuring the commission's other job of analyzing the concentration of industries in pursuance of free and fair competition.

Mr. Pertschuk was asked if the F.T.C.'s actions are pleasing the ardent consumerists. "The agency doesn't satisfy Ralph [Nader], it never will," he replied.

When this was mentioned to he said, "Good. The day when Ralph and I are both satisfied I'll the commission's Mr. Pitofsky, know something's wrong."

-Philip H. Dougherty

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The \$3600 Audi has the same steering system as the \$38,400 Ferrari.

Audi

Plymouth Satellite. America's lowest-priced 2-door intermediate.

Plymouth



Oldsmobile

The "new and improved" Federal Trade Commission last week ordered automobile companies to provide substantiation of claims made in ads such as these. The action was one of several taken by the F.T.C., "hacking a few new paths in the area of consumer protection and fair competition."

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- UNDERSTANDINGS
- When a consumer buys a product at a reliable retail store, that store in effect gives the buyer an implied warranty. Thus, if the consumer finds that the product is defective or does not work properly, he can return that product for repair (without cost), replacement, or refund of his money.
- Before purchasing a product, a consumer should carefully read the printed warranty that is provided by the manufacturer. He should also carefully read the printed instructions on the operation, use, and care of the product.
- A consumer should keep in mind that a warranty or other representation of a product made orally by a retail salesman may or may not be honored at a later time by the seller. To insure protection, a consumer should insist that any warranty made orally should also be put in writing.

- If the product was unsatisfactory, ask: "What did the retailer do about it?"...."What did the manufacturer do about it?"
- "Did the manufacturer provide a warranty with the product?"...."If so, what did the certificate or other statement of the warranty say?"
- To make specific the strengths and weaknesses of warranties - from the consumer-buyer-user view - read aloud and discuss the following warranty for an AM/FM High Fidelity Solid State Portable Radio. (The name of the manufacturer has been changed to "XYZ.")

XYZ Warranty

XYZ Television and Radio Company (referred to herein as XYZ) quarantee to the criginal retail purchaser that we will repair, or at our option, replace through the XYZ distributordealer organization any part of this instrument that we find to have been defective under normal use, WITHIN ONE YEAR of the purchase date. XYZ-approved replacement parts must be quaranteed for the balance of the one-year period.

SOURCES

- See "A Close Look at Warranties and Guarantees"~ (Part I) April 1971, pp. 38-40, and (Part II) May 1971, pp. 20-21, Consumer Bulletin, Consumers Research
- · See "Guarantees and Warranties, Consumer Reports, Dec. 1970 (The Buying Guide Issue), pp. 236-237.
- Fisk, McKee & Snapp, James C. Applied business law. Cincinnati. South-Western Publishing Company. 1960. See the chapters on "Warranties," pp. 211-222; and on "Rights and Remedies," pp. 223-234.
- · Crabtree, Arthur P. You and the law. New York, Holt, Rinehart, Winston. 1964.
- For news releases, booklets, and other published information on warranties and guarantees, write to:

Federal Trade Commission, Washington, D.C. 20580

Council of Better Business Bureaus, 1150 17th St., N.W., Washington, D.C. 20036

- A consumer should be skeptical of any warranty, oral or written, that says "lifetime guarantee" or "unconditional guarantee."
- A written warranty usually states certain conditions including, for example, a time limit on the seller's liability, a quarantee as to replacement of parts, and as to labor costs or a requirement that the buyer pay shipping costs for repair purposes between his home and the factory.
- A manufacturer's written warranty of his product is typically presented in technical and involved legal language. All too often the warranty through its stated limitation on liabil-ity serves to protect the manufacturer-seller rather than the consumer-buyer.
 A manufacturer's writhradio second a friend language retail store be protected manufacturer be protected manufacturer manufacturer that you accommended to the found
- After buying a product, a Consumer should make every effort to follow the instructions or direction of the warranty as to the use and care of the product and as to any required inspection or checkups. If a car buyer,

SUGGESTED PUPIL AND TEACHER ACTIVITIES

SERVICE, LABOR AND TRANSPORTATION CHARGES, AS WELL AS DAMAGE RESULTING FROM CAUSES BEYOND OUR CONTROL, ARE THE RESPONSIBILITY OF THE PURCHASER.

THIS WARRANTY CONTAINS XYZ'S ENTIRE OBLIGATION AND NO OTHER WARRANTIES, EXPRESSED OR IMPLIED, ARE GIVEN.

- Ask: "Under the warranty above, will the manufacturer pay for the cost of labor and the cost of a defective part within 1 year of the purchase date?" (Yes.)
 - "If you bought this radio secondhand from a friend 1 month after he had bought it at a retail store, would you be protected by the manufacturer's warranty?" (No.)
 - "During the 1-year warranty period, suppose that you accidentally dropped the radio and then found that it would not work. Then, according to the warranty, would the manufacturer be responsible for repairing the radio at his expense that is, without any cost whatever to you?" (No.)

SOURCES

 For a comprehensive study of the nature and problems of warranties, see:

Report of the Task Force on Appliance Warranties and Service. Prepared by: Federal Trade Commission, Department of Commerce, Department of Labor, and Special Assistant to the President for Consumer Affairs. Jan. 8, 1969. (Order a copy from: Special Assistant for Consumer Affairs, The White House, Washington, D.C. 20506.)

 For information about committee hearings and pending legislation re warranties, write to: your U.S. Congressman; each of your two U.S. Senators.

for example, fails to bring in his car for specified inspections and servicing, he may find that the manufacturer's warranty becomes null and void.

- Here, according to the Task Force on Appliance Warranties and Service, are some of the factors that result in failures of product performance failures that are of particular concern to the consumer-buyer-user:
 - The product is not suitable for its intended use or does not have the qualities it was represented to have.
 - The retailer or the manufacturer fails to replace "the lemon" — that is, the product that has not been properly manufactured and cannot be made to work properly.
 - 3. The retailer or the manufacturer's service organization fails to make the necessary repairs with reasonable promptness.
 - 4. The consumer is unable to get the product repaired because the retailer goes out of business.
 - The consumer has to pay excessive labor and other charges when such costs are not covered by the warranty.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

Have pupils report examples of product failure to perform to consumer expectations. For each performance failure listed, ask the class to try to determine what went wrong. For example, was it the failure of the consumer in that he did not read and heed the instructions that accompanied the merchandise? Did the consumer fail to consider the intended use of the product and thus purchased goods not designed for the intended purpose? Was the problem that advertising mislead him by false or exaggerated claims? Did a salesman mislead the consumer to believe that the article was suitable? Did the retailer or manufacturer fail to provide reasonable service?

SOURCES

- WHAT CÓNSUMERS SHOULD KNOW AND DO ABOUT PRODUCT SAFETY?
- Product safety concerns the manufacturer, the consumer, and the government. For safety's Have pupils make surveys sake - that is, to prevent accidents that cause deaths and injuries — each has responsibilities.
- To be more specific, the manufacturer has the responsibility of providing a safe product; the consumer, of using that product safely; and the government, of making sure the product and its use are made as safe as possible.

of the products used in and around their homes that are or that may be dangerous to adults, youth, and children. Then, on the chalkboard, list the products and their potential hazards.

 For reliable and comprehensive presentations of the need for product safety and of the recommendations for achieving it, see:

Final Report of the National Commission on Product Safety. 1970. Order from: Superintendent of Documents, Washington, D.C. 20402, \$1.75.

What about car safety?

For many years, carsafety organizations have emphasized the role of the driver the need for safetyknowledge, skills, and practices — the need for driver education, for observance of traffic laws, rules, and regulations. A foolish or stupid driver was commonly referred to as "the nut behind the wheel."

Important as the driver continues to be as a factor in the cause and prevention of automobile accidents, the public since the early 1960's

- Have the driver-education teacher discuss (and, if possible, demonstrate) safe driving, car safety, and road safety.
- Invite a local car dealer to describe and show the major safety features of one of his most recent models.

Have a committee of pupils take a poll on the use of lap belts and shoulder belts. The questionnaire might ask:

1. Does your car have lap belts? Yes ; No

The person and the book that focused public attention on the built-in hazards of cars were:

Nader, Ralph. Unsafe at any speed. (The Designed-In Dangers of the American Automobile). 1965. Simon and Schuster, 1 West 39th St., New York, N.Y. 10018. Paperbound. \$1.00.

See also "Safety: The Argument Over Air Bags," Consumer Reports, April 1971, pp. 221-222.

has paid increasing attention to other approaches: safer roads and safer cars.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

2. How often do you use a lap belt?
Always ___;
Usually ___;
Sometimes __;
Seldom ; Never

 If you do not <u>always</u> use a belt, state why.

SOURCES

In its report of April 1971, Consumers Union stated, in part:

"The third approach - making safer cars appears the most practical and the most certain of producing positive short-term results. Indeed, it's likely that the recent decline in automobile fatalities is largely due to car-safety measures - both legislated and voluntary effected since the passage of the National Traffic and Motor Vehicle Safety Act of 1966....

"Lap and shoulder belts do an admirable job of preventing the second collision. (Note: In the first collision, the car strikes another car, for instance. In the second collision, almost instantly after the first, the occupant's body strikes the inside of his own car.) The trouble is that somewhere between two-thirds and three-quarters of auto occupants don't fasten their

lap belts and 96 to 98 percent of them don't fasten their shoulder belts.

