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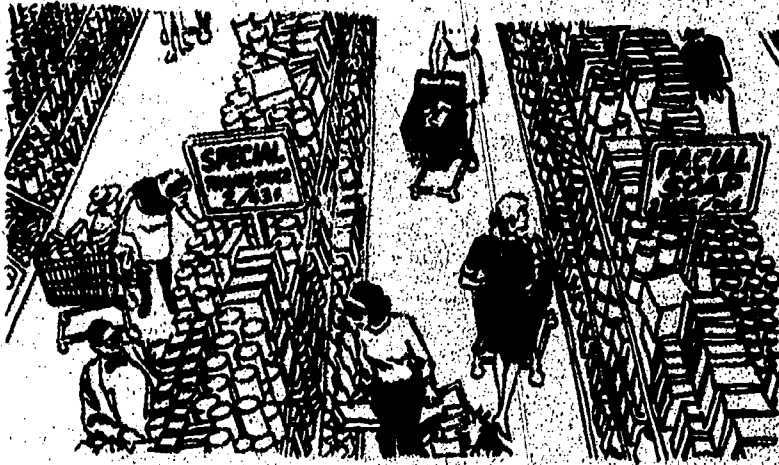
ABSTRACT

The guide contains class activities for consumer education at the elementary grade level. The interdisciplinary activities are appropriate for whole class, small group, or individual research in consumerism. Teachers can adjust the activities to any elementary grade level by varying the approach. The guide's major objective is to help children develop certain skills, concepts, and understandings which will enable them to function effectively in the marketplace of our free enterprise system. Teaching techniques suggested include field trips, crossword puzzles, use of audio visuals and bulletin boards, games, role-playing, and classroom discussion. The guide lists skills that the activities will develop. The major portion of the publication contains 58 activities. Some of the topics for activities include Buying Toys, Supermarket Economy, Family Grocery List, Stock Exchange, Economics of Shoplifting, Does TV Create Needs, What Does Education Cost, Paper Towel Test, and Solving the Sales Slips. Each activity is explained in detail and in many instances the materials which the teacher would use in the classroom are included. The correlation of each activity to the math, social studies, science, language and art curriculum is indicated. (Author/RM)

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# Enriching the Curriculum



# Through Consumer Education

**Euclid Public Schools**

ED 100730

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## Introduction

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

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

Knowing enough "to make an intelligent choice" implies a need for the development of certain skills, concepts, and understandings in order to function effectively in the marketplace of our free enterprise system.

The profusion of goods and services confronting the consumer today and the complex, technological nature of modern products, as well as the insistent emotional appeals of advertising, make the need for consumer literacy imperative. This kind of literacy is first cousin to the scientific method. It involves developing skills in getting the facts, organizing and analyzing the information, and making sound decisions based on the data and on one's own value system.

In the elementary school, such skills can be developed through consumer tie-ins with the regular curriculum and through experiences developed out of children's interests and current crises as described in the media. When the methods used are appropriate for the child's developmental level and when the materials come out of the child's world, these consumer skill-building experiences enrich the whole curriculum, and indeed, the child's whole life.

This guide suggests specific interdisciplinary consumer education experiences that can be integrated into the regular school program as

whole-school, large group, small group, or individual activities. Most of the suggested activities have been tried out over a three-year period at Lincoln Elementary School.

The committee is most grateful to the Lincoln faculty for providing the ideas that made this guide possible. Special recognition should be given to Mrs. Sue Potts and Mrs. Dorothy Suscheck for their pioneer work.

Sara Freeman, Chairman

Committee: Mrs. Marguerite Lowry

Mrs. Nancy Moyer

July, 1972

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## Skills for Consumerism

Because today's subject matter may be obsolete tomorrow, it seems logical, in planning a consumer program, to focus on the acquisition of skills for intelligent consumerism rather than on acquiring bits of information. These skills have been analyzed in Consumer Education in Lincoln Elementary School: A Total School Approach \* and are reproduced below. While all of the skills listed cannot be developed through a single activity, or even through many activities in seven years of elementary school, it is still well for the teacher to keep in mind that this list provides the theoretical framework for a consumer program. Occasional review of the list will keep the program on course and prevent its deterioration into mere "cute, fun" projects.

\* Freeman, Sara, Consumer Education in Lincoln Elementary School: A Total School Approach, 1972. Consumers Union Educational Service, 256 Washington Street, Mount Vernon, New York, 10550.  
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## Skills Needed for Consumer Literacy

### Skills in getting the facts

Locating sources of information about specific goods and services

Locating sources of information on consumer frauds and pitfalls

Becoming familiar with organizations and agencies, private and governmental, that are concerned with consumer education and protection

Evaluating the validity of the sources

Securing data by writing, telephoning, reading, interviewing, observing, etc.

Studying the data individually, in committees, with whole class or with family

### Skills in processing the information

Organizing the data for analysis

Developing the computational skills needed

Weighing alternatives

### Skills for making sound decisions

Knowing the current market

Analyzing one's own wants and needs and differentiating among them

Clarifying one's own values

Identifying responsible sources for goods and services

### Skills for functioning in the marketplace

Understanding money systems

Making change

Record keeping, including receipts, bills and budgets

Understanding credit and insurance

## Understanding legal rights and responsibilities

### Skills in sharing information with others

Setting up displays and programs, giving talks, writing reports, producing art works

### Activities for Consumer Study

Many of the consumer activities described in the following pages were tried out at Lincoln School over a three-year period. As they were repeated, they were refined and improved. The committee is sure that other teachers trying these activities will enrich them further.

It should be noted that some consumer activities are spontaneous, incidental and slight in nature, perhaps arising out of "Show and Tell," current events, or a brief reference in a text or magazine. Obviously, such activities do not require much preparation on the part of the teacher. A larger study, however, needs careful planning and a teacher about to launch one should first:

1. Decide on the amount of time available for the study.
2. Secure materials from library, office, audio-visual department, etc., or at least locate the materials and review them before the children are asked to use them.
3. If sending for free materials, write well in advance so that the materials do not arrive after the project is completed.
4. Get in touch with resource persons in advance. Many teachers have children make the contact by letter or phone.
5. Have children help plan the activity by setting up with questions they want answered or goals they want to achieve.
6. Have children work out plans for getting answers to their questions. What books can be used? What other materials? What experts might be consulted? What tests can children make? Should there be a field trip?

7. Guide the children as they plan how to share their findings with one another, with other classes, with the whole school, with their families, with the community.

The choice and placement of topics in a consumer program can parallel and cut across the regular curriculum in math, social studies, science, language and art, as follows:

**Math:**

Tallying; adding, subtracting, multiplying, and dividing; using fractions; keeping records; interpreting graphs and charts; using measurements; using metric system.

**Social Studies:**

Studying the exchange of goods and services at other times and in other places.

**Science:**

Developing methods of testing; learning scientific method of withholding judgment; learning to avoid emotional appeals.

**Language Arts:**

Reading advertisements, labels, maps, commercials and related stories and articles; spelling; letter writing; making reports - oral and written; compiling notebooks; writing poetry, plays and jingles; producing plays; participating in discussions and debates; making up games and puzzles; viewing films and listening to recordings.

**Art:**

Planning bulletin boards, advertising layouts, murals, and exhibits.

Specific activities are suggested in the following pages. They are appropriate for whole class, small group, or individual research in consumerism. In many instances, correlation with other aspects of the curriculum is noted. Teachers can adjust the activities to any grade level, however, by varying the approach.

## Buying Toys:

This unit is built around toys children want at Christmastime. A week or two before the holiday, when toy prices are at their peak, have children bring in newspapers and study prices advertised. Choose several toys to study and prepare a chart showing specific prices. After Christmas, check ads again and compare with pre-season prices. Now the class can complete chart. (See example that follows.)

A field trip to a local store before and after Christmas builds interest.

Older children can verify published prices by going to stores individually or with their parents.

## CORRELATION:

### Math:

Figuring comparative costs.

### Social Studies:

Kindergarten - Seasons and Holidays.  
Grade One - Holidays Around the World.

### Language Arts:

Dictating or writing stories about the results of the study,  
reading ads and price tags.

### Art:

Making charts or murals.

## Selling Toys:

Dramatic improvisation gives young children a chance to try out various ways of dealing with situations in a safe, protected environment. In a pretend toy store they can practice asking for merchandise, asking questions about wearing quality, and even insisting on money back for defective merchandise. Note: Profits from the sales may be donated to charity.

Ask children to bring in toys (the ones they are willing to relinquish) and actually sell the toys to one another in the classroom. Writing effective ads, including television appeals, will help children become more aware of how emotional appeals will sway the buyer.

The toy store becomes a useful vehicle for teaching children how to handle simple transactions. The chalkboard can be used to record the transactions and to check on the math involved.

## CORRELATION:

### Math:

Pricing, making change.

### Language Arts:

Reading ads, writing reports, role-playing.

## Charts for Consumers:

Developing charts as an outcome of a consumer activity or discussion is an effective way to summarize learnings and share information with other children. The following subjects are only a few which make interesting and colorful charts:

# TOY PRICES <sup>+</sup> plus or <sup>-</sup> minus

Paste pictures of toys here.  
Children should find them in  
newspapers and magazines  
and bring them in.

Picture here

Picture here

Nov. Price	Jan. Price	Change in Price
\$ 18.00	\$ 13.75	\$ 4.25
\$ 17.95	\$ 16.15	\$ 1.80
\$ 11.00	\$ 8.60	\$ 2.40

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1. Cost of decorating a Christmas tree
2. Cost of making a dress
3. Cost of raising a dog
4. Cost of feeding a pet
5. Cost of feeding a family
6. Cost of feeding one member of a family
7. Cost of equipping an aquarium for the school room
8. Cost of equipping a gym

Catalogs found in the school office, the library, or at home help determine the costs of these goods and services. Newspapers, magazines, and trips to stores also furnish prices.

#### CORRELATION:

##### Math:

Computing costs.

##### Science:

Kindergarten, Grades Two and Four - Food and nutrition.

Kindergarten - Care of pets.

Grade One - Animals: Care and safety.

Grade Three - Animals.

##### Language Arts:

Writing stories and reports; oral reports.

##### Art:

Making charts and bulletin boards.

### Consumer Theater:

All children love play-acting. Consumer activities offer a multitude of opportunities from dramatizations. Children can present original puppet plays around the topic of shopping, budgeting, opening a bank account, barter, etc.

Children may find plays already written that they can produce. An example is "Cheerfully Refunded" by Albert K. Schaaf in Plays, October 1960, published by Plays, Inc., 8 Arlington Street, Boston, Massachusetts.

### CORRELATION:

#### Language Arts:

Dramatization and playwriting.

#### Art:

Puppets, scenery.

### Consumer Scrapbooks:

Scrapbooks provide a method of conserving printed materials for one's own satisfaction or to share with others. Children can make scrapbooks of newspaper and magazine articles about a particular product or products in which the class is interested.

A scrapbook of labels might also be an interesting project.

Individuals or committees could be set up to do several scrapbooks at once to share with the class. A whole class might develop one giant scrapbook.

Some children at Lincoln School developed an attractive scrapbook of



cartoons about consumerism and ecology. Others made a scrapbook of all the bank forms they could collect.

#### **CORRELATION:**

**Science:**

Ecology.

**Language Arts:**

Reading, current events, interpreting humor.

**Art:**

Scrapbooks.

#### **Resource Persons:**

Resource persons from outside the school can be invited to speak to groups of children on consumer topics. They provide one of the best sources of accurate, up-to-date, "inside" information available.

#### **Suggestions:**

1. Manager of a retail store
2. Representative of Agriculture Department or Food and Drug Administration to explain what the government does to protect the consumer
3. A travel agent to discuss the cost of taking a trip
4. Representative of city services, such as rubbish disposal department, etc.
5. Banker
6. Pharmacist
7. Purchasing agent for school or retail establishment
8. Security agent for a large retail store to discuss shoplifting
9. Consumer organization representative

**CORRELATION:**

All areas

**Crosswords:**

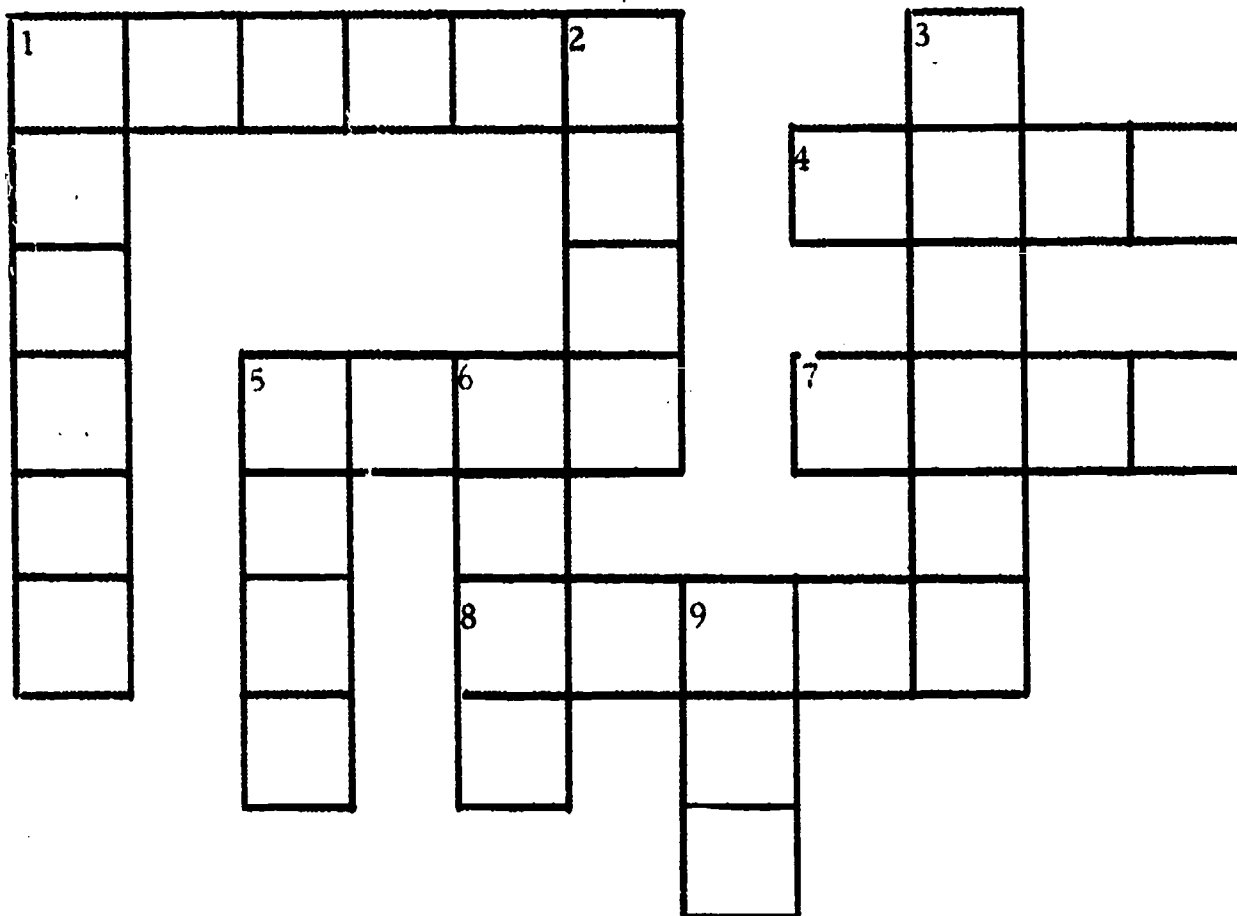
Make crossword puzzles using the language of consumerism. The puzzle may be set up with the help of a Scrabble set. (First graders might use Alphasetts and Anagrams.) The puzzles might be published in the school newspaper or made into a scrapbook to be sent to children in hospitals.