"The most important new standard on the book is one requiring 'passive' restraints for the front seat occupants of all passenger cars by July 1, 1973, and for all seating positions of all passenger cars, multipurpose passenger vehiziles and trucks a year later."

- According to Consumer Reports, April 1971, cars should be equipped not only with lap belts and shoulder belts but also should have "passive restraints" such as inflatable air bags. Such bags, of course, operate automatically when a car collides with another car or with a stationary object.
- For information about Federal carsafety standards and regulations, write to:

National Highway Traffic Safety Administration, Department of

- In conformity with Federal laws and regulations new cars now have a number of effective carsafety features—for example, lap belts, shoulder belts, energy-absorbing steering columns, high-penetration-resistant windshields, and freedom from interior projections that might prove injurious.
- In prospect for 1972 and 1973 are improved brakes, better bumpers, smoother interiors, and side-impact barriers.

- With funther reference to the Map belt and the shoulder belt, discuss: "The consumer has the right to safety. He also has the responsibility of acting safely."
- List suggestions of pupils to encourage widespread use of lap and shoulder belts.
- Have a panel of pupils discuss the problems of and the actions required for (1) safe driving, (2) safe cars, and (3) safe streets and roads. In the discussion, raise such questions as: "Were car manufacturers in the forefront of those who were working for the development of safer cars?"

 "Why do you think so?"

SUGGESTED PUPIL AND TEACHER ACTIVITIES

"Was it necessary for the Federal Government to step in to require certain safety features in cars?"

"What can and should consumers, car-makers, and government do toward achieving safer driving, safer cars, and safer streets and roads than at present?"

"Why do you think so?"

 Have pupils make surveys of the household substances in their own homes to determine which of these substances have warnings, instructions for use and storage, and

 Have pupils bring to class, discuss, and display a variety of household substances that have warnings and instructions on their labels.

first aid directions.

 Here, for example, is the information that appears on one brand of liquid laundry bleach whose active ingredient is sodium hypochlorite:

> "CAUTION: MAY IRRITATE SKIN OR EYES. READ CAREFULLY ADDITIONAL INFORMATION ON BACK PANEL.

> "KEEP OUT OF THE REACH OF CHILDREN.

"CAUTION—NOT FOR PERSONAL USE — If splashed on skin or in eyes, rinse immediately. If accidentally taken

SOURCES

Transportation, Washington, D.C. 20590.

For publications on safe driving practices, write to:

National Safety Council, 425 North Michigan Ave., Chicago, Illinois.

 For publications that pertain to hazardous substances, write to:

> Food and Drug Administration, Washington, D.C.

(Note: On the following page, read and discuss Protect Your Family Against Poisoning, FDA Leaflet No. 2.)

 The Federal Government has two laws to help protect consumers: the Hazardous Substances Act of 1960 and the Poison Prevention

What about the safety

A number of household

certain drain cleaners.

dishwasher detergents.

and furniture polishes

may be dangerous, particularly to small

children.

substances including

of household substances?

Act of 1960 and the Poison Prevention Packaging Act of 1970. Both acts are enforced by the Food and Drug Administration (F.D.A.)

· Under the Hazardous Substances Act, F.D.A. requires manufacturers to put prominent warning labels on certain household chemicals including those already mentioned and also household ammonia, liquid chlorine bleach, oven cleaners, and aerosol-spray cosmetics.

 For an account of what F.D.A. and manufacturers have done, have not done, and should do further, see:

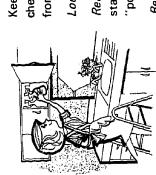
"Why Should a Child Swallow Drain Cleaner?"
Consumer Reports Sept. 1971, pp. 528-531.

ERIC

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PROTECT YOUR FAMILY AGAINST POISONING

POST ON MEDICINE CABINET DOOR



Keep all drugs, poisons, and other household chemicals out of the reach of children and away from food.

Lock up all dangerous substances.

Read all labels and carefully follow "caution" statements. Even if a chemical is not labeled "poison," incorrect use may be dangerous.

can be done by sealing with adhesive tape or using a special marker.

Protect your skin and eyes when using insect poisons, weed killers, solvents, and cleaning agents. Be sure to wash thoroughly after use of such things, and cleaning agents and promptly remove contaminated clothing.

Use cleaning fluids with adequate ventilation only, and avoid breathing vapors.

Do not eat or serve foods which smell or look

Do not eat or serve foods which smell or look abnormal and remember that they may poison household and farm animals.

Warn small children not to eat or drink drugs, chemicals, plants or berries they find, without

your permission. Insist on this.

Do not store poisonous or inflammable substances (kerosene, gasoline, rat

poisons, etc.) in food or beverage containers.

Do not allow food or food utensifs to become contaminated when using insect sprays, aerosol mists, rat poisons, weed killers, or cleaning

Date all drug supplies when you buy them.

Do not take medicine from an *unlabeled bottle*— transparent tape over the label will protect it.
Read all directions and caution statements

or nearest hospital

on the drug label each time you plan to use it.

Use a prescription drug only for the patient for whom the physician ordered it.

Give infants and young children drugs only as directed by your physician.

Do not take or give medicine in the dark. Be sure you can clearly read the label on the container.

When measuiling drugs give it your full attention.

Before measuring liquid medicine always shake the bottle thoroughly. Safeguard tablets which are candied, flavored, or colored, since children eat them like candy.

Weed out the left-overs regularly from your medicine chest — especially any proscription drug that your physician ordered for a particular illness

When you throw away drugs or hazardous materials be sure the contents cannot be reached by children or pets.



In the event of an accident, follow any first aid information on the label and immediately call a physician:

Ĕ	
(Doctor's Name)	

(ephone)

5 2 S

- The labels must have the word "DANGER" on substances that are highly flammable, toxic, or corrosive and the word "WARNING" or the word "CAUTION" on other hazardous substances. If the product is extremely toxic, the label must have the word "POISON."
- Whichever warning word appears on the product's label, that label must also carry instructions on first-aid treatment and on the handling and storage of the product.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

internally, administer milk or white of egg or feed cooked cereal. Call physician. Point mouth of container away from you when removing cap.

SOURCES

"AVOID TRANSFER TO FOOD OR BEVERAGE CONTAINERS.

"KEEP CONTAINER UPRIGHT IN A COOL PLACE TIGHTLY CAPPED.

- "DO NOT USE WITH TOILET BOWL CLEANERS, AMMONIA OR OTHER HOUSEHOLD CHEMICALS."
- Have pupils consider what other products, if any, not now labeled hazardous, should have warning labels.

CAUTION: DO NOT USE BLEACH WITH AMMONIA OR TOILET BOWL CLEANERS.
THIS PRODUCT WILL IRRITATE SKIN OR EYES. F.: OOD AND RINSE IMMEDIATELY WITH PLENTY OF WATER. IF TAKEN INTERNALLY. DRINK MILK, WHITE OF EGG OR FEED COOKED CEREAL. CALL A PHYSICIAN. AVOID TRANSFER TO FOOD OR BEVERAGE CONTAINERS. KEEP CONTAINER UPRIGHT IN COOL PLACE TIGHTLY CAPPED USDA Reg. No. 1453-23



of tovs?

The Federal Child Protection and Tov Safety Act (effective Jan. 1, 1970) empowered the Food and Drug Administration to ban the sale of any toy that it found to be dangerous to children.

- Under the law, F.D.A. has set up some rules defining certain kinds of mechanically hazardous toys. It also has ordered a number of these toys off the market.
- · Under present law, F.D.A. must prove that a toy is dangerous to children before it can order that such a toy be removed from the market. Some consumer-interest organizations are strongly urging that the law be strengthened in the following way: that a manufacturer be required to prove to F.D.A. that his toy is safe before F.D.A. clears that toy for sale in the market.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

- · What about the safety · Have pupils examine and report on the built-in hazards of the toys that children in their own homes or in the homes of relatives or friends now have.
 - To indicate what pupils might look for, here is a list of the types of toys and the hazards which 39 toys represented, that led to the F.D.A. action ordering them off the market:
 - 1. Four toy rattles with parts that could cause puncture wounds or that could be swallowed or sucked into the lungs
 - 2. Eighteen breakable dolls, stuffed animals, and similar toys with sharp pointed parts
 - 3. Ten noisemaking toys with detachable noisemakers that could cut, puncture, or be swallowed or inhaled
 - 4. Seven lawn darts and archery games whose sharp points might wound children playing with them

SOURCES

Final Report of the National Commission on Product Safety. 1970

From this report, here are two pertinent quotations:

"'A child has to experience some minor injuries, some minor experiences of trauma in order to learn, according to the Child Safety Consultant of the National Safety Council. We do not concur. The U.S. Public Health Service estimates that toys injure 700,000 children every year; another 500,000 a year are injured on swings and 20,000 on slides."

"Through its trade association...the bicycle industry conducts extensive safety campaigns, although many individual companies emphasize drag racing, speeding, and stunting in their advertisements ...In explaining injuries from bicycles, the industry primarily blames user failure and misuse — misuse which company advertising encourages and user 'failure' which improved design could frequently prevent."

 With reference to F.D.A.'s alleged actions and alleged inactions re toys, see:

"Uncle Sam Moves on Unsafe Toys (Slowly)," Consumer Reports, March 1971, pp. 143-144

- Three Presidents of the United States have, in turn, declared the consumer's right to safety. And toward this right, the Congress established the National Commission on Product Safety. Its purpose was to investigate and report on the inherent hazards of products offered by manufacturers to the American public.
 - The National Commission on Product Safety found unreasonable hazards among a number of makes, models, or types of: architectural glass, color television sets, fireworks, floor furnaces, glass bottles, high-rise bicycles, hotwater vaporizers, household chemicals, infant furniture, ladders, power tools, protective headgear, rotary lawn mowers, toys, unvented gas heaters, and wringer washers.
 - Pupils might consider a number of the aforementioned products that they now have in their own homes. For each selected product, ask:
 - 1. Did the product have any instructions for safe care and use? If so, what were they?
 - 2. Did you read and then try to follow these instructions?
 - 3. Have you been injured or had a near-injury from the use of the product? If so, tell about your experience.

 Final Report of the National Commission on Product Safety.
 1970

For a summary of this report as well as for a commentary on the report's findings and recommendations, see:

"Product Hazards—What Can Be Done About Them," Consumer Reports, Sept. 1970, pp. 559-564.

In its report, the Commission pointed to the magnitude and urgency of need for setting up a Consumer Product Safety Commission in the Federal Government:

"Americans — 20 million of them — are injured each year in the home as a result of incidents connected with consumer products. Of the total 110,000 are permanently disabled

 Here is some background information from the foreword to the <u>Final Report of</u> the <u>National Commission</u> on Product Safety.

"Perhaps a case can be made for the acceptability of willful personal risk-taking by an occasional well-informed consumer, but there is no justification for exposing an entire populace to risks of injury or death which are not necessary and which are not apparent

to all. Such hazards must be controlled and limited, not at the option of the producer but as a matter of right to the consumer. Many hazards described in this report are unnecessary and can be eliminated without substantially affecting the price to the consumer. Unfortunately, in the absence of external compulsion it is predictable that there will continue to be an indecent time lag between exposure to a hazard and its elimination."

 The report goes on to recommend that the Federal Government establish an independent agency the Consumer Product Safety Commission that has the powers to:

"Enforce compliance with consumer product safety standards through a broad range of civil and criminal sanctions

"Enjoin distribution or sale of consumer products which violate Federal safety standards or which are unreasonably hazardous

"Require notice to consumers of substantially defective products, and

SUGGESTED PUPIL AND TEACHER ACTIVITIES

- 4. In using the product, what precautions do you take or should you take to avoid accident and injury?
- 5. How might the product have been improved to help protect the consumer-user against injury?

Have a representative of your community's Safety Council talk to the class or to an assembly on the subject of safety — in the home, at school, on the street, in cars, elsewhere.

 To get a copy of the U.S. Senate bill to establish the Consumer Product Safety Commission, write:

> Senator Warren Magnuson, Senate Office Building, Washington, D.C. 20515.

- In a wide-ranging and thought-provoking discussion, have pupils consider such questions as these:
 - 1. What individuals and organizations might oppose the passage of the Federal Consumer Product Safety Act? Why?
 - 2. What individuals and organizations might support the passage of the Consumer Product Safety Act? Why?

SOURCES

and 30,000 are killed. A significant number could have been spared if more attention had been paid to hazard reduction. The annual cost to the Nation of productrelated injuries may exceed \$5.5 billion. The exposure of consumers to unreasonable consumer product hazards is excessive by any standard of measurement."

 For booklets, posters, and other materials on safety, write to:

> National Safety Council, 425 North Michigan Ave., Chicago, Illinois.

According to the Final Report of the National Commission on Product Safety, some consumer-protection laws do not at present provide sufficient protection. In this connection. Howard A. Heffron, former chief counsel of the Federal Highway Administration, stated in his report to the Commission:

"The facade of consumer protection programs but not the reality has

recall of products which violate consumer product safety standards or which are unreasonably dangerous

"Make reasonable inspections of manufacturing facilities to implement compliance with safety standards and regulations"

- To provide for product safety through the Federal Government, consumers need (1) an adequate law, (2) a law that is enforced by the authorized agency, and (3) an agency that is sufficiently staffed and financed.
- WHAT SHOULD CONSUMERS KNOW AND DO ABOUT LABELING AND PACKAGING?
- To get their money's worth, consumers need to know what they are buying and how much they are paying for it. Toward getting information about a product — a processed food, for example the consumer should always read the label.
- According to Federal laws, the label of a processed food must give:

SUGGESTED PUPIL AND TEACHER ACTIVITIES

3. Consumer-advocate Ralph Nader has from time to time referred to certain laws as "a no-law law." What did he mean by this?

> (Some answers: The law is very weak. The law allows for many and long delays. The law provides too little money for an enforcement staff.)

- Have pupils bring to class. See "Protecting packages (full or emptied) of processed foods that their families typically use.
- For each of these packaged foods, have a pupil read aloud and then discuss the information (including the picture) that is on the label. Some of this information will be factual, as: the name and style of the food, the net measure, the name of the manufacturer, and the ingredients. The rest

SOURCES

been created. Only one fulltime employee within the Food and Drug Administration's Bureau of Compliance has been responsible for enforcing the banning or labeling of thousands of potentially hazardous products under the Hazardous Substances Act. Congress appropriated no funds to implement the broad, new flammable fabrics program during the first year....The National Highway Safety Bureau has never been provided the funds to construct its own research and test facilities."

Quality," Consumers All, The Yearbook of Agriculture, 1965, pp. 429-431.

See also the booklet, Facts for Consumers — Food Standards. Superintendent of Documents, Washington, D.C. 20402. Prepared and issued by the Food and Drug Administration

- 1. The common or usual name of the food
- The amount of food in the package
- The name and address of the manufacturer, packer, or distributor
- If the food has two or more ingredients such as macaroniand-beef, these ingredients must be listed on the label in the order of their predominance that is, macaroni, beef, etc.
- If the Food and Drug Administration has established a definition and standard of identity for a staple food, the label does not have to list the ingredients. (Examples: Noodles (they must contain egg yolk or whole eggs). Macaroni (it does not have to have an egg ingredi-Mayonnaise (it must have a minimum of 65 percent oil). Salad dressing (it need not contain more than 30 percent oil).
- The label, according to with cheese, sp law, must not deceive or macaroni, sou the consumer-buyer as casseroles, or to what is inside the package a can, bottle, chilled salads. carton, or other container. N.Y."

SUGGESTED PUPIL AND TEACHER ACTIVITIES

of this information will be promotional, as "finest quality," "delightful," and "ideal for."

 To highlight why and how to read the label, reproduce on the chalkboard or otherwise display the following label for analysis and evaluation. (N.B. for the actual brand name, the designation XYZ has been substituted.)

XYZ Brand. Our Finest Vine Ripened TOMATOES

with salt and trace of calcium salts added Net Wt. 16 oz. (1 lb.)

Our Finest Quality Grade A

"The tomatoes in this can are Our Finest Quality vine ripened, picked at the peak of perfection, and handled with greatest care to insure their delicate, fleshy wholeness, excellent flavor, natural color, and nutritive value. They are solidly packed with the natural juice of the tomato. Delightful served as a hot vegetable or in omelets, in combination with cheese, spaghetti or macaroni, soups, casseroles, or scallop dishes. Ideal for The XYZ Co., New York, N.Y."

SOURCES

 For the producers' view re labeling and packaging, write to:

> National Canners Association, Washington, D.C. or Grocery Manufacturers of America, Inc., 1133 Avenue of the Americas, New York, N.Y.

An interesting note:

F.D.A. has a definition and standard of identity that applies to a product labeled: PORK AND BEANS.

Accordingly, a packer is permitted to label a can of his product as PORK AND BEANS although that product is predominantly beans, not pork.

- The Fair Packaging and Labeling Act of 1966 brought certain important improvements of benefit to consumers for example, the net contents of a package must be printed in large type on the face of the package; there must not be too much air space at the top of a box or bottle.
- Consumers still find it difficult to make price comparisons because of the wide variety of package sizes.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

- Have individual pupils or committees of pupils make quantity-price surveys of various food products in local supermarkets — for instance, of cola drinks, potato chips, corn flakes, canned peaches, and frozen green peas. For each product, the following information should be collected:
 - 1. Brand name
 - Package size (net weight or net volume)
 - 3. Price

SOURCES

- "Some Truth-in Packaging....But Not Enough,"
 Consumer Reports,
 Feb. 1967, pp. 113-115
- "What's Happened to Truth-in-Packaging," <u>Consumer</u> <u>Reports</u>, Jan. 1969, pp. 40-43
- "Simply Enclose
 One Boxtop...,"
 Consumer Reports,
 Nov. 1959, pp.
 595-597. "Premium
 offers make a
 poor source for
 gifts, and they
 are a doubtful
 bargain at any
 time, CU discovered."