Some examples of words that children have used in puzzles are:

debt	purchase	withdraw
dollar	catalog	income
manufacture	quality	cost
decision	barter	shop
decide	label	owe
commercial	government	sale
consumer	reduce	bargain
nickel	wholesale	money
buy	penny	salary
retail	quarter	dime

**CORRELATION:**

Language Arts:  
Spelling, vocabulary development.



DOWN

1. The money that a person earns is his \_\_\_\_\_.
2. When you try something to find out more about it, you \_\_\_\_\_ it.
3. The opposite of wholesale is \_\_\_\_\_.
5. Another word for money is \_\_\_\_\_.
6. When a store marks prices lower than they were, the store is having a \_\_\_\_\_.
9. The opposite of sell is \_\_\_\_\_.

ACROSS

1. When you use money to buy stock you \_\_\_\_\_ your money.
4. The opposite of buy is \_\_\_\_\_.
5. The price tells you how much an article will \_\_\_\_\_.
7. People put money in the bank to \_\_\_\_\_ it.
8. The contents of a product are usually written on the \_\_\_\_\_.

By Meg Clements

## Bulletin Boards:

Bulletin boards are helpful in sharing information with other children, with other teachers, with parents, and with outside visitors. Two examples of bulletin boards are described below:

1. A bulletin board display could be made showing cutouts of games or toys. The price should be noted for each item as well as the store at which the toy can be purchased. This display might include ads from newspapers and magazines or from local stores which sell the displayed item. The labels and containers from the items might also be included. An interesting variation on this bulletin board would be to use the actual toy or game in the display.
2. A bulletin board called "Consumer Humor" could consist of cutouts from newspapers, magazines, Scholastic, or My Weekly Reader, either alone or in conjunction with original cartoons by children.

Transparencies from the Economics Learning Kit by Paul S. Amidon and Associates, available from the Audio-Visual Department, give further ideas for bulletin boards.

## CORRELATION:

Social Studies:

Economics.

Language Arts:

Reading newspapers, magazines, labels; discussion.

Art:

Bulletin boards.

## Murals:

Children who enjoy art can make an excellent contribution to a

consumer study by making murals to dramatize the subject studied.

Some successful murals done by children are:

1. A large display mural done on oilcloth with crayon depicting the American standard of living, e.g., roads (transportation), telephone wires (communication), courts, laws, banks, stores, fire truck and ambulance (public service), farms, golf course (recreation).
2. A pictorial representation of an imaginary trip, shown by little placards stating costs at each point.
3. Kinds of stores, such as grocery stores, record shops, department stores, specialty shops, etc.
4. Marketplaces showing trade and barter from early times to the present.

#### CORRELATION:

Social Studies:

Many areas.

Art:

Making a mural.

#### Games:

Children enjoy games and can adapt TV games to their own purposes. "The Price is Right" game promotes awareness of brands, sizes, and prices among children who have had very little experience in buying. Children are asked to bring in cans, boxes, or packages. A children's television panel guesses the prices of the items. The audience keeps score and also does its own guessing, silently.

In a series of workshops conducted by the Department of Education of the State of Ohio, participants developed many consumer games. We

understand that these are written up and will be available from:

Mr. Byron Hollinger, Department of Economic Education, Copeland Hall,  
Ohio University, Athens, Ohio 45701.

#### CORRELATION:

Language Arts:  
Panel discussions,

#### Junior Consumer Newspaper:

One of the objectives of a consumer education program is the sharing of information with others. A school newspaper is an excellent vehicle for publishing contributions by children of all ages. It is suggested that the editors be at least fifth and sixth graders and that the sponsor be a staff member or the principal.

The Nader News, Lincoln School's consumer newspaper, contains articles either written by or dictated by children. Contributions are kept in a folder in the principal's office and when publication time rolls around, an editorial meeting is called and the articles to be published are selected.

A study of various issues of The Nader News, copies of which follow, reveals that the little newspaper includes:

1. Articles describing projects
2. Reports of interviews
3. Description of field trips
4. Verbatim copies of interesting letters
5. Reviews of books, films, etc.

6. Cartoons
7. Puzzles and games

Interesting contributions are the stories describing personal experiences. The following story of a personal experience will be in a future issue of The Nader News.

A group of us from my neighborhood went to the Rotary Club circus last Saturday. They were selling small balloons for fifty cents! A lot of children bought the balloons, but none of us did, because we've seen them in packages at regular stores for much less money.

For ten cents, you can get several balloons. A lot of the children who bought the fifty-cent balloons at the circus lost them right away when they flew up in the air.

If you buy a balloon in a regular store and it gets away from you, at least you don't have fifty cents in the air!

Barbara Brod, Grade Six

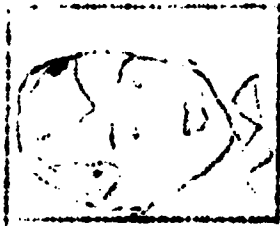
**CORRELATION:**

- Math:  
Puzzles and games.
- Language Arts:  
Writing a newspaper.
- Art:  
Cartoons and layout.

Issue No. 1  
April 15, 1971

Published by Room 117 at  
Lincoln Elementary School  
Euclid, Ohio

# NADER NEWS



Editor: Johnna Balasko  
Reporters: Kathy Smith  
          Renee Fetko  
          Kevin Reed  
          Bill Burkett  
Contributors: Amy Hill  
Teacher: Mrs. Sue Potts

## SECOND GRADER WINS CONSUMER BATTLE

Susan Davidson, from Mrs. Long's second grade class, won a "battle for consumers." Susan went to the School Store to buy a paste brush. She gave Mrs. Davis two cents and Mrs. Davis told her the paste brushes went up to three cents. Susan went back to her room and got the supply list which tells how much each item costs in the School Store. It said two cents for paste brushes. Susan went back and got the brush for two cents when she showed Mrs. Davis the list.

Mrs. Davis has made a new supply list which should be posted up in every room.

\* \* \*

## COST OF EDUCATION HIGH

Mrs. Potts' sixth grade has been studying the cost of education. The children have found out that it cost \$920.00 per pupil per year. For all Lincoln pupils this year it will cost the Board of Education \$453,560.00.

\* \* \*

## V.I.P.'S COMING TO LINCOLN

On April 22, school principals from the National Association of Elementary School Principals will be visiting our school to find out what the boys and girls are doing in consumer education. Some of the things they will see are:

1. A display on the cost of a trip to Japan, done by first graders.
2. A mural on advertising done by 7th graders.
3. Label Language done by 4th graders.
4. Dope on Drugs by 5th graders.
5. Many other interesting things

By Johnna Balasko, and Renee Fetko

CONSUMER KATE

Kate, please go to McKin's and get some Milton White Bread



But Mom, Milton Bread is 4¢ cheaper at The Bread Palace



All right, my wise little consumer. Buy the bread at The Bread Palace



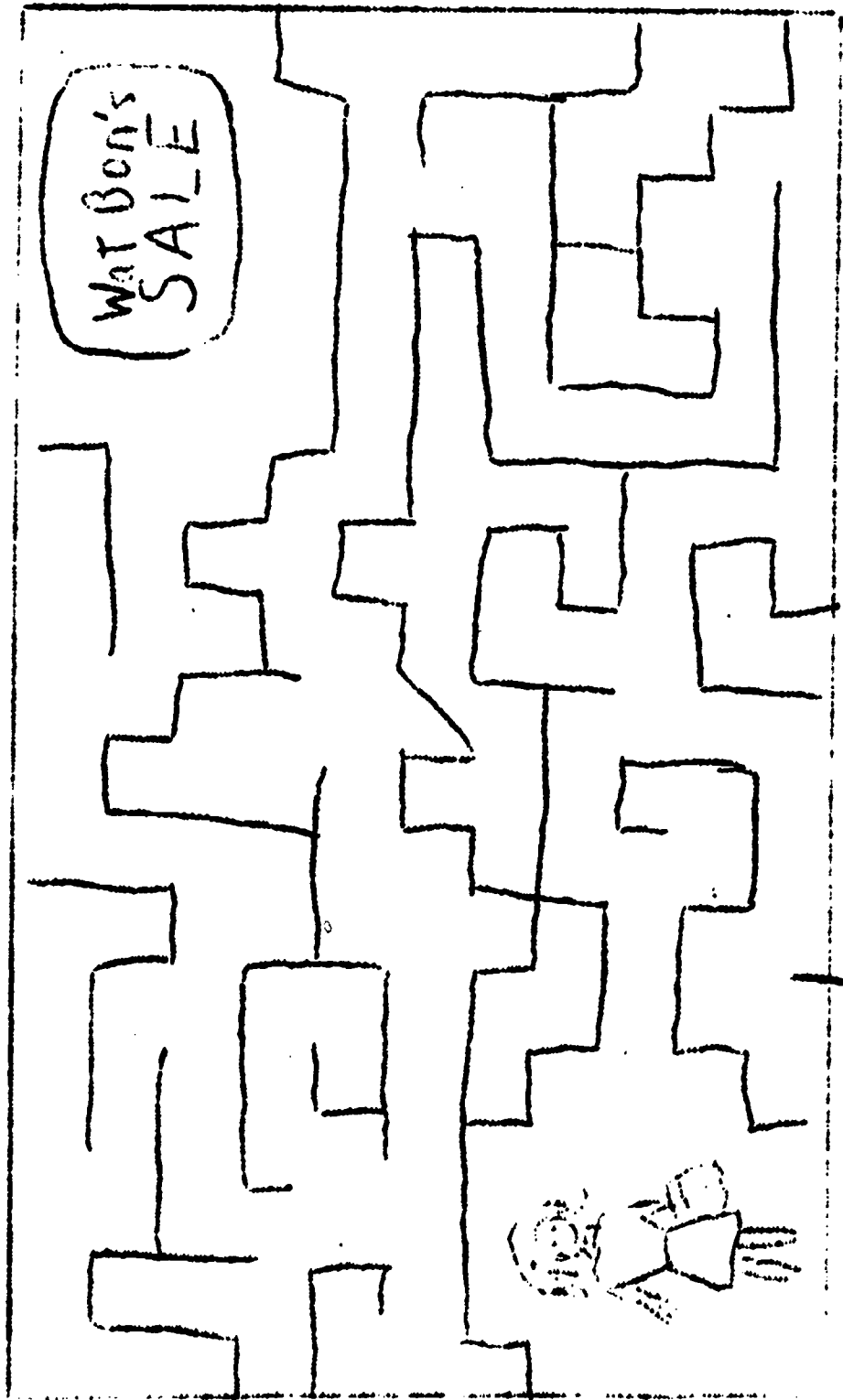
CONSUMER KATE

DID IT AGAIN?





CAN YOU HELP CAROL CONSUMER GET TO THE BIG SALE?



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HOW TO BE A WISE CONSUMER

Miss Grubbs' 4th grade has written a lot of slogans because they think slogans help you remember. Here are some of them: COMPARE PRICES SAVE YOUR RECEIPTS DON'T STEAL IT - BUY IT  
BUY NUTRITIOUS FOODS SHOP FOR FOOD AFTER EATING COUNT YOUR CHANGE BUYER BEWARE THINK BEFORE YOU BUY  
READ LABELS BEFORE YOU BUY CHECK MERCHANDISE USE RETURNABLE POP BOTTLES USE YOUR COUPONS  
A PENNY SAVED IS A PENNY EARNED DON'T OVERSTOCK YOUR REFRIGERATOR

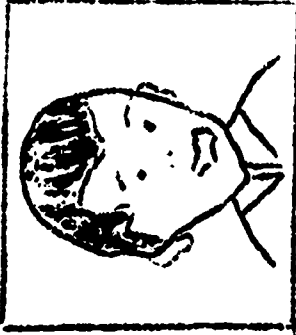
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Issue No. 2  
May 6, 1971

Published by Room 117 at  
Lincoln Elementary School  
Euclid, Ohio

NADER

NEWS



Editor: Johnna Balasko  
Contributors to this issue:  
Destiny Morgan, Jim Reichert,  
Johnna Balasko, Renee Fetko,  
Jim Katosic, Ken Jazbec,  
Laurie Nawor, Mike Svillar,  
Jeff Lane

FIRST-GRADER SAYS CLACKERS SHOULD CLACK OUT

If you have clackers, you can hurt yourself by getting your fingers caught or by getting hit with pieces that break off. You might hurt someone in the eye. Clackers are nice toys but they are very dangerous and children should not play with them.

Dictated by Destiny Morgan, Grade One, Age 7

\* \* \*

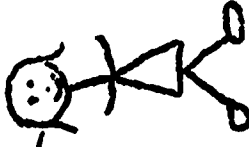
Jim Reichert, age 10, Grade Four, knows a girl who was hurt on the cheek by a clacker.

CONSUMER KATE

Kate, tell Mom I went to the store to buy some paste.



Ken, all you have to do is mix flour and water! It's a lot cheaper.



By Johnna Balasko and Renee Fetko

CONSUMER KATE  
DID IT AGAIN!



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DR. GIBBS' OF CONSUMER'S UNION VISITS LINCOLN

Dr. Margaret Gibbs flew in from Mount Vernon, New York, to find out about our consumer program. She interviewed Mrs. Freeman, Mrs. Suscheck, and Mrs. Lowry. Everything they said was recorded on a little cassette recorder that Dr. Gibbs carries around.

\* \* \*

CONSUMER SCRAMBLE

1. By Jim Katsic and Ken Jazbec

- 1. SOCNMRUE
- 2. FRTIHYT
- 3. EWABER - EUBYR
- 4. PSNED - LRACYULEF
- 5. HTWAC - SCFERI
- 6. URYO - THCWA - NOEYM
- 7. YBU - FSEULU - GTHSNI

(answers in next edition)

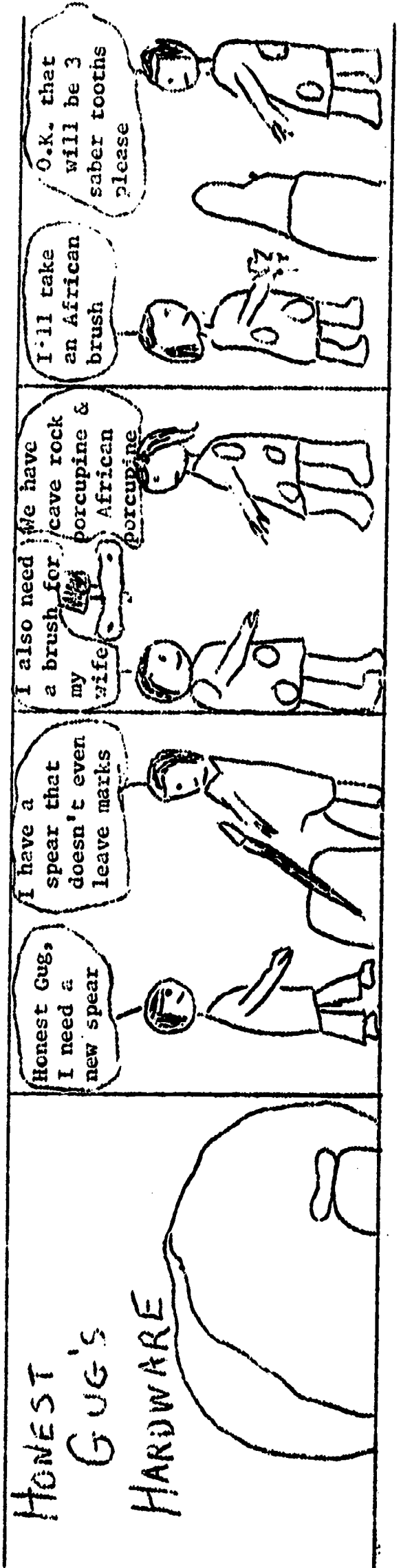
BANK COMES TO DEPOSITORS

Second and third graders who want to deposit money in the bank don't have to go to the bank. The bank comes to them. Second and third grade classes are studying banking by having sixth graders come down to set up a bank in each room and help the children deposit and withdraw money. Each child has a bank book, donated by National City Bank, and deposit and withdrawal slips.

The Lincoln Trust Bank is open every Tuesday from 2:00 to 3:00 P.M.

"Make it a must to put your money in Lincoln Trust."

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W 3/24

Issue No. 3  
September 7, 1971

Published at Lincoln School  
Euclid, Ohio

# N A D E R N E W S

Editors: Dawn Woodruff  
Bob Clines



WANTED: Articles, puzzles, and cartoons for future issues of NADER NEWS. Turn contributions in to your teacher.

## TOYS ARE FOR CHILDREN

We don't want to spoil anyone's fun, but parents and children should know that some unsafe toys may still be in the stores, although some have been recalled. Watch out for:

- Etch-a-Sketch with glass
- Toy ovens that heat to 600°c
- Casting sets that heat to 800°c
- Party Pak Balloon Squawkers
- Minky Dink Super Magic TV Kit
- Candy Love Beads

\* \* \*

## C O N S U M E R S C R A M B L E

Try to unscramble the following words. Write the correct spelling on the blank line.

- n a b k \_\_\_\_\_
- p p s h i n o s \_\_\_\_\_
- l b l a c \_\_\_\_\_
- e s h w i t \_\_\_\_\_
- a d \_\_\_\_\_

\* \* \*

## S A V E O U R A N I M A L S

In some places, it's against the law to sell purses, belts, luggage, watchbands, and other things made from the skins of certain animals that are in danger of disappearing from the earth because there are so few of them. The animals are alligators, crocodiles, leopards, and tigers.

Some pet turtles carry a germ called salmonella. It can cause nausea, vomiting, cramps, and diarrhea in people. If you handle your pet turtle, be sure to wash your hands very carefully with soap and water afterwards. Also keep your turtle away from the food you eat and away from the places where you prepare food.

\* \* \*

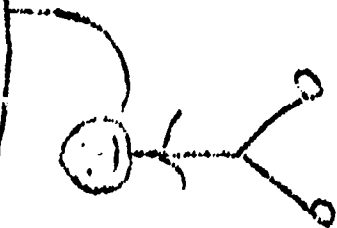
## INITIALS TO REMEMBER

- F T C - FEDERAL TRADE COMMISSION
- F D A - FOOD AND DRUG ADMINISTRATION
- C U - CONSUMERS UNION
- U S D A - UNITED STATES DEPARTMENT OF AGRICULTURE

\* \* \*

CONSUMER KATE

Kate, don't turn off the lamp. You're coming right back to study and it costs more to turn on lights than to leave them burning.



You're wrong, Ken. We studied that in class and we called the Illuminating Company. You save power and money by turning off lights you aren't using.



CONSUMER KATE

is right again!



NEW YORK PHOTOGRAPHER TAKES PICTURES AT LINCOLN

Do you remember all the consumer exhibits decorating our halls last year? Well, some children and teachers came in this summer and hauled them all out again so that Mr. Make Miller of New York could take pictures of them. Some looked pretty beat-up and dog-eared, but Mr. Miller said that he could fix up the photos so that the bad parts would not show. The pictures will be used in a booklet that Mrs. Freeman has written about consumer education at Lincoln School. We think the book will be ready in a few months. It will be sold all over the United States. In the meantime, we are going to have copies of the pictures to use on our bulletin boards.

\* \* \*

DO YOU KNOW?

By law, hamburger can't have more than 30% fat.



PRODUCTS TESTED CAREFULLY

Mrs. Freeman visited Consumers Union this summer and watched how the testing of products was done. "Great care is taken to be scientific," she commented. "For example, I noticed that when they were testing dishwashers, they put the same amount of spaghetti and other gooey foods on the same kinds of plates for each machine. The laboratory workers fill out charts as they make their observations. C U has dozens of laboratories for testing appliances, bicycles, toys, fabrics, and all kinds of foods. Soundproof rooms are used to test radio and TV equipment. I wish all the boys and girls at Lincoln could have been with me the day I toured the laboratories."



# WADDER NEWS

Editors: Dawn Woodruff  
Bob Clines

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## MEASURING EXHAUST OF CARS

In our study of air pollution, we found out that a lot of pollution comes from automobiles. We tested the exhaust of various cars in the following way:

1. We got some pieces of 5"x5" cardboard and smeared one side of the cardboard with vaseline.
2. We made a list of nine people who were willing to have their cars tested.
3. The driver of each car was asked to pump the gas pedal, thus flooding the car.
4. Then the driver started the car, stepping hard on the gas pedal, causing more exhaust.
5. In the meantime we held the vaseline cards against the exhaust pipe for about three seconds.
6. Then we took the cards and arranged them into a hall display.

The least pollution came from Mrs. Freeman's car -- a Buick Skylark. She had had a tune-up job a few weeks before.

Mrs. Dorian's muffler was broken so we couldn't check her car. She is getting a 1972 Buick Skylark with anti-pollution devices and we will test her new car. It will have a filter and a few other devices. Eric Lane

## SMALLER ONES SOMETIMES COST MORE

Some children went to buy pumpkins. The big pumpkin cost 35 cents but the smaller pumpkin cost more money because it was rounder and had a better shape than the larger one.

Room 101

\* \* \*

## LAVIGNA INTERVIEWS OFFICIAL

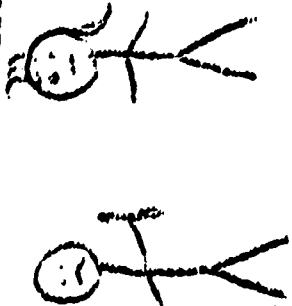
Interview with Mr. Table of Lincoln Electric Company:

- Q. Have you had any complaints from the government about pollution?
- A. Yes. The city of Euclid complained about smoke from the burning of coal. It put sulphur in the air.
- Q. How much does Lincoln Electric cause?
- A. You will have to inquire of the state government.
- Q. What kind of filtering system do you have?
- A. Chemicals and settling tanks.

Richard Lavigna

CONSUMER KATE

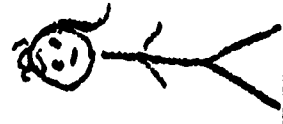
Ken, you'll get lead poisoning from chewing pencils



Oh no I won't. I'm chewing on the wood not the lead.

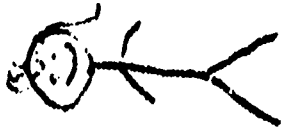


That's graphite. The paint on the outside of the pencil has lead in it.



By Dawn Woodruff and Bob Clines

CONSUMER KATE  
KNOWS IT ALL



FIRST GRADER ADVISES PLAYING IN OLD PANTS

A man took his son to the store to get some new pants for school. The new pants are good pants. The boy takes them off every day after school and puts on his old pants to play in. I saw all this in a picture.

Dictated by Mike Miller, Grade 1

\* \* \*

NATIONAL ACME CLAIMS GREAT STRIDES

My father works at National Acme and he made an appointment for me to talk with the man in charge of pollution control. He gave me a lot of literature and answered many of my questions.

- Q. What have you done to help stop noise pollution?  
 A. Much effort, money, and time has been spent and we still are working to reduce noise to a safe level.  
 Q. What have you done to stop air pollution?  
 A. We have installed dust collectors throughout the plant, also spray booths for painting. We have discontinued the use of coal boilers and installed natural gas boilers which are smokeless and free of sulphur dioxide.  
 Q. Do you think that the air will get so dirty that we have to wear masks?  
 A. No, I don't, because we are making great strides in pollution abatement. Furthermore, it is a law now, and we all have to comply with the law. Even home owners will have to comply.  
 Q. How much pollution do you put in the air each day?  
 A. We have reduced air pollution within the limits of the law at present and the best that present pollution equipment can effectively perform. In time, better and newer equipment will be developed and we can do a better job.

Christine Lusky

\* \* \*

CONSUMERS SHOULD SOMETIMES COMPLAIN SAYS FIFTH GRADER

Here are some rules to follow if you want to report when you think a law has been broken about food, drugs, and cosmetics.

1. If you want to tell your complaint, please write or call the closest Food and Drug Administration office; if you write a letter, please include your name, address, and telephone number.
2. Give the name and address where you bought the item and when.
3. Try to save whatever you can of the product or what the product came in. Keep anything else that was opened at the same time.
4. Be sure to write or tell the product's manufacturer, packer, or distributor.

If you want more information about the Food and Drug Administration, or about food, drugs, cosmetics, and their laws, write to Office of Consumer Affairs, Food and Drug Administration, 5600 Fishers Lane, Rockville, Maryland 20852.

Joanna Thomas

\* \* \*

OTHER FIFTH GRADERS AGREE

Joanna gives good advice to consumers. We would like to add the following:

1. Report clearly what seems to be wrong.
2. You can get a lot of information from the label or container.
3. Send a copy of your letter to the company that you are complaining about.

Kathy Santa and Craig Berkey

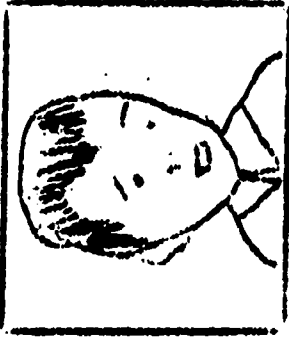
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Issue No. 5  
January 14, 1972

Published by  
Lincoln Elementary School  
Euclid, Ohio

# NADER NEWS



Editors:  
Dawn Woodruff  
Bobby Clines

## STANNOUS WHAT?

Ralph Nader says that the toothpastes which have stannous fluoride in them instead of whitening, sometimes stain the teeth to a light brown. The most common ones are Crest, Stripe, and Pepsodent, but about 40% of all toothpastes sold have stannous fluoride in them.