EXAMPLE: Shown below are the data collected and computed for a popular brand of cola drink:

No.	Package Size	Price	Total oz.	Price ir per oz.	
8	10-oz. bottles	\$1.25	80	1.56	49.9
6	12-oz. cans	1.03	72	1.43	45.8
6	16-oz. bottles	1.45	96	1.51	48.3
2	26-oz. bottles	.49	52	.94	30.1

In the above data, note: (a) the use of odd measures, as 10 oz., 12 oz., and 26 oz.; (b) the arithmetic required to figure out for each size the price per ounce and the price per quart; and (c) that the price per quart of the 12-oz. size is lower than that of the 16-oz. size.

 Consumers need food and other products in a limited number of standard measures for example, one pound and one-half

pound; one pint and one-half pint — in order to be able to determine quickly, easily, and surely which brand and which size is the lowest in price.

- Many manufacturers opposed the passage of the Fair Packaging and Labeling Act of 1966 by the U.S. Congress.
- Consumer-interest groups favor the strengthening of the Fair Packaging and Labeling Act so that manufacturers will be required to use standard measures instead of odd measures and to have fewer numbers of sizes.
- Consumer groups also favor the use of unit pricing — that is, the posting by a retail store of the price per pound or the price per pint near where the package is displayed.
- Consumer groups favor lower regular prices instead of cents-off offers printed on the label; cents-off coupons; box-top premium offers, as on breakfast cereals; specials, as four for the price of three; and trading stamps.

- Discuss such questions as:
 - 1. Why have a number of manufacturers opposed so-called "truth-inpackaging laws"?
 - 2. From the consumer view, (such as laundry should manufacturers detergents and have more or fewer toothpastes). sizes of their products? For information Why?
 - 3. From the consumer view, should manufacturers use standard measures instead of odd measures? Why?
 - 4. From the consumer view, should a supermarket post unit prices? Why? Should the law require this? Why?

New York City now requires large supermarkets to post the unit prices on a large number of packaged foods and household sundries (such as laundry detergents and toothpastes).
 For information about this consumeraid program, write to:

Department of Consumer Affairs, City of New York, 80 Lafayette St., New York, N.Y. 10013 WHAT SHOULD CONSUMERS KNOW AND DO ABOUT THE SAFETY AND QUALITY OF F00D?

What about food safety?

The safety of America's food supply depends upon producers: (farmers, manufacturers, retailers); Federal, state, and local governments; and consumers themselves.

- The Federal Government regulates the safety of foods that are shipped interstate — that is, across state boundaries. a can that had been
- Three Federal agencies are respossible for the inspection of foods for safety and wholesomeness:
 - 1. The Food and Drug Administration (F.D.A.) inspects a large number and variety of foods for safety and for labeling.
 - 2. The U.S. Department of Agriculture (U.S.D.A.) inspects meat and poultry products, fresh and processed fruits and vegetables, eggs, cheese, butter, and other dairy products.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

 Have pupils look for and bring in newspaper or magazine stories of foods that government agencies such as the F.D.A. have found to be contaminated by harmful microorganisms.

Note: On July 18, 1971, The New York Times carried a front-page story entitled: "Grim Detective Case: Search for Vichyssoise." It told how a local physician, FDA Fact Sheets, a local public health officer, and F.D.A. investigators tracked down the cause of death of a man 15 hours after he had eaten soup from improperly processed at the plant. The soup was contaminated with the deadly botulin toxin.

- · Discuss: Under the law, the F.D.A. has the power to obtain a court order whereby it seizes any food that it has found to be dangerous to consumers. Why is this power to seize so important?
- · Consider: During the U.S. Government's fiscal year ending June 30, 1971, it spent about \$85 million on F.D.A. or, about 43 cents per person. Ask: Are Americans spending too much, about the right amount, or too little on F.D.A.? Why do you think so?

SOURCES

- · Food and Drug Administration, 850 Third Ave., Brooklyn, N.Y. 11232
- Write for these publications:

How the FDA Works for You, FDA Publication No. 1 (June 1970)

as follows -

FDA Publications for Health and Consumer Education

Food Colors Food Standards Food Labeling Prices Some Q & A About Canned Food

Fair Packaging and Labeling Act Enforcing the FDC Act

 For a critique of F.D.A. by one of "Nader's Raiders," see:

Turner, James S. The chemical feast. New York. Grossman Publishers. 1971. Paperbound, 95 cents.

· What about food safety?

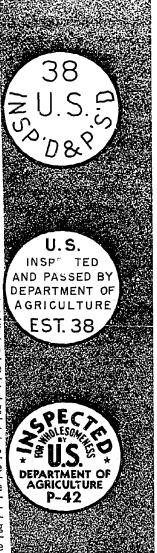
Here are some of the highlights in the history of the Food and Drug Administration.

HOW THE FDA WORKS FOR YOU

1897, The Tea Importation Act was passed, providing for inspection of all tea entering U.S. ports. 1906, The original Food and Drugs Act passed Congress and was signed by President Theodore Roosevelt. 1912, The Sherley Amendment prohibited labeling medicines with false and fraudulent therapeutic claims. 1923, The Filled Milk Act prohibited interstate traffic in milk or cream containing any fat other than milk fat. 1927, A separate law enforcement agency was formed, first known as The Food, Drug, and Insecticide Administration. 1938, The Federal Food, Drug, and Cosmetic Act was enacted. 1945, The FDC Act was aniended to require certification of the safety and efficacy of penicillin. 1951, The Supreme Court ruled that a standardized food which does not meet its standard of indentity cannot be sold legally unless it is marked "imitation." 1954, The Miller Pesticides Amendment streamlined procedures for setting safety limits for pesticidal residues on raw agricultural commodities and greatly strengthened consumer protection. 1956, The 50th anniversary year of tribute and rededication on the part of the Government and industry to the cause of effective food and drug protection. 1960, The Federal Hazardous Substances Labeling Act was passed to require prominent warning labeling on hazardous household chemicals. 1965, Drug Abuse Control Amendments were enacted to deal with problems caused by abuse of three groups of dangerous drugs. 1966, The Fair Packaging and Labeling Act was enacted to require that consumer products in interstate commerce be honestly and informatively labeled. 1967, The St. Louis District converted into a national center for drug analysis to study intensively the Nation's drug supply. 1969, Reports on oral contraceptives denote current vital statistics on the efficacy of the drugs.

 For food safety's sake, look for these inspection seals of the U.S. Department of Agriculture.

Here are the marks of Federal inspection—



This is the stamp put on meat carcasses. It is only stamped on the major cuts of the carcass, so it may not appear on the roast or steak you buy.

You will find this mark on every prepackaged processed meat product—soups to spreads —that has been Federally inspected.

This is the mark used on Federally inspected fresh or frozen poultry or processed poultry products.



- 3. The U.S. Department · Invite the consumer of the Interior specialist of your inspects fresh and processed fishery products. Invite the consumer specialist of your district office of the processed fishery tration to talk to your specialist of your district office of the processed fishery products.
- The Food and Drug Administration checks on:
 - The sanitation of food processing and storage plants;
 - The presence of harmful microorganisms in foods;
 - 3. The safety of food additives such as preservatives, artificial flavors and colors also, of the maximum tolerances to be allowed for pesticide residues in foods;
 - 4. The truthfulness and accuracy of the information on food~package labels, net weights, ingredients, and the like.
- What about food quality?

In buying food, consumers may find that brand names are often a helpful guide to quality. But brand name alone is not a sufficient guide to quality.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

Invite the consumer specialist of your district office of the Food and Drug Administration to talk to your classes, or even better, to address an all-school assembly. Arrange for a question and answer opportunity at the end of the speech when student questions may be discussed.

SOURCES

· In an article in The New York Times, Aug. 25, 1971, Charles C. Edwards, head of the Food and Drug Administration, indicated the size of the food inspection job and the manpower and money available to his Federal agency to do it. "Dr. Edwards," The Times reported, "stated that the drug agency had only 212 inspectors overseeing the output of 60,000 food manufacturing, processing, and packaging plants in the nation with an output totaling \$100-billion worth of food."

- Discuss: "How can you as a consumer find out the quality of the food that you are buying? Fresh beef? Chicken? Eggs? Cheddar cheese? Canned tomatoes? Frozen peas? Frozen orange juice? Fresh fruits? Fresh vegetables?
- How To Use USDA Grades in Buying Food. Consumer and Marketing Service. PA-7. U.S. Department of Agriculture, Washington, D.C. 20250
- Food The Yearbook of Agriculture 1959.

- Consumers should realize that the U.S. Department of Agriculture has worked out grades for many food products. These grades are measures of quality.
- · Consumers are most likely to find the USDA grade shield on beef, lamb, chicken, turkey, eggs, and butter. The shield means that an expert Government grader has examined the food and has certified that it measures up to a definite standard of quality.
- The USDA grades are voluntary, not mandatory. That is, a food packer or processor uses these grades and puts them on the labels of his products only if he wants to do so.
- Food growers, packers, processors, wholesalers, and retailers make widespread use of USDA grades. But many packers and processors do not put these grades on the labels of their food products so that consumer-buyers can know what these grades are.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

- "On what foods does your supermarket have quality grades such as USDA Grade A or Grade A on the labels? On what foods are there no quality grades? Why? Should quality grades be placed on all foods?"
- Toward answering the foregoing questions, have pupils make a survey of the foods with USDA grades on their package labels. Then have them report their findings to the class.
- To demonstrate what USDA grades mean, buy three cans of tomatoes—cans that are labeled, respectively, Grade A, Grade B, and Grade C. Open the cans and have pupils examine the contents.
- In this connection, note that U.S. Grade A (or Fancy) "indicates an excellent quality in processed fruit and vegetables, uniformity in size and color, virtual freedom from defects, and the proper degree of maturity or tenderness. This grade is suited for special uses, as desserts or salads, where appearance and texture are important." (Consumers All, p. 426.)

SOURCES

- U.S. Department of Agriculture. Superintendent of Documents, Washington, D.C. 20402. \$2.25. See "What Grades Mean," pp. 344-352; also, "Fish and the Fishing Industry," pp. 353-370.
- Consumers All —
 The Yearbook of
 Agriculture 1965.
 U.S. Department of
 Agriculture. Superintendent of
 Documents, Washington,
 D.C. 20402. \$2.75.
 See "USDA Grades,"
 pp. 423-427.
- The Final Report of the National Commission on Food Marketing (p. 109) issued June 1966 made the following among its proposals "to provide consumers with the choices and unbiased information they need to get the most satisfaction for their money: "Consumer grades should be developed and required to appear on all foods for which such grades are feasible, that are sold in substantial volume to consumers, and that belong to a recognized product.... The grades

- A number of food packers and processors want consumers to buy according to brand names rather than according to USDA grades.
- If consumers knew the USDA grades of all foods, they would be better able than otherwise to judge the quality of those foods, to compare prices of different brands, and to get the most for their money.
- In buying food, the wise consumer considers brand name, USDA grade, and price.

MEAT

A mark like this may be stamped on *meat*. This is the grade (Choice) you are most likely to see.

Several kinds of meat are graded—beef, lamb, veal, and calf—and this shield is used on them all.

Main grades are Prime, Choice, and Good. There are lower grades, but you are not likely to see them marked on the meat. Some stores may have beef marked with the Standard or Commercial grades.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

DAIRY PRODUCTS

This is the USDA grade mark used on butter. It is printed on the carton and on the wrappers of quarter-pound sticks of butter.



 Debate: "If consumers bought according to the USDA grades of foods, packers and processors might move away from brand-name competition and toward more price competition and more quality competition than at present."

SOURCES

should prominently appear on consumer packages if the product is ordinarily sold in such packages by manufacturers....
The grades should be in the form A, B, C.... as established by the responsible Government agency."

POULTRY









PROCESSED FRUITS AND VEGETABLES

This is the grade mark used on canned, frozen, and dried fruits and vegetables. It is also used on a few related products like honey, jam, and jelly.





U.S. GRADES AT A GLANCE

(Source: U.S. Department of Agriculture)

*Note: (see below)

Product	1st Grade	2d Grade	3d Grade	4th Grade
Beef	USDA Prime	USDA Choice	USDA Good	USDA Standard
Veal	USDA Prime	USDA Choice	USDA Good	USDA Standard
Calf	USDA Prime	USDA Choice	USDA Good	USDA Utility
Lamb	USDA Prime	USDA Choice	USDA Good	USDA Utility
Yearling Mutton	USDA Prime	USDA Choice	USDA Good	USDA Utility
Mutton		USDA Choice	USDA Good	USDA Utility
Poultry	U.S. Grade A	U.S. Grade B	U.S. Grade C	
Eggs	U.S. Grade AA	U.S. Grade A	U.S. Grade B	U.S. Grade C
Butter	U.S. Grade AA (U.S. 93 Score)	U.S. Grade A (U.S. 92 Score)	U.S. Grade B (U.S. 90 Score)	
Cheddar Cheese	J.S. Grade AA	U.S. Grade A	U.S. Grade B	U.S. Grade C
Swiss Cheese	U.S. Grade A	U.S. Grade B	U.S. Grade C	U.S. Grade D
Nonfat Dry Milk	U.S. Extra Grade	U.S. Standard Grade		
Processed Fruits and Vegetables		U.S. Grade B (Choice or Extra Standard)	U.S. Grade C (Standard)	

*Note:

There are lower grades (USDA Commercial for beef, USDA Utility for veal, USDA Cull for lamb and mutton) but meat of these grades seldom appears in the retail market and is generally used in processed meat items such as frankfurters.



What about the quality of meat?

The quality of fresh meat depends upon a number of factors, such as:

- its cut (as indicated by the part of the animal from which the cut came)
- 2. its grade (as
 indicated by USDA
 grades, for
 example)
- its wholesomeness
 (as indicated by
 the USDA inspected and-passed stamp or
 seal)
- 4. its leanness (as indicated by the proportion of edible meat to inedible fat, bone, gristle, and other waste)
- 5. its freshness (as indicated by appearance and odor, for example)
- Consumers need to know when shopping for fresh meat how much lean and how much waste is in the package. They can readily find out this information if the package has a clear plastic cover and a see-through plastic tray.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

- After referring to the "Beef Chart" on page 40, a committee of pupils might visit a local supermarket or meat market and try to identify the various cuts of beef that are on display. The committee should note and write down the information that appears on some of the beef package labels. The committee, of course, will want to report its findings to the class.
- In buying hamburger for a class, club, or family cookout, interested pupils might use "A Shopper's Checklist," as presented in the column at the right. When buying the hamburger, pupils might talk with the manager of the meat department or the meat store in order to get his ideas on how best to obtain good-quality hamburger at a reasonable price.
- A Federal law in Canada requires that the window of a package of bacon display in full one complete slice. To indicate why such a display is important to consumers, a pupil might buy a one-pound package of bacon, a package in which the contents seem to be leanest. The pupil then might:

SOURCES

How to Buy Beef Roasts. U.S. Department of Agriculture. Order from: Superintendent of Documents, Washington, D.C. 20402. 10 cents.

"A Close Look at Hamburger," Consumer Reports, Aug. 1971,pp. 478-483. This report presents:

"A Shopper's Checklist -

"All things considered, our advice for any- one shopping for hamburger would be:

"*For ordinary broiled hamburger, buy the cheapest cuts or pieces of unground beef you can find. But if you're going to cook the meat in such a manner that the fat isn't rendered out. you'll get more pleasing results with leaner, more expensive cuts.



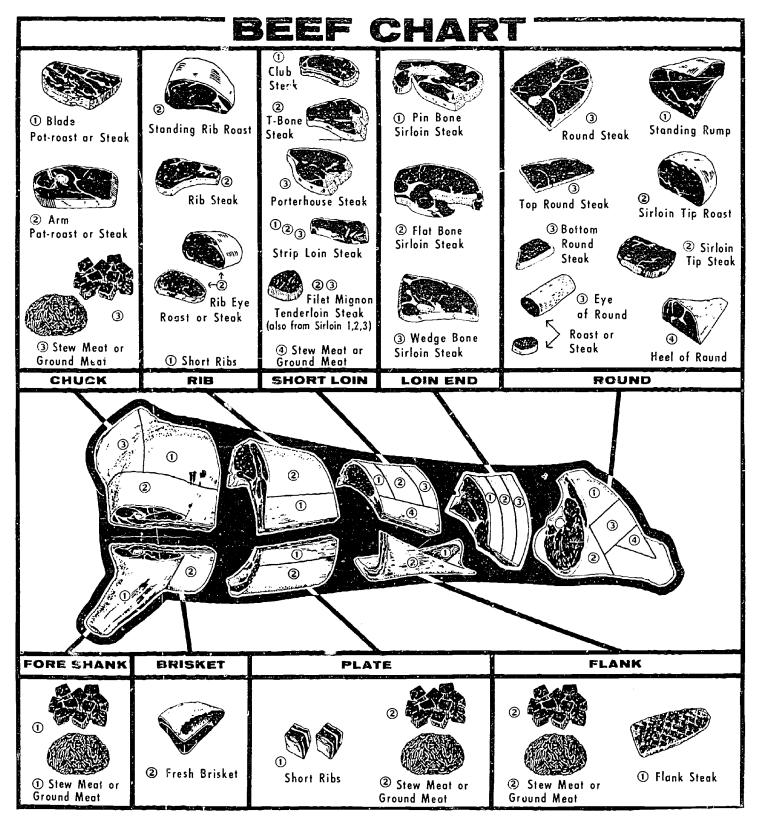
- In the case of some meat products, consumers are "buying a pig in a poke" — in buying packaged bacon, for example, where the window shows only the lean edges of the bacon strips.
- Consumers need and want better than at present quality control of fresh meat products — by packers, wholesalers, and retailers by government meat inspectors, and by other government officials.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

- Take a Polaroid picture of the bacon as seen through the package window.
- 2. Then take a Polaroid picture of the first full slice of bacon after its removal from the package.
- 3. Make a poster that displays the two photographs and that includes any comments by the pupil-photographer.
- Discuss: "Should a meat packer show a typical full slice of bacon in the window of his package? Why? Should there be a law requiring him to do so?"