Nancy French, Grade 4

\*\*\*

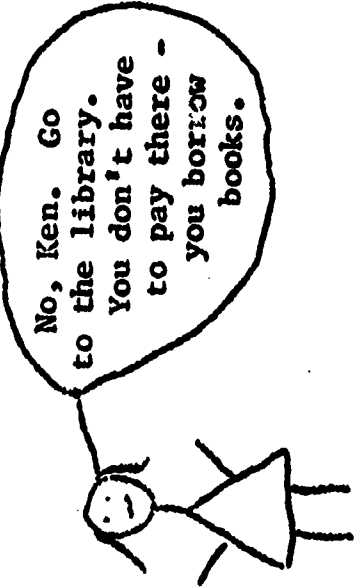
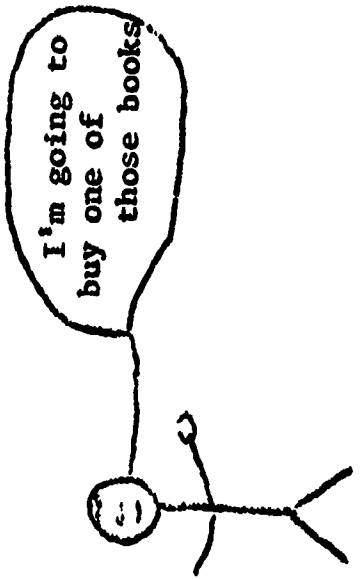
## WHAT IS A LARGE ECONOMY SIZE?

Mrs. Hanlon, mother of Laurie, Tommy, Billy, Kathleen, Mary Jo, and Maureen, went to a supermarket with the girls. They found out that the large economy size sometimes is more expensive than the small size. Compare weights and prices!

\*\*\*

Our new drinking fountains each cost \$330.55. \$140.00 of this was for labor.

CONSUMER KATE



CONSUMER KATE  
IS RIGHT AGAIN!



By Dawn Woodruff, Bobby Clines

## SOMETHING'S FISHY

We went to the pet shop to buy fish for our aquarium. How many pennies will buy fish?



Straight Tail 25¢

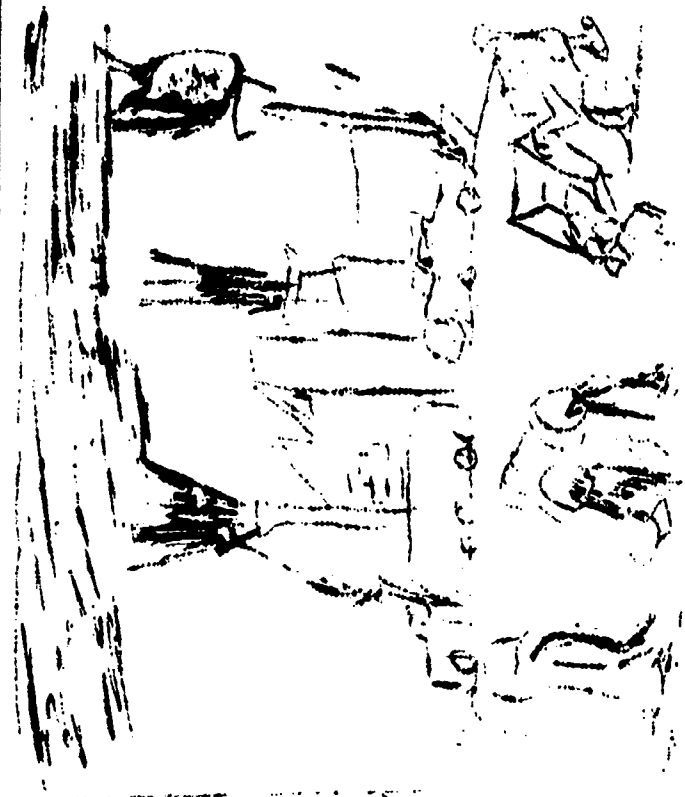


Fantail 39¢  
Miss Turk's Kindergarten  
\*\*\*

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The cartoon about the Wump World (over) was drawn by Ron Fabec. The idea came from a book called The Wump World, by Bill Peet. It is published by Houghton, Mifflin, 1972. It can be borrowed from the Lincoln School Library





The busy Pollutians got busy improving their world.

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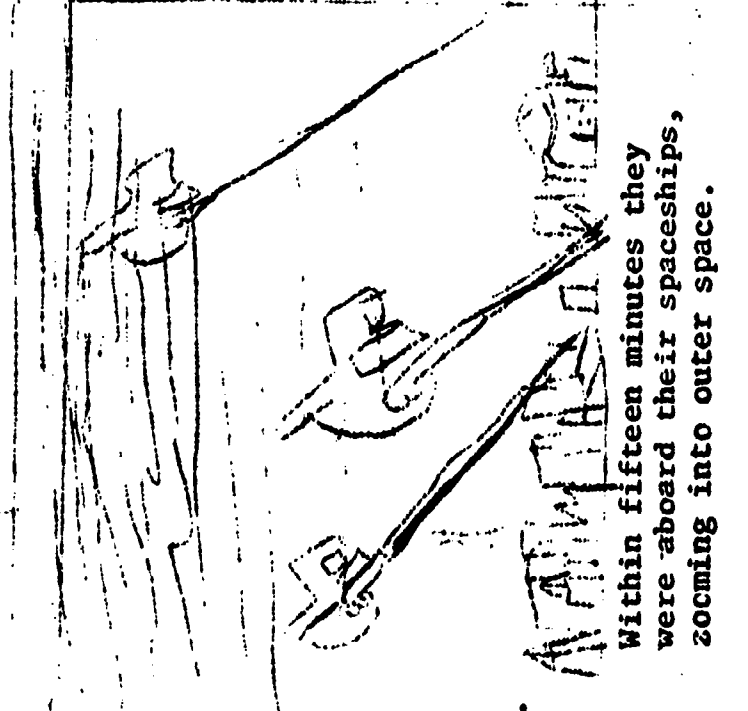
The Pollutians from the Planet Pollutus had arrived! The sight of the giant machines sent the Wumps running to the nearest caves.



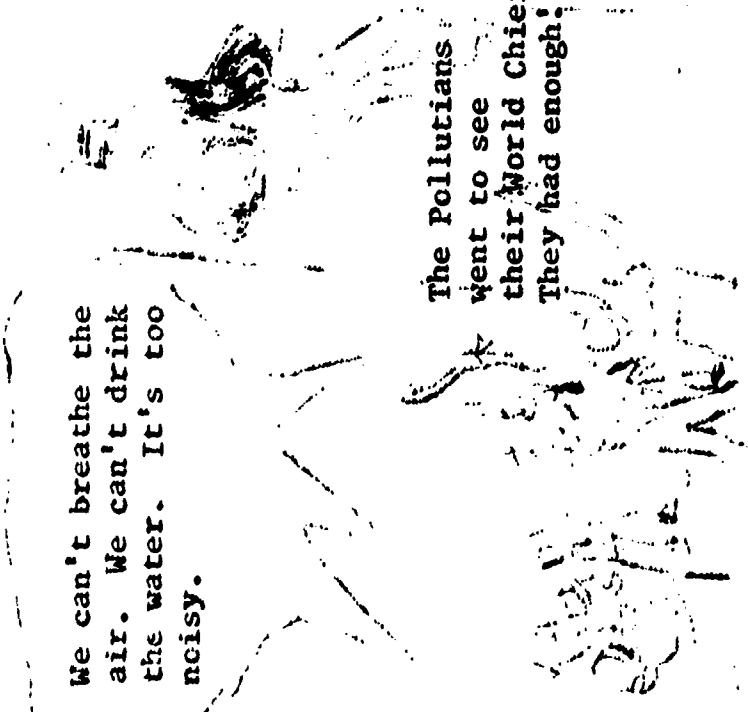
The Wump World was mostly grassy with leafy green trees. It was perfect. One day many spaceships came with their fire and black smoke.

We can't breathe the air. We can't drink the water. It's too noisy.

The Pollutians went to see their World Chief. They had enough!



Within fifteen minutes they were aboard their spaceships, zooming into outer space.



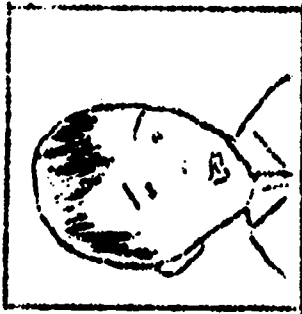
In time the skies would clear. The green would grow. But the Wump World would never be quite the same.

Issue No. 6  
January 21, 1972

Published by  
Lincoln Elementary School  
Euclid, Ohio

# NADER

# NEWS



Editors:  
Dawn Woodruff  
Bobby Clines

## CHRIS DOLE REVIEWS NEW CONSUMER BOOK

The World of Chocolate by Norah Smaridge, is a book of how the drink, chocolate, was spread across the world, later to become a solid bar or any other shape desired.

Chocolate started with the Aztecs long ago, no one knows how. They considered it a drink of the gods. When Cortez came to Central America, Montezuma served him chocolate, as it was called then, and Cortez liked it. He wanted to find out all about it. When he did, he brought back and planted the cacao bean. When it grew and became ripe, he made the drink chocolate. But Europeans did not like the harsh taste of the drink, so they added cream and sugar. The name chocolate was hard to pronounce so they changed the name to chocolate. Soon after chocolate was a favorite drink and chocolate houses sprang up all over. One man added some dried milk to it and it tasted good too. He named it milk chocolate. Over the years another man made chocolate into a solid.

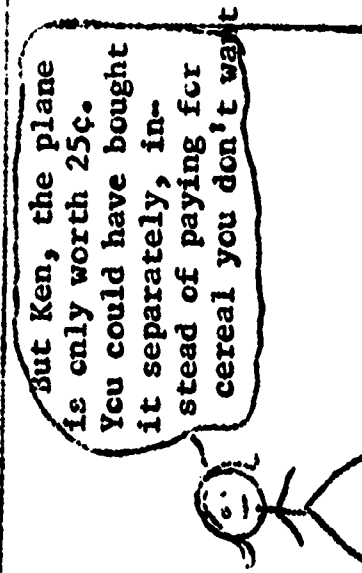
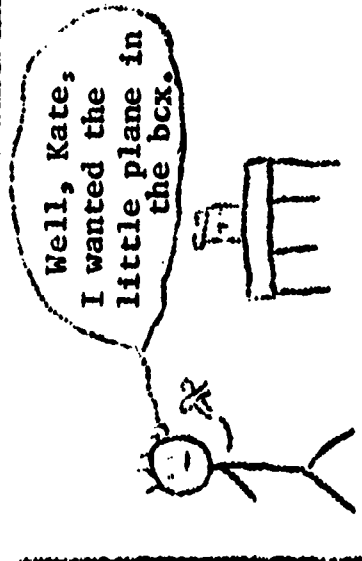
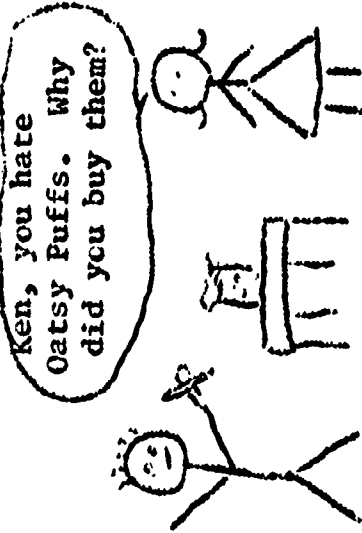
\* \* \*

### LABEL LANGUAGE

Good news! The Federal Trade Commission says that beginning July, 1972, every manufacturer of clothes and yard goods must have labels that are permanent, so that people will know how to take care of the materials. This has become necessary because there are so many different kinds of textile products that no one can remember what the label said. By having a permanent label, no one has to remember. Just read the label; Our thanks to F.T.C.

\* \* \*

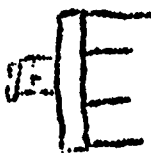
CONSUMER KATE



CONSUMER KATE

IS RIGHT AS

USUAL:



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By Dawn Woodruff and Bobby Clines

BEHIND THE HAMBURGERS

Mrs. Suscheck's sixth-grade class at Lincoln School took a field trip to McDonald's Restaurant in connection with our consumer education studies.

Before we went on the trip we talked about the following things:

Behavior: Listen politely, hands to ourselves, one question at a time, no running around, eating in the cars only, thank the manager.

What to find out about: How much beef is in each hamburger? How much does each hamburger weigh? How are the hamburgers cooked? What do they do to the buns? How often does fresh food come in to the store? What is a franchise? How is a milkshake made?

We found answers to our questions and also many other things. McDonald's is a franchise which means that the company is a big one, with many outlets that they control. They teach the franchise owner how to operate the store and they inspect it because their name is used and they get some of the profits.

We went into the freezer to see where the food is stored and we also saw the basement where a lot of supplies are kept. The coke machine is down there and when the man started it, it shook all over. We watched behind scenes as the hamburgers were unpacked, flipped on to a grille and then seasoned with catsup, mustard, pickles, onions, and sometimes cheese.

The seasonings are on a big turntable. One of the most interesting things we saw was the way the french fries were put in boiling oil and then timed by computers to determine when they were done.

\* \* \*

Dear Readers:

Our apologies! In Issue No. 2, we had a Consumer Scramble. We forgot to give you the answers. They are:

1. Consumer
2. Thrifty
3. Buyer Beware
4. Spend Carefully
5. Watch Prices
6. Watch Your Money
7. Buy Useful Things

Now we hope you can find your copy of Issue #2.

\* \* \*

PETER JANSSEN VISITS LINCOLN

Mr. Peter Janssen, a free-lance writer, visited our school because he is writing an article about consumer education. He will tell about our program in the February issue of Scholastic Teacher.

\* \* \*

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WHAT DO KIDS COST? A LOT!

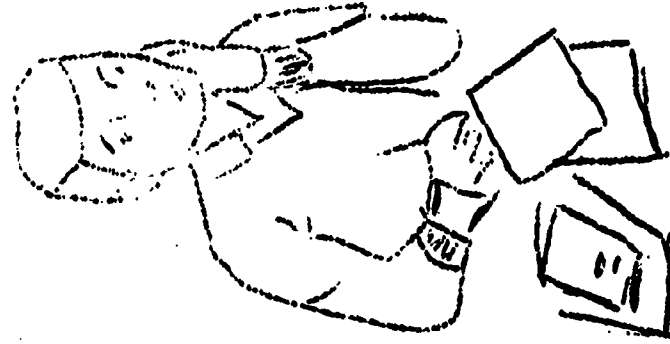
## Direct Costs:

Food  
Clothing - on the  
College Tuition - average  
etc. \$20,000

## Indirect Costs:

What mother could  
earn if she went - \$40,000  
out to work

This information is from the  
Commission on Population Growth  
and the American Future.



LINCOLN IN PLAIN DEALER

Kathi Fisher of the Cleveland Plain Dealer wrote an article on April 14th about our consumer program. Mr. John Kucharcik took pictures which appeared with the article.

Among other things, Miss Fisher wrote "Many of the consumer lessons are translated into brief stories and illustrations and displayed in the corridors, where the rest of the school can take note of results. Chances are they will also be reported in the students' NADER NEWS, a bulletin that reports on the experiences of the young consumers."

\* \* \*

NEWS FROM THE F.T.C.

The F.T.C. (Federal Trade Commission) has ordered Proctor & Gamble to stop showing one of the Crisco commercials on T.V. In the ad, a person is frying chicken in Crisco oil. After the chicken is fried, the oil is poured back into a glass. The person says, "Look, it's all there, well, all except one tablespoon." The F.T.C. found that foods fried in Crisco oil don't absorb less oil, and aren't lower in calories, or healthier than foods fried in other edible oils. More than that, the stuff they claimed to be oil was only part oil, the rest was chicken fat. They are not allowed to use the ad anymore.

\* \* \*

THE NUTTY NUT TEST

Lori Patz, Jim Troth, Cathy Lopez, Nancy Nemecek, and others in the 6th grade, conducted a nut counting project to see if the labels really meant what they said about the mixture of nuts in the jar. The kinds of nuts they listed first were supposed to be the largest amount of nuts. The group soon found out that this was not always true. They concluded that most of the nuts in the jars were peanuts, although they weren't supposed to be the main kind. Brian Houser wrote the letter below complaining to one of the companies:

Dear Sir:

I noticed on the label of Skippy Dry Roasted Mixed Nuts that cashews are listed first. We have learned in our consumer education studies that the first item listed should be the one that makes up the most of the mixture.

I counted and weighed the nuts in the jar and found that there were more peanuts (almost twice as much) as cashews, and cashews are listed first on your label.

Our committee in the sixth grade here at Lincoln School believes you should correct the label on your bottle so that peanuts are labeled first.

Yours truly,

Committee:  
Brian Houser  
Eugene LaValley  
Steve Crzik  
Tom Nelson

Brian Houser

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MORE NEWS FROM F.T.C.

The Listerine ads say that Listerine kills millions of germs on contact and helps prevent colds. The F.T.C. says that Listerine kills germs but not the ones that cause colds.

\* \* \*

FIRST GRADE GOES ON SPREE TO SPREE

One day we cut pictures of toys out of magazines and pasted them on brown bags. We were going to look for these things on our trip to Spree, the toy store.

Our room mothers took us in four cars. When we got there, the store wasn't open yet, so we walked around and ate little peanut-butter jelly sandwiches that the room mothers made.

When the store opened, we looked for the things we had pictures of. Half the kids found things and half didn't. I found a doll. Nancy found Droopy Dog.

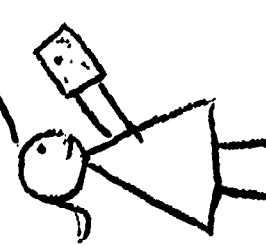
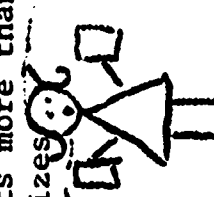
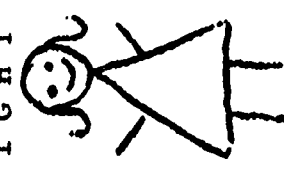
The owner of the store gave us a tour. He showed us how they unpacked the toys and how they stored them. He showed how they put the price tags on the toys. He said many of the toys were broken when they arrived. When we were ready to leave, the owner gave each of us presents. We all got rulers. Some got crayons and some got pencil sharpeners. We all got candy.

Mrs. Lowry got her picture taken and then we left. When we got back to school we talked about the trip. We are making a television show of our trip and will make up commercials to sell the toys.

Dictated by Jennifer Jaroscak, Grade One

\* \* \*

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CONSUMER KATE By Dawn Woodruff and Bob Clines	
CONSUMER KATE Kate, remember always to buy the large economy size. 	CONSUMER KATE No, mom, you have to check the labels. Sometimes the large economy size costs more than two small sizes. 
CONSUMER KATE IS RIGHT AGAIN 	

## Pollution in the Parking Lot:

One of the major science studies in the sixth grade, ecology, frequently involves children in studies of pollution right at hand. When some sixth-graders learned that a good share of air pollution is derived from automobiles, they decided to test the amount of exhaust coming from the cars in the school parking lot. A sixth-grader describes the procedure as follows:

### Measuring Exhaust of Cars

In our study of air pollution, we found out that a lot of pollution comes from automobiles. We tested the exhaust of various cars as follows:

1. We got some pieces of 5" x 5" cardboard and smeared one side of the cardboard with vaseline.
2. We made a list of nine people who were willing to have their cars tested.
3. The driver of each car was asked to pump the gas pedal, thus flooding the car.
4. Then the driver started the car, stepping hard on the gas pedal, causing more exhaust.
5. In the meantime we held the vaselined cards against the exhaust pipe for about three seconds.
6. Then we took the cards and arranged them into a hall display.

The least pollution came from Mrs. Freeman's car - a Buick Skylark. She had had a tune-up job a few weeks before.

Mrs. Dorian's muffler was broken so we couldn't check her car. She is getting a 1972 Buick Skylark with anti-pollution devices and we will test her new car. It will have a filter and a few other devices.

Eric Lane

The press release which follows indicates how a project of this type can be effectively dramatized through the use of gas masks.

Euclid News-Journal



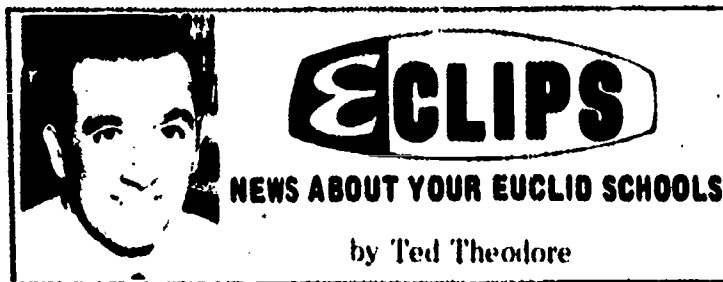
CAR POLLUTION was the subject of a study by sixth graders at Lincoln Elementary School. Shown here as they sample the exhausts from tail pipes of cars in the school parking lot are Mike Fabec wearing gas mask and Rick Lavigna. The poster "How Cars Pollute The Air" contains 5" x 5" cards which were used to collect the black residue from the exhausts.

September 30, 1971

**CORRELATION:**

Science:  
Ecology.

Language Arts:  
Writing directions.



Black abstract designs adorn a large piece of cardboard in the hallway opposite the office at Lincoln Elementary School. The designs on 5" x 5" cards are ominous looking, especially when you realize that they were created by the exhausts of automobiles against a card coated with vaseline.

An intensive project has been undertaken by sixth grade students at the school under the direction of teacher Mrs. Dorothy Suscheck.

"HOW CARS pollute the air" was the subject of concern and guest speaker Dr. Frank S. Houser, president of the Euclid Board of Education spoke to the students about some of the pollution problems confronting metropolitan areas such as Euclid.

He helped them to recognize the problem by promoting the idea of testing the exhaust systems of some of the cars in the parking lot. Three gas masks were used as students placed the cards approximately three inches away from the tail pipes and the cars were started and gunned. Mrs. Freeman's Buick Skylark scored very favorably and she commented that a tune-up just two weeks prior probably helped in her situation.

Mrs. Suscheck's T-bird, however, collected a gooey black mess which was rivaled only by Dr. Houser's '64 Plymouth. Both promised the children that they would correct the situation as they were planning to service their automobiles.

Another test case car was provided by Mrs. Nancy Dorian, school psychologist. However, her muffler was broken and the results were not valid.

She indicated she would be buying a '72 automobile with the latest antipollution devices and filters and she would be most anxious to bring it to school and test it against the others.

The black abstract designs remain on the corridor wall as a testimony to the pollution problems created by just a handful of cars in one parking lot.

For some of us a new car is the answer. For many others, however, it seems proper upkeep and maintenance with regular tune-ups is an utmost necessity.

Kids don't look good in gas masks. In fact it is hard to smile and be recognized behind one.

## You Don't Even Have to Leave the House:

To broaden the child's understanding of different ways in which to buy merchandise, a project on catalog buying is a useful activity for junior consumers.

Miss Therese O'Neil, a student teacher at Lincoln School, developed a catalog study in the fourth grade. The project was described by the children as follows:

### Shopping by Catalog

Nine of the children in our class met with Miss O'Neil and we talked about making a Lincoln School Store Catalog. Some of us were the artists, some were layout people, and some were printers and writers.

We started with the pictures and then we wrote the descriptions. When the catalog was finished, we made an order blank for the customers to use.

Our catalog has twenty-six items.

Mary Beth Hungerford,  
Donald Romoser and  
David Thomas

Before the youngsters made the catalog described above, it was necessary for them to become familiar with catalogs, the language describing the items, and the catalog order forms. Each child was given a pretend



\$50.00 and asked to select from a catalog, fill out the forms correctly, and handle all the math involved.

Miss O'Neil was then ready to help the children develop their own school supply catalog. She describes her procedures as follows:

**Preparation:**

It is important that the teacher know her students well, as this type of project requires independent work on their part.

In a large class situation, it is suggested that the teacher choose those students that she can depend upon to complete the task within a rather short time period.

Listed below are the steps taken in our classroom to make a catalog.

1. Nine students were selected for their abilities in art, writing, and coordinating activities. A conference was arranged for the teacher to explain the project to the children.
2. The students were divided into the following groups:
  - Three artists
  - Three writers
  - Two layout workers
  - One assistant editor.
3. The children obtained a list of the products that the school store sells to the children along with their current prices.
4. The list was divided equally among the artists and writers, with the artists ready to start drawing immediately.
5. The size of the picture was determined by the artists and the teacher and it was agreed that approximately a 2" x 2" picture was appropriate.
6. Sketches were made for approval by the rest of the committee. After these were approved, the writers wrote a description of each item and the whole thing was approved by the group.
7. Now that all the approvals were obtained the artists completed the pictures in color and they were mounted on the final paper.

Guidelines were drawn near each picture so the writers could print the description of the item and the current price.

8. Two or three pictures were used on each page. The pages of the catalog were numbered and an index provided for the children to use to find the items they needed to purchase.
9. The cover was designed by the students and after several drafts were made, ideas from two of the designs were incorporated into the final cover which was completed by one of the students.
10. After the cover was completed the catalog was assembled and bound.
11. The students designed an order blank to be used by the school children to order their supplies.
12. No provisions were made to reproduce the catalog. This would take the efforts of a Continuation Committee who would have to prepare enough catalogs for all the school classrooms. Also price changes would have to be incorporated at certain intervals and some type of provision would have to be considered for this.
13. Final. Catalog was presented to school office.

**Related activities suggested are:**

1. Take a field trip to a department store having catalog service
2. Investigate the history of the catalog
3. Set up a catalog store. This can be made of cardboard boxes, painted, and dressed up to look like a counter. It could be complete with telephone, clerks, and order blanks.
4. Compare the price of an item bought at a store with the same item bought by mail-order. Consider postage and freight as well as convenience factors.
5. Study an early Sears Roebuck Catalog and compare the prices of bicycles and dolls with the prices in the current Sears Roebuck Catalog.

## CORRELATION:

### Language Arts:

Reading, writing, discussion.

### Art:

Drawing, layout.

## Motivating the Consumer:

Almost any consumer activity can serve as a lead-in for the study of propaganda in advertising. One sixth grade, in connection with a study of nutrition, discussed the amazing claims that are made for the nutritive qualities of bread, which they had learned is only one of the foods that is part of a balanced diet. Also discussed were endorsements of cereals by TV "personalities" and sports figures. Before long, the children were launched on a study of the various kinds of advertising techniques used to motivate the buyer.

The February 1, 1971 Scholastic News Time was used by student teacher, Linda Koeth, to help children learn to identify the various propaganda techniques quoted below:

1. Name Calling (or Bad Names): "Your bathroom glass has germs." You feel bad. You want germless paper cups.
2. Glittering Generality (or Glad Names): "Use our deodorant and be fresh as a daisy." The idea makes you feel good. The product may, too, you think.
3. Transfer (or Creating a Mood): "Feel free as a bird - come fly with us!" An inviting airline ad shows gulls, clouds, then a plane. If the ad creates a favorable mood, you may buy a ticket.
4. Testimonial: "Buy Zilch! says Sam Superstar." If you're one of his fans, you may buy it because he says so.

5. Plain Folks: "You can afford our clothes, because our prices are sensible." Ads of this type make you feel it's fine to be an average person concerned about saving money in shopping.
6. Card Stacking: "Join our vacation club for \$10 and see the world." The ad sounds too good to be true, and hard to resist. Why? Certain facts or the total price is left out.
7. Band Wagon (or Don't Be Left Out): "Everyone who wants to stay healthy takes two-a-day vitamins." If you want to be part of the group, you go along with what the ad says the group does.