SOURCES

- "*Take the beef home for grinding in your own machine, or have your hamburger ground to order - preferably in front of you. In CU's survey, ground~ to-order meat generally cost more than preground meat; it also was generally cleaner.
- "*Be alert for upcoming sales. We've found that advertised beef specials in supermarkets are likely to yield real and substantial savings."
- · "Bacon," Consumer Reports, Sept. 1969, pp. 510-513. Gives rank-order quality ratings of a large number of brands of bacon. The top-rated brand at 69 cents a pound cost \$3.29 a pound when cooked. Edible yield only 21 percent.

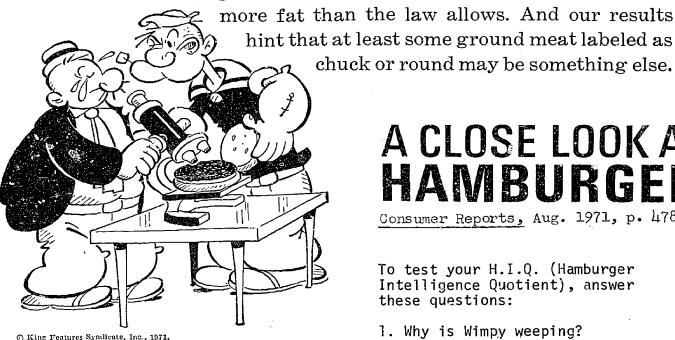


Source: U.S. Department of Agriculture, Washington, D.C.



Some figures and facts about Americans' most popular meat - *

About half the beef eaten in the United States is eaten in the form of hamburger—some 11.3 billion pounds of it a year, or a yearly average of about 55 pounds of hamburger for every man, woman and child in the country. If what CU recently found in one city is at all typical of ground meat sold nationwide, the heavy consumption of hamburger looks like a great, but often unwarranted, act of faith. A shockingly large percentage of the hamburger we purchased was well on the way to putrefaction. A good number of our samples contained more fat than unadulterated hamburger would normally; some samples contained



A CLOSE LOOK AT HAMBURGER

Consumer Reports, Aug. 1971, p. 478.

To test your H.I.Q. (Hamburger Intelligence Quotient), answer these questions:

- 1. Why is Wimpy weeping?
- 2. Why will Popeye probably keep up his strength with spinach?
- *Page is reproduced with the permission of Consumers Union and King Features Syndicate Inc.



What about the freshness of foods?
 A committee of pupils might visit a local

Consumers, of course, can determine the freshness of fresh fruits and fresh vegetables by direct examination — by appearance, touch, and odor, for example.

- Consumers at present have no easy and sure way of knowing the relative freshness of a packaged food product.
- For many products, the manufacturer prints the pull date on the label of the package date when the product should be removed from sale to consumers.
- Typically, the pull date is in code — a code that the manufacturer and the retailer know but that the consumer does not know.
- Consumers need and want to know what the pull date is — not in the form of a code that they do not understand but in the form of an actual date that they do.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

- A committee of pupils might visit a local supermarket and find out from the manager what pull dates are also, whether these pull dates are in code or in actual dates.
- In its report to the class, the committee might display a number of different food products and their pull dates.
- Discuss: Some retail supermarket chains are now informing consumers about their pull dates, as through a special booklet that is available to all customers.
- Ask: Should manufacturers and/or retailers inform consumers as to the pull dates of food products? If sellers do not voluntarily inform consumers as to their pull dates, should government require these sellers to do so? Why?
- The National Canners
 Association arguments
 against the proposed
 amendments to the Fair
 Packaging and Labeling
 Act of 1966 to require a
 packaged perishable or
 semiperishable food to
 show a pull date include
 these viewpoints:

"Many factors influence the quality of foods which are more important than time. Temperature is a primary factor.

SOURCES

- · How To Buy Food
 (a series of 11
 booklets on
 selection, quality
 and use of foods).
 Consumer and
 Marketing Service,
 U.S. Department
 of Agriculture.
 Order from
 Superintendent of
 Documents,
 Washington, D.C.
 20402. \$1.25 per
 kit.
- For a copy of its booklet entitled <u>Freshness Codes</u>, write:

Grand Union, 100 Broadway, Patterson, New Jersey

"Cracking the Supermarket Code," by Claire Berman. New York Magazine, Dec. 21, 1970. For a copy of the reprint of this article, order "New York Handbook: A Guerilla Guide for Consumers. Cracking the Supermarket Code" New York Magazine, 207 East 32d St., New York, N.Y.

"Heat or humidity, or a combination of these two conditions, will cause metal containers to break down or food to deteriorate....In addition to temperature, differences in the variety of fruits and vegetables influence shelf life.

"The shelf-life prediction of food companies may differ even for the same product; all may be correct, dependent on the variables of specific applied technology or methodology.

"The date would have a definite effect on marketing because consumers would choose one date over another, causing an accumulation of packages with older dates and increased food cost. Eventually the retailer would have to return packages to the manufacturer or dispose of them in some other way. Someone would have to pay because prices would have to be increased to offset the losses provoked by the manufacturers' and retailers' increased costs in providing food." (For activities based on these arguments, see top of page 45.)

CONSUMER INFORMATION ON CODE DATING

What About Food Product Freshness Dating

rarious kinds of information, including some nally is a code date representing the date Inion's shelves has a code on it. The codes used are established either by our suppliers or by us. Codes as presently stated provide ind of date. Many codes give product identity ind the plant — even the time of day or shift where the product was processed. There norof manufacture or final packaging, perhaps iccompanied by an indication of reasonable rom our shelves, while still allowing for lirtually every food product now on Grand shelf life. Or, there may be a "pull" date, ifter which the product should be removed storage time is the home.

low are Food Codes Used Now in Retail Stores?

levices. The codes enable the processor to naterials. Presently, codes allow for stock otation on a first-in first-out basis. They cantify the product and the source of its raw enable companies to withdraw over-age odes make it possible to trace and handle Presently, food product codes are intended rimarily as inventory and quality control products from the retail shelf and in general sustemer complaints on specific products.

What About "Pren" (Understandable to Consumers) Code Dating

CONSUMER INFORMATION

ON CODE DATING

Grand Union fresh meats have been dayproducts which utilize yeast are dated to isual at present. The one food that most often has an understandable date is eggs. coded for many years. Refrigerated dough Dating understandable to consumers is unbe understood

> HOME CARE TIPS FOR PERISHABLE F000S

dating. We are continuing our effort to arrive that will give an accurate meaning to consumers and still perform the basic function at a policy and style of food product dating of identifying and facilitating stock rotation he Grand Union Company is concerned with he whole problem of code dating and open and removal, without undue product waste.

What Do All the Food Product Dating Terms **Mean?**

nember - the meaning of the date and the orm of the date. People tend to confuse these two. There are several code dating erms that mean quite different things. Here here are two aspects of dating to ire some of them:

"Open" Code Dating — Code dates understandable to consumers. Production Code Date — The date of manufacture or final packaging.

assuming product has been stored and Expiration Code Date — The date after which a product should not be used, handled under "normal" conditions.

should be removed from retail sale (even though it may be still good). The date "Pull" Code Date — The date a product used allows for the "normal" consumption cycle in the home.

the temperature and time guideline to maintain quality. (Refrigerated dough Durability Dating — A date that provides products presently use this style.) These are the two dates most commonly found in retail stores now.

44

50



SUGGESTED PUPIL AND TEACHER ACTIVITIES

- · How valid do these arguments seem? Is there a reasonable compromise between the desire of consumers to have fresh products and the reluctance of processors to reveal the information requested?
- cussion of this topic see:

SOURCES

- · WHAT SHOULD CONSUMERS KNOW AND DO ABOUT CONSUMER FRAUDS?
- · The wise consumer tries to protect himself against frauds by learning about and by watching out for such appeals and practices as the following:
 - 1. THE BIG BARGAIN (This may turn out to be no bargain at all.
 - 2. A BUY THAT IS TOO GOOD TO BE TRUE (Often it's neither good nor true.)
 - 3. BAIT-AND-SWITCH ADVERTISING (The bait: you are offered something at a low price. The switch: you are sold something else instead, at a high price.)
 - 4. A LIFETIME GUARANTEE (Whose lifetime? That's the question to: ask.)

- · Have pupils give examples · For further disof certain advertising and other selling Fig. tices that seem to be frauds. They may find such examples by talking with their parents and with others in their communities — the city attorney, the head of the local Better Business Bureau or Chamber of Commerce, the community service chairman of a local labor union, or a reporter on a local newspaper.
- Discuss the following sayings as they apply to self-protection against consumer frauds:

"An ounce of prevention is worth a pound of cure."

"To be forewarned is to be forearmed."

"Fool me once, shame on you. Fool me twice, shame on me."

 Committees of pupils might plan,write, and stage skits that le different illu. kinds of consumer frauds — also.

"Consumer Education -Materials for an Elective Course, Unit 8, Fraud, Quackery and Deception," pp. 115-126. From: Publications Distribution Unit, State Education Department, Albany 12224

 For booklets about consumer frauds, write:

> Better Business Bureau of Metropolitan New York, 20 Church Street, New York, N.Y.