With a little practice in identifying the propaganda technique used in various ads brought in by their classmates, the children began writing their own ads, slanted so as to make certain emotional appeals to the buyer.

**Examples:**

Buy Rainbow Pencils, everybody's buying them! (Bandwagon)

or

If you don't want wet hair, get our Duckie-Wuckie umbrella - - waterproofed with real duck oil. Endorsed by Donald Duck.  
(Testimonial)

Some of the students' ads were developed into large posters and finally a number of them were included in an attractive mural painted with acrylics on oilcloth.

As an offshoot of the study of propaganda techniques, the youngsters wrote to advertisers for proof of some of the advertising claims that astounded them. Many of the children received answers, all of them courteous, but most of them lengthy and technical, and as one child said, "They're just giving me more propaganda!"

Under the caption DEAR SIRs:, copies of the letters and their answers were mounted on a bulletin board in the hallway so that all the children in the

school might share the experience.

Children studying propaganda can learn through newspaper releases and through the other media that adults, too, are concerned about truth in advertising and that new government controls are now being established to cover false and misleading claims in advertising and labeling.

#### CORRELATION:

Language Arts:  
Reading, writing, discussion.

Art:  
Murals, posters.

Guidance

#### Supermarket Economy:

Kindergarten children get great enjoyment out of role-playing in a make-believe grocery store and this provides a good experience for very young consumers. Kindergarten blocks provide the walls and shelves of the store and empty food cans and cartons donated by parents provide the merchandise. The delighted five-year olds count out pretend change in pretend transactions.

An even more meaningful experience, however, is a trip to a real supermarket. Arranged with the manager ahead of time, the trip can include behind-the-scenes experiences that are not usually available to adults. Children visit the meat section and learn about various cuts, they are taken into the freezer, they observe the conveyor belt in the basement, they see how the vegetables and fruits are sealed in plastic wrap with a hot iron, and

they enjoy watching the bread racks rotating in the large oven. Watching jelly being injected into the doughnut is a delightful experience, too.

Children who have been studying how the early settlers and the Indians obtained food are interested in contrasting the Indian method of pounding corn into meal for bread with the way bread is made today. The film, Grandmother Makes Bread (Bailey Film Associates), is useful at this point because it shows how bread is made at home in modern times. The action of the yeast, shown in the film, can then be used as a science experiment in the schoolroom using a rubber glove to see how the yeast acts as a gas in inflating the glove. A useful reference is Our Bread and Butter in Pioneer Days and Today, by Mrs. Alice J. Carter, Public Schools, Geneva, Illinois.

#### CORRELATION:

##### Language Arts:

Discussion, dramatizing, writing stories.

##### Giving to Charity:

Charitable giving has become big business. Fund raising and spending each year runs into billions of dollars, an important part of the national, the family, and the personal budget.

The following activities may be useful in a study of charitable giving:

1. Discussion of the philosophy of organized charity versus incidental or haphazard giving
2. Listing of the various charitable organizations in the community

3. Obtaining information about the various charitable organizations through letters, speakers, telephone, and field trips.

This unit would be especially appropriate during United Appeal week.

#### **CORRELATION:**

##### **Math:**

Fund-raising, budgeting.

##### **Social Studies:**

Community resources.

##### **Language Arts:**

Oral and written reports.

#### **Label Language:**

An understanding of labels is crucial to consumer literacy and many activities can help develop such understanding.

To study labels, it is suggested that they be greatly enlarged by the use of the opaque projector. An example of a project with labels, as described by a child, follows:



## Battle of the Cereals

We started a cereal group with Miss Majzer from Cleveland State University. We had been doing some research on various cereals - Coco Puffs, Kabooms, Frosted Flakes, Apple Jacks, Wheaties, and Captain Crunchy. We studied labels to find out about:

The ingredients

The vitamins

The percentage of protein

The price

The amount in the box

A visitor suggested that we find out the price per ounce so that we could compare prices more easily. This took a little long division and we had remainders, but it was a good way to compare prices. We each kept notes about the particular cereal we were interested in.

We got large cartons to fit over our heads and traced the printing and illustrations (enlarged with the opaque projector) onto the front of each carton to make giant-sized cereal boxes that we could put over our heads and wear on our bodies. Each of us was a talking cereal box, arguing about which is a better buy. The teacher made a video-tape recording of our skit, but we had to erase it later because video-tapes cost forty dollars a roll.

An additional study of cereals might involve the consideration of premiums and "free" gifts. Also, a written script might be developed by children in which the children improvise their lines and the lines may vary a little for each performance. The purpose would be to get across to the audience the point that cereals all contain different amounts of specific nutrients and that the amount of protein as well as various minerals and vitamins is not necessarily related to price or to minimum daily requirements.

It might be pointed out that a teacher interested in a project of this type might do well to encourage the youngsters to make charts of their findings and then build the script from the information on the chart.

Other activities to promote further understanding of labels are:

1. Collect labels of products bought by members of the class. Make bulletin board or map-mural to show location of a product's origin. This activity could be used in conjunction with a study of geographic areas of the United States, possibly to show economic interdependence.
2. Write to government officials and legislators urging stricter labeling requirements.
3. Study textile labels to understand content and care of fabrics.
4. Make lists of dated products and try to break the codes.
5. Check weights of packaged foods by emptying the containers and actually weighing the contents. Distinguish between gross and net weights.
6. Collect testing laboratory seals, such as U. L., Good Housekeeping, and others.

Some references are:

"Great Label Mystery" by Margaret Dana, Plain Dealer,  
Wednesday, December 10, 1969, Cleveland, Ohio.

"Labels that Tell You Something," Journal of Home Economics, April, 1972.

"Meaning of a Label," Co-Ed Forecast, Division of Scholastic Magazines, 904 Sylvan Avenue, Englewood Cliffs, New Jersey 07634 (transparencies)

#### **CORRELATION:**

**Math:**

Figuring prices.

**Language Arts:**

Reading, writing, discussion, dramatizing.

**Art:**

Displays.

#### **Watch Your Weights and Measurements:**

Skill in using weights and measures accurately is a basic economic skill. Some activities to highlight the importance of these skills and provide some practice are:

1. List various products that you use and indicate if they are weighed or measured. Cloth, butter, toothpaste, gasoline, electricity and heating gas are examples.
2. Develop a cooking project to emphasize the importance of careful measuring.
3. Construct a true-false quiz on the length, width, height and weight of many common objects to develop accuracy and understanding of measurement.

As an additional activity, older children could make games and puzzles to be used by younger children.

## **CORRELATION:**

**Math:**

All skills.

**Art:**

Constructing devices and games.

## **D. A. T.:**

The study of Drugs, Alcohol, and Tobacco is one of the large units included in the sixth grade science and health program. Consumer correlations are very important in this study, as misuse of drugs, alcohol, and tobacco result in a tremendous financial drain and the addict often becomes involved in organized crime in order to obtain money for his habit. Sixth graders can obtain information about the exact financial costs of maintaining these habits and discuss the implications for family life, financial, and otherwise.

### **References:**

See the materials provided by Euclid Schools for sixth grade units on D. A. T.

## **CORRELATION:**

**Social Studies:**

Family life, crime.

**Science:**

D. A. T.

## New Shoes:

All of us like new shoes and young children get a special delight out of them. A number of activities can be developed around the topic of shoes.

For example:

1. Visit a shoe store and ask how the shoe boxes are arranged so that the man finds the right size so quickly.
2. Ask to see a cross-section of the shoe.
3. Invite a podiatrist to visit the classroom to explain the importance of careful fit.
4. Develop a chart on how to get the most for your money by taking good care of shoes. Example: Clean and polish them, try not to scuff them, repair them, use rubbers to keep shoes dry.
5. Discuss the fact that it is not always necessary to buy new boots or rubbers, as exchanges can be set up at the school or a nearby church.
6. Read to the children New Shoes, by Sam Vaughn, published by Doubleday and Company, Inc., 1961, Garden City, N. Y.
7. Older children might make a study of shoe polishes to discover whether the convenience of liquid-type polish compensates for the additional cost over paste polish. Children can devise simple control tests and chart data.

## CORRELATION:

Language Arts:

Discussion, listening, reading, writing, interviewing.

## Going to Samoa:

When first graders study the unit called "Children Around the World," Samoa is one of the areas suggested. A most enjoyable activity is taking an

imaginary trip to Samoa. The following consumer activities can be included:

1. A trip to the travel agency to learn about passports, immunization record, the cost of the flight, or boat and train trip
2. A lesson in completing a dummy passport and a dummy immunization record; forms can be dittoed in the office
3. A large chart on which costs are recorded as they are discovered
4. A plan for the clothing needed, collecting these clothes and actually packing them in a suitcase (The clinic scale will show just how much forty-four pounds is)
5. A discussion of the time involved in the trip and some discussion of time changes around the world
6. A study of travel folders to learn about Samoa
7. A study of the cost-of-living accommodations
8. A study of Samoan money and comparison with American money
9. The compiling of individual scrapbooks to include maps, travel folders, stories by children, the child's passport, and immunization record
10. A mural of Samoan articles and symbols which may be surrounded by passports, immunization records, travel folders, etc.

It is obvious that this activity, only part of a broad unit on how children live all around the world, offers valuable learnings in math, geography, language and art. The same techniques might be applied to the study of any country.

## **CORRELATION:**

**Math:**

Simple computing.

**Social Studies:**

Geography.

**Health:**

Immunization.

**Language Arts:**

Writing stories, viewing films, listening.

**Art:**

Murals.

### **Supermarket Sleuths:**

Getting the facts about how supermarket prices vary from time to time and from store to store provides a good opportunity for developing systematic procedures in comparative shopping that might be applied to any area of consumer shopping.

Young children might compare prices of one or two items in several stores, taking care that brands and sizes are the same. The data they collect can be shown on a simple chart, illustrated with labels from the packages or cans, if they like.

Older children can develop a much more complex project, checking many different packaged and canned items. Some sixth-graders described their project as follows:



## Getting the Facts

One day Miss Peters showed us an A & P ad that claimed their prices were lower than those in other stores. We decided to take a trip to Bi-Rite and to Pick 'n Pay to compare their prices on certain foods with those of A & P.

We worked in groups of two and three. For example, Beth was on the cereals committee and Jack was in miscellaneous.

We developed charts to fill in the comparative prices as we shopped.

On the trip, besides Miss Peters, we had two mothers, Mrs. Lopez and Mrs. Gundling, to help us. Debbie Slugg, a college student, also helped. They helped us find things, because it was important that we compare prices on the same brands and sizes.

A photographer took pictures of Brian, Duane, and Jack with the salad dressing.

Back at school, we studied our charts and found that the largest amount a shopper could save on the items we checked was: Dash (a detergent), 9 lbs., 13 oz., 38¢ cheaper at A & P.

The tally sheet, below, designed by a committee of children, was carried on clipboards to the various stores as the children did their comparative shopping.

Comparative Prices

Committee:

Date:

Brand Name	Size	A & P	Pick-N-Pay	Bi-Rite	Maximum Savings Possible
<i>Downy Fabric Softener</i>	<i>17 oz.</i>	<i>(.45)</i>	<i>-</i>	<i>.49</i>	<i>.04</i>
<i>Breeze Detergent</i>	<i>38 oz.</i>	<i>.85</i>	<i>.83</i>	<i>(.81)</i>	<i>.04</i>
<i>Cold Power</i>	<i>84 oz.</i>	<i>1.35</i>	<i>1.35</i>	<i>1.35</i>	<i>-</i>
<i>Drive Detergent</i>	<i>84 oz.</i>	<i>1.35</i>	<i>(1.24)</i>	<i>1.49</i>	<i>.25</i>
<i>Riz Pre-soak</i>	<i>reg.</i>	<i>.39</i>	<i>.39</i>	<i>.39</i>	<i>-</i>
<i>Prof Spray Starch</i>	<i>32 oz.</i>	<i>.72</i>	<i>.60</i>	<i>(.59)</i>	<i>.13</i>
<i>Staley Star-fo</i>	<i>32 oz.</i>	<i>(.23)</i>	<i>.31</i>	<i>.31</i>	<i>.08</i>
<i>Action Bleach</i>	<i>22 oz.</i>	<i>.73</i>	<i>.79</i>	<i>(.69)</i>	<i>.10</i>

The collection of tally sheets was finally summarized on large charts which were shared with the rest of the school by displaying them in the hall.

Additional activities related to this project might be:

1. Seeking the reasons for the variation in prices on the same size of standard brands
2. Sending reports to the managers of the stores where the shoppers compared prices
3. Checking the same items six weeks later
4. Checking only those foods on a family shopping list in order to individualize the project a little more

5. Developing a nutrition project to correlate with the shopping project

**CORRELATION:**

Math:  
Computation and prices.

Social Studies:  
Economic system.

Language Arts:  
Reading and writing.

Trading Post:

How did early Ohioans get the goods they needed? Children can set up a trading post, using information gained from a study of early Ohio in the primary grades.

**CORRELATION:**

Social Studies:  
Early Ohio - Economics.

Language Arts:  
Reading, writing, role-playing.

Art:  
Construction.

Lemonade Is Nice:

Children will enjoy this taste test to determine how to shop for lemonade.

Buy frozen lemonade, powdered lemonade, carton of liquid lemonade and fresh lemons. Keep a record of the prices of each and the store in which they were purchased. Each day have a child make lemonade for the class and serve it in paper cups. A record should be kept by student of how the children liked the various kinds of lemonade. Students should figure how much each serving cost and make a chart showing all the data collected. The labels and cans may be used to decorate the chart.

Any fruit juice which is manufactured in several forms may be used in a similar study. The difference between fruit drinks and the ades might also be explored.

An additional activity might be to determine the vitamin C and sugar content of each type of lemonade either through careful reading of the labels or by writing to the packagers.

#### CORRELATION:

Math:  
Computing.

Health:  
Nutrition.

#### Nutty Nut Survey:

This project is an analysis of the packaging of several brands of mixed nuts to see how they stack up on content and to see if each product is true to its labeling.

The following activities may be used to develop this project:

1. Purchase several brands of mixed nuts and have committees separate and count and weigh the various types of nuts in each jar or can.
2. Make a chart listing the results of the analysis. (See example below.)
3. Have children write or dictate stories describing the project.
4. If any discrepancy is found, letters may be written to the processor. (See example.)

HOW MANY PEANUTS IN MIXED NUTS?								
Brand Name	Weight	Price	Peanuts	Cashews	Almonds	Filberts	Pecans	Others

April 13, 1972

Best Foods  
A Division  
CPC International Inc.  
Englewood Cliffs, New Jersey

Dear Sir:

I noticed on the label of Skippy Dry Roasted Mixed Nuts that cashews are listed first.

We have learned in our consumer education studies that the first item should be the one that makes up the most of the mixture.

I counted and weighed the nuts in the jar and found that there were more peanuts (almost twice as much) as cashews, and cashews are listed first on your label.

Our committee in the sixth grade here at Lincoln School believes you should correct the label on your bottles so that peanuts are labeled first.

Yours truly,

Brian Houser

Committee:  
Brian Houser  
Eugene LaValley  
Steve Grzik  
Tom Nelson

**CORRELATION:**

Math:  
Studying labels and computing prices.

Health:  
Nutrition.

Language Arts:  
Writing.

## Behind the Hamburger:

This activity centers around a field trip to McDonald's Restaurant or other hamburger drive-in store. Before going on the trip the class should talk about what they want to find out. Questions to consider may be:

1. How much beef is in each hamburger?
2. How much does each hamburger weigh?
3. How are the hamburgers cooked?
4. What do they do to the buns?
5. How often does fresh food come to the store?
6. What is a franchise?
7. How is a milkshake made?

Arrangements must be made with the manager of the store before this trip so that he will be prepared to answer the questions and perhaps take the children into the back work areas.

Children may enjoy financing and planning their lunch at the drive-in.

An additional activity might be actually figuring the fat content of ground beef purchased in a supermarket. This can be done at home or in school by weighing various grades of hamburger before and after broiling. This data, along with cost factors, can then be charted.



Fat is Cheaper than Meat					
Kind	Contains	Cost	Weight before broiling	After broiling	Taste
Hamburger					
Ground Beef					
Lean Ground Beef					
Extra Lean Ground Beef					

**CORRELATION:**

**Math:**

Computing, weighing and measuring.

**Health:**

Nutrition.

**Giant? Regular? Economy?:**

Buy a giant size, regular size, and economy size of a boxed food.

Empty the boxes, check the weights and measures, and study the labels.

Compare results and decide which is the best buy. The teacher may wish to point out that the results may not be the same with another product.

An additional activity might be a study of the nutritional value of the food being studied.

**Note:** A careful study of the label usually requires making a large copy of the

label so that the whole class can see it easily.

**CORRELATION:**

**Math:**  
Weights, measures, prices.

**Health:**  
Nutrition.

**Buying Eggs-actly:**

Study various sizes, weights, and grades of eggs and their prices.

Make a chart of the data collected. Decorate the chart with egg shells.

This might be a good activity to do near Easter so that the egg shells could be decorated and perhaps made into a mobile or other holiday display.

An additional activity might be to study the nutritive value of eggs and the health implications of the high percentage of cholesterol in egg yolk.

**CORRELATION:**

**Math:**  
Computing.

**Health:**  
Nutrition.

**Art:**  
Displays.

**I'd Rather Do It Myself:**

This activity compares the prices of home prepared food with packaged convenience foods.

Compare the prices of rice, Ricearoni, and Minute Rice. The same can be done with popcorn and Jiffy Pop, with potatoes and dried or frozen food compared with convenience packages to determine if the convenience is worth the added cost. Consideration might also be given to the additives present in the convenience foods.

An additional activity might be to compare the time consumed and price of ingredients needed to make homemade apple pie or brownies as compared to buying the already made and frozen product.

Children enjoy tasting all the products with which they experiment.

A good reference for this activity would be The Great American Shopping Cart by Ada and Frank Graham, Jr., published by Simon & Schuster, page 30.

#### CORRELATION:

Math:

Computing prices.

Health:

Nutrition.

Language Arts:

Reading, writing, research.

#### Dear Sir: What's in Your Snack?:

Write letters to packagers of snack foods asking for a detailed analysis of nutritional elements. Use the address found on the package.

For example:

Lincoln School  
280 East 206 Street  
Euclid, Ohio 44123  
March 9, 1972

The J. M. Smucker Company  
Orville, Ohio 44667

Dear Sirs:

My fourth grade class is studying foods and nutrition. We would like to know the protein, carbohydrate, fat, and caloric content of a twelve ounce jar of Smuckers Creamy Peanut Butter.

Also, what are the additives contained in this product?

Yours truly,

George Primate

**CORRELATION:**

Health:  
Nutrition.

Language Arts:  
Writing.

### What's for Breakfast? :

A class studying foods can investigate the consumer aspects as well as the nutritive aspects by planning, shopping for, and serving breakfast to their parents or to another class. Older children can do comparative shopping for the food and make a thorough study of the labels as well. A nutritionist might be invited to talk with the class about a balanced breakfast and the amount of protein needed by children for an adequate breakfast.

### CORRELATION:

Math:  
    Computing.

Health:  
    Nutrition.

### Additives Good and Bad:

The question of additives in processed foods has been receiving a good deal of attention in the media during the last few years and since the government has outlawed the use of cyclamates as well as other chemicals used in processed foods, the whole topic of what is safe and necessary and what is dangerous to health is one that concerns children as well as adults. Children can study food labels, list all the ingredients, and then interview chemists, doctors, or nutritionists to learn all they can about the various ingredients. Some children will write to processors asking for more information. These letters and their answers, as well as reports on interviews should be shared with the other children in the school either through

loudspeaker programs, school newspapers, hallway displays, or visits to other classrooms.

Note: See "Additives: Necessary but Not Necessarily Evil" by Maragret Dana in the Plain Dealer, Wednesday, June 28, 1972, Cleveland, Ohio.

**CORRELATION:**

Health:  
Nutrition.

Language Arts:  
Reading, writing, discussion.

**Family Grocery List:**

Each child could compile a typical grocery list for his own family. Through field trips to various local grocery stores, he could make a comparative price list and determine the best place to buy the various items on his list. A chart could be made by the class of items that appear on many lists with their prices at different stores. Discussion should include the convenience aspect of shopping at a single store, even if the price on some items is higher.

**CORRELATION:**

Math:  
Computing prices.

Language Arts:  
Discussion.

### Learning About Money:

Identifying coins and making change is a basic consumer activity for younger children. Playing a game, "What Can I Buy?" leads to further understanding. Older children can be leaders in helping younger children to determine what can be bought for a dollar, a dime, a quarter, etc. In playing this game, a set of paper money from Dennison's Money Chart, Dennison Manufacturing Company, Framingham, Massachusetts, gives a game-like quality to this learning activity. The large paper cutouts are easy for younger children to handle.

Children can also make up their own games with these cutouts.

### CORRELATION:

Math:

Primary grades.

### The Metrics Are Here:

Many packaged and canned items today are showing measurements in grams and liters. Some of our school science materials now deal in metric measurements, too, and it will be important in the near future for children to start learning the metric system. A start can be made by finding examples of things that are measured in the metric system and converting these to the conventional measurement system. Excellent material is now available from The Instructor Publications, Inc., P. O. Box 6108, Duluth, Minnesota 55806. Ask for #523, The Metric System, \$3.50 (12 charts).



**CORRELATION:**

**Math:**  
Metric System.

**Science:**  
Metric System.

**Empty Calories:**

Children and adults today consume large quantities of snack foods. Many of these are high in calories and low in nutritive value, other than starch and fat.

A class can collect lists of the snack foods they consume in a specified time period. Then they can go to the library to find the ingredients contained in these. Or better yet, letters to the manufacturers requesting a detailed analysis of ingredients could be written. A discussion of substitute snacks could result in an effective class chart.

**CORRELATION:**

**Math:**  
Charting.

**Health:**  
Nutrition.

**Language Arts:**  
Writing, reading, research.

## Mediums of Exchange:

This unit involves research and the development of charts showing articles used for barter throughout the course of history. Some articles used have been: tin, cloth, stones, paper, beads, salt, shells, jewels, cotton, tobacco, tea, grain, teeth, animal skins, herbs and spices, sugar, slaves, animals.

In making the charts, children should collect and mount actual samples of the aforementioned items. (See example that follows.)

At the same time another group of children could write and produce a play using barter as its theme. One group wrote one called "From Barter to Drive-In Bank."

In upper elementary grades, trade and barter in the time of Marco Polo, the Vikings, Spanish explorers, Indians and colonists could be explored.

Actual bartering could take place in the classroom to illustrate the clumsiness of barter and the need for a money system.

Transparencies, titled Economics Learning Kit, showing articles used for barter, are available from the Euclid Audio-Visual Department.

## CORRELATION:

### Social Studies:

History, economics.

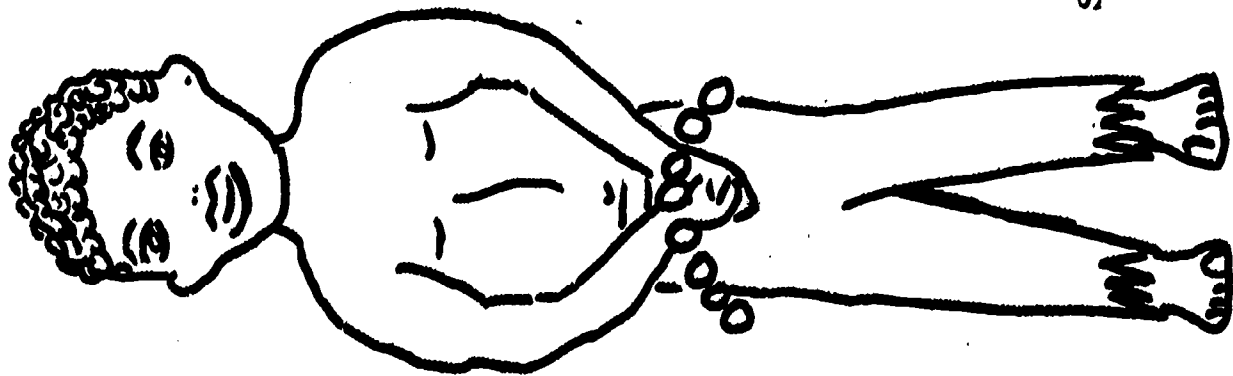
### Language Arts:

Writing and producing plays.

### Art:

Displays.

MEDIUMS OF EXCHANGE



COTTON



STONES



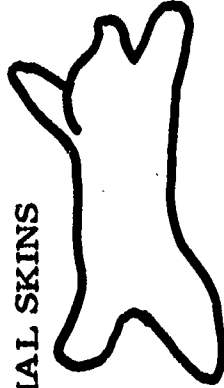
SHELLS



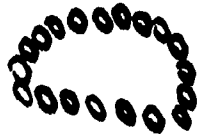
JEWELS



GOLD DUST



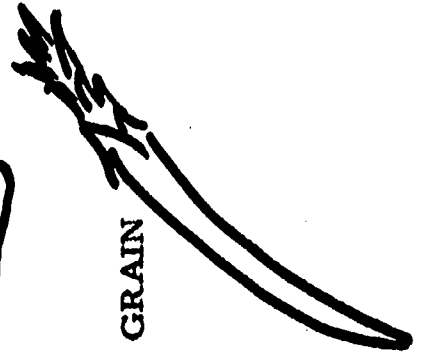
ANIMAL SKINS



BEADS



TEETH



GRAIN



METALS

SLAVES

## Stock Exchange:

A fairly sophisticated activity, the stock market, can succeed in the elementary school for fifth or sixth graders if the youngsters are good readers or can get information from parents and other adults.

A group of 11-year olds at Lincoln set up the "Easy Come-Easy Go" stock exchange, using information from the library, from the newspapers, and from their parents. Several owned shares of their own and the rest "bought" imaginary shares of stock from the newspaper. All stocks were bought through student "brokers" who kept records and who kept the customers informed on the rise and fall of the prices. This activity took place usually during the fifteen minutes before school started.

Laura Lick wrote the following story:

Everybody chose stock out of the newspaper. I bought Xerox and Avon. Susan bought T.R.W. and Dr. Pepper. Some of the other stocks that the boys and girls bought were Disney, General Motors, and Gulf Oil. They would go up to the broker, tell him what stock they wanted and the broker would make out the slip, like the one below. The price was that day's price in the Plain Dealer. We checked the newspaper every few days to see if we were gaining or losing money. Gary made \$210.00 in two months on 10 shares of Polaroid.

Stock Certificate	
The Easy Come - Easy Go Stock Market	Date _____
_____	
Number of Shares _____	Value of Purchase _____
Price Per Share _____	Signed Broker _____

Large charts showing the final gains and losses were made for the hall and some analysis was attempted to explain why some stocks just went "sideways."

A: additional interesting activity would be a visit to a stock exchange or an invitation to a stock broker to visit the classroom and explain the workings of the stock market.

#### **CORRELATION:**

**Math: (Grades Five - Eight) Computation.**

**Social Studies:  
Economics, Current events.**

**Language Arts:  
Reading.**

#### **Potatoes or Corn:**

Schools involved in consumer education discover very quickly that math practice gained through "real" experiences is more meaningful and more lasting in its results than mere drill.