Your ABC's of Careful Buying: A Guide for the Consumer. Bureau of Consumer Frauds and Protection, Department of Law, State of New York,

- 5. A FREE GIFT ("A free gift" that leads you to buy something that you can't really afford or you don't really need or want is in fact a very expensive gift.)
- 6. YOU HAVE BEEN
 SELECTED....
 (You may be "the
 fall guy" for the
 salesman who is
 planning to sell
 you something very
 expensive.)
- 7. MAKE EASY MONEY
 FAST (You may,
 instead, lose your
 hard-earned money
 fast.)
- 8. WHY IT WON'T COST YOU ANYTHING IF TEN OF YOUR FRIENDS BUY ONE, TOO. (But the chances are a million to one that they won't.)
- If defrauded, the informed consumer knows where to go for assistance.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

different methods whereby consumers (1) can avoid being "taken" by such frauds and (2) can secure assistance after being "taken."

Discuss the anti-fraud work of the following consumer aids: local Bar Association; Legal Aid Society; New York State Bureau of Consumer Frauds and Protection; New York City Department of Consumer Affairs.

SOURCES

80 Centre Street,
New York, New York.
(Note: From this
office you can
obtain an excellent 25-minute
16mm color sound
film entitled
"The Fine Art of
Fraud" — to show
to your classes
or to an allschool assembly.)

- Wise Up! Know
 Your Department
 of Consumer
 Affairs. Department of Consumer
 Affairs, City of
 New York, 80
 Lafayette Street,
 New York, N.Y.
 10013. Another
 of its publications
 is: How To Sue in
 a Small Claims
 Court in New
 York City.
- Federal Trade Commission, 26
 Federal Plaza, New York, N.Y. 10007. Has a number of publications including:

List of Publications

Here Is Your Federal Trade Commission

Guard Against Phony Ads

(Continued on page 49)

From: Your ABC's of Careful Buying: A Guide for the Consumer. Bureau of Consumer Frauds and Protection, Department of Law, State of New York, 80 Centre Street, New York, N.Y.

10 POINT BUYING GUIDE FOR CONSUMERS

- DON'T be misled by the dealer who lures you to his establishment with an attractive advertisement of a standard brand item and then tries to talk you into a higher priced off-brand article. Be wary of the story that he is all out of the advertised item, or that there will be a long wait for delivery, or that what he now is trying to sell you is better than the advertised article.
- DON'T be blinded by "bargains" offered at prices which are hard to believe. Check prices of the same quality merchandise or service offered by other dealers and make sure that the advertised article is what it is claimed to be. Such phrases as "reduced from," "made to sell for" and the like should act as a warning signal for you to check further.
- DON'T be rushed into buying anything by talk of a "golden opportunity" or persuasion that it is a "last chance" to get in on a "good thing." Take your time, investigate, and make up your mind carefully.
- DON'T allow a door-to-door salesman to leave merchandise with you on an "approval receipt," until he returns. He may not come back and you will find yourself receiving a bill for an article which you do not want. Always ask for the salesman's credentials.
- DON'T permit a household appliance or television or radio set to be taken from your home for repairs without first receiving in writing an estimate of the probable repair cost. Obtain written assurance that no additional charges will be made without your consent, and that if you do not want the "extra" repairs the article will be returned to you immediately.

- DON'T use the article delivered to you if you find that it is not the same as you ordered, but immediately notify the seller. If a finance company is involved, and your complaint is not satisfied, inform the finance company in writing of your complaint within 10 days after you receive the notice the finance company is required by law to give you. This is important because if you fail to do so, you may lose valuable rights and find yourself obliged to pay for something you do not want.
- DON'T accept an oral guarantee Get it in writing. Make sure you understand what it says and that it protects you fully. Be sure that installations of appliances and such furnishings as carpeting are guaranteed by a dealer, because a manufacturer can claim that a product's warranty has been voided if it has not been installed properly.
- DON'T sign a contract without reading it carefully . . . especially the fine print. Insist that all details of the sale be in writing. NEVER SIGN A BLANK CONTRACT OR A CONTRACT WITH BLANK SPACES IN IT. Demand and get a copy of the contract. Check with a lawyer if you don't understand it. Never sign a statement which states that work is finished until it actually is.
- DON'T make financial commitments which you cannot possibly meet. When buying on the installment plan, remember that if you fall behind in your payments, the seller usually has a legal right to repossess the merchandise and sell it for whatever it will bring to meet part or all of your remaining indebtedness.
- DON'T hesitate to investigate before buying. If you have any doubt about a dealer, check with the Attorney General's Office, Better Business Bureau in your area, your local Chamber of Commerce, or some other community organization which works to protect the consumer and the legitimate business man.



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Wise Up! Know Your Department of Consumer Affairs, From: New York City

Consumer Protection Laws

Words to the Wise Shopper

Advertised items must be truthfully described and available at the advertised price.

Prices must be marked either on the merchandise itself or on a sign near the display.

Scales must be between seller and buyer; allow unobstructed view; carry the Department's seal; start at zero; come to rest before weight or price is quoted.

Customer's acale must be within 30 feet of prepackaged food products for customer's checking purposes.

Net Weight must be computed without wrapping materials or containers.

Meats ground to order must be ground in a meat grinder in full view of the public.

Ready-made

ground meat must be labeled with types of meat contained; only ground beef may be labeled "hamburger"; no chemicals, dyes, or any additives, except condiments, are permitted.

Lights that enhance the appearance of meat are illegal.

Eggs must be marked with grade, size, and weight on container or on a sign near the display.

Bread, wrapped or unwrapped, must be labeled with kind of bread, net weight, name and address of manufacturer and distributor.

Packaged commodities must be labeled with identity of product, net weight, measure or count of contents, name and address of packer or distributor.

Items packaged

by the retailer must be labeled with price per pound, net weight and total price.

Prescription cost must be stated by pharmacist, upon request, before filling prescription.

Gasoline pump must start at zero before each purchase; price per gallon on the face of the pump must be the same as price on the sign attached to the pump.

Buy only what you need. Don't let yourself get high pressured.

Buy from a reputable concern. Shop around to compare price and value.

Read tags and labels; check sales slips; keep written guarantee in a safe place.

Get all guarantees in writing. Don't rely on oral promises.

Insist on seeing advertised merchandise. Carry ad with you and hold it until delivery. Don't use article delivered if not as advertised.

Don't let anyone 'bait and switch' you. Beware of "Golden Opportunity", "Last Chance", "As Is" or "Final" sales.

Be suspicious if the price is too low.

Are guarantees and services included? Are there hidden charges, such as delivery, installation or other service charges?

Can your order be cancelled? Can merchandise be returned, if not satisfactory?

Be wary of door-to-door salesmen; think twice, don't sign in haste.

Before allowing household appliances, radio or TV sets to leave the house for repairs, get an estimate of cost in writing, and get written assurance that there will be no additional charges without your consent.

Wise Up! If you have any questions or complaints, call us,

964-7777

or visit or write Department of Consumer Affairs 80 Lafayette Street New York, New York 10013



SUGGESTED PUPIL AND TEACHER ACTIVITIES

UNDERSTANDINGS

- WHAT SHOULD CONSUMERS KNOW AND DO ABOUT CONSUMER-PRODUCER RELATIONSHIPS?
- Consumers have the right to expect that producers will be informative, honest, ethical and courteous in their advertising, business transactions, and other relationships with consumers.
- In their relationships with producers (retailers and manufacturers), consumers have the responsibility of being truthful, honest, ethical, and courteous.
- Retailers offer consumers a number of important privileges for example, the privileges of examining a product closed, of returning a product that the consumer considers to be unsatisfactory, of getting a replacement or a money refund for the product returned.

- Have a local satailer talk to the class or to an assembly about consumer-retailer relationships.
- After the retailer's presentation, pupils might consider such questions as:
 - 1. What might retailers do to provide better advertising, products, and services to consumers than they do at present? To offer products at lower prices?
 - What might consumers do to encourage or to help retailers to provide more information, better products and services, and lower prices?
 - 3. How might retailers and their employees (particularly sales clerks) give customers informative and reliable descriptions of consumer products?

SOURCES

Fight Back: The Ungentle Art of Self Defense

Beware: It's Your Money

- · See also: Margolius, Sidney. The innocent consumer vs. the exploiters. New York. Trident Press. 1967.
- For references on consumer-retailer relations, look for articles in newspapers and magazines.
- Re the widespread and growing problem of shoplifting, see the following:

Hellman, Peter.
One in ten shoppers
is a shoplifter.
The New York
Times Magazine
Mar. 15, 1970,
p. 34 on. From
this article here
are some salient
quotations:

"Retailers claim prices could be cut 15 percent across the board if...it were not for store thefts, (thefts include those by customers and those by store employees) which are up more than 150 percent since 1960: a rise greater than that

- Consumers at times abuse these privileges for example, by damaging a product while examining it, by returning as unused a product that has been used, and last but not least, by shoplifting that is, by stealing the product from the retailer.
- When consumers shoplift — that is, steal something from a retail store — they of course risk legal arrest and punishment. They also make it necessary for the store to charge higher prices than otherwise. Thus shoplifters not only steal from the store but also, in a real sense, pick the pockets of the store's other customers.
- Consumers need to know the jurisdiction of agencies and to what agency to apply for correction or redress. Some agencies have power to revoke licenses (city or State), some to mediate for the consumer, and others to act only for the general welfare.
- WHAT SHOULD CONSUMERS KNOW AND DO ABOUT THE CONSUMER MOVEMENT?
- The consumer movement is actually many movements — movements outside government and inside government as well.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

Have a class discussion:

- 1. Do high school pupils
 shoplift? If so, how?
 If so, where? If so,
 what? If so, when?
 If so, why?
- 2. What can and should high school youth do to dea! with the problems of shoplifting?
- Have an all-school assembly on "Shop-lifting What It Is and What To Do About It." On the panel of speakers have persons who represent: students, parents, teachers, retailers, youth organizations, religious groups, and law-enforcement authorities.
 - Have students inquire about the jurisdiction of public consumer agencies. [Note: The Federal Trade Commission is not allowed to seek redress for an individual consumer but may issue Stop and Desist orders without proof of intent to defraud. The State Bureau of Consumer Frauds and Protection and the New York C.ty Department of Consumer Affairs can mediate between individual consumers and business firms.]
- A committee of pupils might write to each of the following independent nonprofit noncommercial membership organizations for publications that describe its purposes and work in behalf of consumers:

SOURCES

for any crime except purse-snatching."

"One shoplifter told the author: 'There isn't much that won't go into a purse: a split of champagne: a nice gold-plated flashlight I found in a gift shop on Madisen Avenue: a copy of Hemingway's short stories. It all goes in the bag - plonk, plonk, plonk.'"

"Small stores are as plagued by shoplifting problems as the big ones."

- . Davis, Ralph S. Youth in trouble: shoplifters, Todav's Education, So t. 1971, p. 31 r National Education Association, 1201 16th St., N.W., Washington, D.C. 20036. The author tells about the antishoplifting campaigns conducted in the Champaign-Urbana (Illinois) area.
- Business Week, April 22, 1939, stated in an article entitled "The Consumer Movement":



- Toward protecting and advancing their interests, producers (businessmen, workers, and farmers, for example) have their own organizations; for the same reasons, consumers need to have their own organizations.
- In the past, consumer organizations, in general, have been small, poorly financed, and weak. Since about 1360, such organizations have been gaining in membership and in effectiveness.
- Within New York City, the Consumer Assembly of Greater New York an organization whose members include labor unions, consumer housing cooperatives, consumer supermarket cooperatives, credit unions (another kind of consumer cooperative),. and religious groups works for local, State, and Federal laws. regulations, and candidates for public office who are devoted to the advancement of consumer interests.
- The Consumer Federation of America, organized in 1967, brought together a large number of national, statewide, and local consumer associations; labor unions; credit unions; and consumer supermarket,

SUGGESTED PUPIL AND TEACHER ACTIVITIES

Consumer Assembly of Greater New York, 465 Grand St., New York, N.Y. 10002.

Consumer Federation of America, 1012 14th St., N.W., Washington, D.C. 20005.

United Housing Foundation, 465 Grand St., New York, N.Y. 10002.

Consumers Research, Inc., Washington, N.J. 07882.

Credit Union League of New York State, 204 5th Ave., New York, N.Y.

Consumers Union, 256 Washington St., Mount Vernon, N.Y. 10550.

- Why has it usually been difficult to form, finance, and strengthen organizations of consumers?
 - Why is it important to have strong, adequately financed, and active consumer organizations—that is, organizations that are completely independent of both business and government?
- Who is Ralph Nader? What has he done in behalf of consumers? (Note: Nader has become an outstanding consumer advocate. Sometimes he and other consumer spokesmen and leaders have been referred to as "consumerists."

SOURCES

"Why do you buy one make of automobile rather than another? Why do you draw up beside a filling station pump which is painted red rather than yellow?....How can you tell what type of electric refrigerator is technically the best within the range of what you can afford to pay; or oil heater, or vacuum cleaner, or electric washer, or radio set?

"In 1927, when a certified public accountant named Stuart Chase and a mechanical engineer named Frederick John Schlink put those powers to the hibernating consumers in paragraph one of a book called Your Money's Worth, they could not have known that their book would become the handbook of hundreds of thousands of embattled housewives, farmers, teachers, professional economists, and

housing, rural electric, and credit-union cooperatives. The Federation works to influence Congressmen, the President, executive departments, and independent agencies to take consumer-beneficial actions.

- Increasingly, government officials, slected and appointed, are paying attention to consumer problems.
- In 1962, President John F. Kennedy set up a Consumer Advisory Council to the Council of Economic Advisors.
- In 1964, President Lyndon B. Johnson established the President's Committee on Consumer Interests made up of the secretaries of consumer-concerned executive departments and the heads of independent agencies such as the Federal Trade Commission. In the White House, the President also set up the Office of the Special Assistant to the President for Consumer Affairs.
- Early in 1969
 sident Richard M.
 Nixon acted to
 continue the con sumer interests!
 committee and the
 office of the special
 consumer assistant.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

See: Duscha, Julius.

Nader's raiders is their

name, and whistle-blow
ing their game.

Stop! In the Public

Interest! The New York

Times Magazine, March 21, .

1971, p. 4 on.

Also see: Armstrong, Richard. The passion that rules Ralph Nader. Fortune, May 1971, p. 144 on.

In February 1964, President Johnson stated:
"We cannot rest content until the consumer is in the front row, not displacing the interest of the producer, yet gaining equal rank and representation with that interest."

What did President Johnson mean in this statement? Do you agree with his statement? Why? Please explain.

 For information about what the State of New York is doing to protect and otherwise aid consumers, write:

Bureau of Consumer Frauds and Protection, Department of Law, State of New York, 80 Centre St., New York, N.Y.

SOURCES

all the other special interests represented in the consumer movement today."

- Some 30 years later <u>Business</u> Week, Sept. 6, 1969, published a special report entitled, How business responds to consumerism... "Spurred by fear of customer revolts or even more laws, industry offers simpler products, new warranties and service."
- This report said, in part:

"First Banana:
'Hey did you hear
about the man who
crossed a parrot
with a tiger?

"Second Banana
'No! What did he get?

"First Banana
'I don't know.
But when it talks,
you better listen!

"Whatever else, consumerism is, it's
beginning to look
like a tigerish
sort of parrot,
and business, it
seems, would do
well to listen.

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. Voluntary consumerconcerned organizations and a number of Congressmen have been working for effective and coordinated representation of the consumer interest in government. Toward this objective, for example, they have made proposals that the Congress by law (1) make permanent the Office of the Special Assistant to the President for Consumer Affairs, (2) set up a Department of the Consumer in the President's Cabinet, (3) provide a Consumer Affairs Commission as an independent agency similar to the Federal Trade Commission, and/or (4) establish an independent consumer products' foundation for the testing, rating, and publishing of the overall test-ratings by brand effectively; that is how name of products publications that will be informative and useful guides to consumers.

SUGGESTED PUPIL AND TEACHER ACTIVITIES

For information about what the Federal Government is doing or should be doing for consumers. have a class representative write to such consumer-concerned legislators as:

U.S. Senator Jacob Javits, Senate Office Building, Washington, D.C.

U.S. Congressman Benjamin Rosenthal, House Office Building, Washington, D.C.

What can and should young people on their own and through their organizations and through government do by and for consumers?

What information should a dissatisfied consumer submit when requesting redress? TAn informed consumer knows how to complain to submit information to an agency. Complaints should be well documented. Contracts, documents, advertisements, and other papers which relate to the transaction should be saved and appropriate sections copied when making a claim.

. Have students prepare well documented complaints against business firms and address them to the appropriate agency.

SOURCES

"Some businesses are not only listening, they are doing something. Appliance makers are starting to print their warranties in clear English. Auto makers are trying to get new cars to customers with all the screws tightened and all the weatherstripping in place. Textile manufacturers are looking more closely at the clothes their products end up in, to make sure the fiber is really suited to the suit."

. For a reprint of the article entitled How business responds to consumerism, Business Week, Sept. 6, 1969, write (and enclose 50 cents):

> Business Week, 330 West 42d St., New York, N.Y. 10036.

. For a report on the consumer movement, see:

> Warne, Colston E. Protecting the consumer. 1971 Book of the Year, pp. 502-506. Encyclopedia Britannica.



SUMMARY

This module has dealt with a number of areas of consumer experience. It has stressed what consumers should know and should do about each of these areas. But equally important is the stress that has been placed upon consumer action regarding the unsolved issues. If it does nothing more, such a study should have awakened consumers to the consciousness both of their power and of their responsibility.

Great events are taking place within the consumer movement. Students now in school will be deciding how issues still unresolved should be resolved. Among the items currently being debated which will be determined by the people in the next few years are these matters:

Shall there be an independent Consumer Protection Board with power to act in the consumer benefit?

Shall this Board have the power to intervene on behalf of the consumer in proceedings before Federal regulatory agencies?

Should the Food and Drug Administration be more adequately staffed and financed so that it can better provide protection, inspection, and enforcement?

Should enforceable warranties on performance and product safety be made a matter of law?

Should there be a stronger law on flammable products?

Should no-fault automobile insurance be enacted?

Should there be improved fish inspection?

Should action be taken against exorbitant "closing costs" in the purchase of real estate?

Should "tel-tags" describing the qualities and expected service life of products be attached to consumer items such as clothing, draperies, rugs and carpets, and household appliances?

Only as the students become informed and concerned in such matters and voice their concerns will the true measure of the success of this module be known.

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