The weekly sale of corn and potato chips in the school corridors by the Lincoln School Girls Service Club gives excellent practice in making change to children of all ages. Early in the year, the Service Club Girls must show great patience not only because five and six-year olds require time to decide between corn or potato chips, but also because they do not fully understand the money transaction, being suburban children who rarely have change counted into their hands by a storekeeper.

Certain understandings can be developed in the classroom beforehand. For example:

1. Each bag will cost a dime, or two nickels, or a nickel and five pennies or ten pennies.

2. The customer must surrender the money. He cannot keep chips and money, unless he has change coming.
3. Each bag costs a dime or two nickels, etc. Nine cents, or eight cents, or any lesser amount is not enough if the item costs ten cents.

Other suggestions for a hallway corn and potato chip sale are:

1. Merchandise should be ordered through the office under the supervision of the secretary and the balancing of the money should be under her supervision or that of a teacher.
2. The sale can take place just at dismissal time, although it is well to give the smaller children a few minutes head start. The children should be required to line up.
3. At the beginning of the project, children who have quarters, half-dollars, or dollars should get change from the office. Later in the year, the children selling the chips may be allowed to make more complicated change, with another girl watching the transaction to check up on the math.
4. The change should be counted out into the palm of the customer just as it is done in stores that do not use automatic change-making cash registers.
5. The buyer should eat the contents of the bag after he leaves the school building and the empty bag must be held until the youngster finds a wastebasket.
6. Some teachers can handle the buying and selling of chips in their own classrooms so that the whole class participates in balancing the final account on the chalkboard.

An additional activity would be a study of the nutritive aspects of these two snack foods.

#### CORRELATION:

Math:

Making change, balance sheet.

Health:

Nutrition.



Language Arts:  
Role-playing.

School Bank:

Practice in computation for consumers can be lots of fun in a game setting; it becomes meaningful, however, when children find themselves in a situation where accuracy is imperative.

The school bank is an excellent activity not only for practicing computational skills, but for gaining an understanding of how to fill out deposit and withdrawal forms. The weekly growth of an account, even when the deposits are small, is a source of wonderment for small children and often provides a lesson in the benefits of relinquishing immediate gratification to meet some objective for the future.

The school bank as developed at Lincoln School is portable and the banking personnel are ambulatory. Sixth graders are scheduled to act as tellers for second and third-graders once a week. On the way to their clients, they stop in the office to pick up their cigar boxes of money (kept in the office safe), and an adequate supply of deposit and withdrawal forms. The children's passbooks are kept in their own rooms. The sixth-grade tellers are experienced, as they have usually had a trial-run bank in their homeroom.

The following pages describe in detail the procedures for setting up the banking program in the second and third grades.

## Procedures for Setting Up a Banking Program in the Second and Third Grades: \*

1. Find out what the children know about a bank and its various departments.
2. Discuss the meaning and purpose of a savings account.
3. Discuss the various reasons adults save money. Relate two reasons children might want to save money.
4. Explain that the school is setting up a banking program that will allow children to open savings accounts. Point out that one difference between our program and a regular bank is that we won't be giving interest.
5. Let the children define (clarify when necessary) the following vocabulary:

savings account	withdrawal slip
passbook	balance
deposit	interest
deposit slip	teller
withdraw	teller's cage

6. Explain that in the beginning they are to make deposits that end in five or multiples of five so that it will be easier for the tellers to add or subtract the deposits and withdrawals.
7. Use a transparency of a deposit slip and a withdrawal slip to show the children the proper columns in which to put the dollars and cents. Explain the importance of putting a zero in front of the five when they are depositing five cents.
8. Explain the various columns in the passbook, and point out that the second time they deposit money, and each time thereafter, that amount will be added to their balance. If they withdraw any amount, this will be subtracted from their balance, and, they cannot withdraw more than the amount of their balance. Have them check the passbook before they leave the teller's cage. If they withdraw money, they should also count it before they leave the teller's cage to be sure that they have the right amount.
9. Remind the children that the purpose of a savings account is to save money. However, they can withdraw money for an emergency or for something they have planned to buy.

\* Contributed by Miss Bea Revelos

## Procedures for Banking Day:

1. Set up desks in the room for the tellers and tape tellers' cages or signs of tagboard to the desks. Be sure the children in their seats have something to do while they wait - art project, a book to read, or some other work.
2. Pass out deposit slips, withdrawal slips, and passbooks to children participating.
3. Have each child fill out his deposit slip, and check to be sure that it is filled out correctly. Also, help him count his money to be sure that it corresponds with the deposit slip. If he has made deposits on a previous week, give him a sheet of scratch paper to add his deposit to his old balance. Check this to be sure that it is correct. Tellers might help with this.
4. When the tellers come in, have the children line up in small groups to conduct their banking business. Explain that in a bank, people always try to get in the shortest line. This will discourage the children from lining up at a popular teller's cage.
5. Each teller should have his own container for money (an empty margarine tub is ideal), and there should be scratch paper for him to add the deposit or subtract the withdrawal to or from the balance. This scratch paper should not be discarded. In case the teller's accounts don't balance, the scratch paper figures can be checked. There should be a larger container (a cigar box) for the total amount of money belonging to the whole class. This is kept in the office safe.
6. As each child comes to the window, the teller will enter the amount of deposit or withdrawal in the passbook. He will initial the deposit slip and the passbook, count the child's money to be sure that the amount is correct, and then put the money in his "cash box". The child should check his passbook before he leaves the window. The teacher can stand behind the tellers to check and give help where needed.
7. After all the deposits and withdrawals are made, each teller will go to the board with his deposit slips and add all of the deposits made. If there were any withdrawals, make sure that these are subtracted from the total deposited. Be sure the children use dollar signs and decimal points. These are not to be used on the deposit and withdrawal slips because the words dollars and cents are already there.
8. The tellers return to their cages and count their money to see if it balances with what they totaled on the board. While they are doing this, the teacher will check each teller's addition with the class.

9. When each teller balances correctly, have one teller add together all the totals. Follow the same procedure with the class while the tellers count all the money. If any teller does not balance, give help in finding the error. If the total balances, count the money yourself to be sure that it is correct. If it doesn't balance, give help finding the error. All deposit and withdrawal slips and scratch paper (initialed by each teller) will be fastened together with the total and the date on top.
10. After the tellers leave, collect the passbooks and recheck each passbook to be sure each balance is correct.

Note: Sample bank forms follow.

#### **CORRELATION:**

**Math:**

Computing, completing forms.

**Language Arts:**

Role-playing.

LINCOLN LOCAL BANK  
SAVINGS ACCOUNT

Withdrawal Slip

Name \_\_\_\_\_

Date \_\_\_\_\_ Room \_\_\_\_\_

Dollars

Cents


Total

Teller \_\_\_\_\_

LINCOLN LOCAL BANK  
SAVINGS ACCOUNT

Deposit Slip

Name \_\_\_\_\_

Date \_\_\_\_\_ Room \_\_\_\_\_

Dollars

Cents


Total

Teller \_\_\_\_\_

LINCOLN LOCAL BANK

Name \_\_\_\_\_ Acct. No. \_\_\_\_\_

	Date	Withdrawal	Deposit	Balance	Date	Withdrawal	Deposit	Balance
1.					1.			
2.					2.			
3.					3.			
4.					4.			
5.					5.			
6.					6.			
7.					7.			

### Family and Personal Budgeting:

During the kindergarten unit on the Family, children discuss how the family uses its money - necessities first and luxuries last. The question of what is done with the money that is left over develops into a pertinent discussion on values. Fifth-graders also discuss family finances during their eighteen-week course on the Art of Personal Living. A good reference for the area of budgeting is The Budgeting Game, obtainable from the Kiplinger Washington Editors, Inc., 1729 H Street, Northwest, Washington, D. C. 20006.

### CORRELATION:

Math:

Budgeting.

Social Studies:

The Family.

### Places to Buy:

Choose one item and compare its cost in a department store, a discount drug store, a pharmacy, a discount department store, and, if applicable, the school store. Note whether or not the discount stores truly discount. (See example that follows.)



## Walk the Dog and Over the Falls

A few weeks ago, the teacher noticed that almost everyone in the class had a yo-yo and that they were all the same brand - Duncan Imperial Yo-Yo. When she asked what a yo-yo cost, it turned out that the children had paid various prices for the yo-yos even though they were all the same.

### Duncan Yo-Yos - Imperial

Gold Circle	.69 plus tax
Gaylord's	.83
Spree	.83
Uncle Bill's	.84
Clarkin's	.94
Woolworth	1.05
Key Drug	1.05
Open Pantry	1.05
Lawson's	1.05
Leader Drug	1.05
Mary's	1.05
Super X	1.05
Grant's	1.05
Love Restaurant	.49 if you buy a Loveburger (hamburger)

Victor Kato - Grade 6

It would be interesting for the children to list all the places to buy that they can think of that are not retail stores, such as a pawnshop, auction, garage sale, rummage sale, estate sale, radio program Swap 'n Shop, classified ads, wholesale outlet store, Goodwill or Salvation Army store. Illustrations or dramatic presentations can be used to describe these places. Some children will have visited these places with their parents.

The advantages and disadvantages of each type of shopping should be made clear.

An interesting study of different ways of buying in underdeveloped countries can be found in Market Economy, six sound filmstrips published by BFA Educational Media, Santa Monica, California 90404. These would be especially useful in Grade 4 when the children study the growth of cities.

#### CORRELATION:

Math:  
Comparative shopping.

Social Studies:  
Economics.

Language Arts:  
Stories.

#### School Store:

A school store is the opposite side of the consumer coin, a selling rather than a buying situation. Nevertheless, it gives an understanding of the whole operation, thus clarifying some aspects of the consumer's role.

Children might set up and run a School Supply Store. They should


seek advice from the adult who runs the present store. Jobs can be assigned, such as, clerk, bookkeeper, stock person, order clerk, and housekeeper. Results should be presented to other classes in the form of public address announcements or articles in the school paper. The convenience feature of the school store should not be overlooked.

An additional activity might be to compare the prices charged at the school store with prices charged for the same items in retail stores.

Another store that the children might set up and run under supervision of an adult, is a paperback book store. Local jobbers supply paperback books on a consignment basis.

#### CORRELATION:

Math:

Computing 

Language Arts:

Giving reports, role-playing.

#### The Economics of Shoplifting:

Shoplifting is a serious economic problem in the United States. Shoplifting causes prices to go up for all consumers. Children could formulate questions, in a class discussion, to be used during an interview with a security agent from one or more local stores. The interview could be taped.

Some children could write an original story or skit showing how a child hurts himself by shoplifting, the presentation of which could be a takeoff point for further discussion.

Other children might like to write some slogans, e.g., "Don't steal it! Buy it!"

#### CORRELATION:

Math:

Cost of shoplifting.

Language Arts:

Writing, discussion.

Guidance

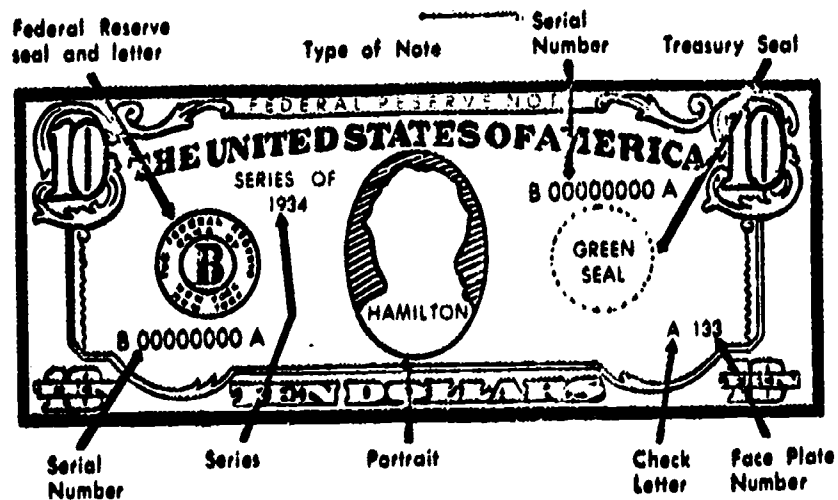
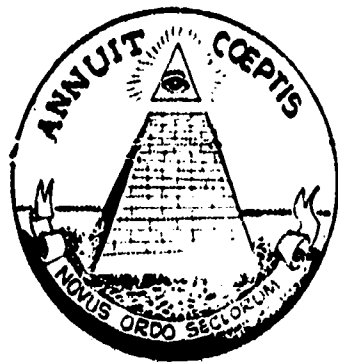
#### Money Minutiae:

This is a study of actual currency, its history and the significance of the drawing and printing on bills and coins. Children are fascinated by these minutiae, and gain a feeling for the historical significance of currency. Pupils can enlarge dollars and coins with the opaque projector and then explain the symbols to others or attach a chart to the enlarged currency. (See example that follows.)

Back of a dollar bill:

1. The circle on the left: The pyramid indicates the material strength of the United States. The eye directly above the pyramid represents the "Eye of God." It emphasizes that this eye watches the country's progress. The words "Annuit Coeptis" circling the top of the seal are another reminder of the religious faith of the founding fathers. These words mean "He has favored our undertakings." The three Latin words directly under the pyramid, "Novus Ordo Seclorum," meaning "a new order of the ages" signify that this republic introduced a new age in the life and freedom of the people of the world. The Roman numerals at the base of the pyramid stand for the year 1776.

2. The circle on the right: The eagle first became the national emblem in 1782 as a symbol of strength and victory. The shield on the eagle's breast signifies self-reliance, Congress, the unifying and binding force between the states, is shown by the bar across the top of the shield. In the right talon or claw of the eagle, there is an olive branch which has thirteen leaves. In the eagle's left talon is a bundle of thirteen arrows symbolic of the power of peace and war. Above the eagle's head is a ring of light in gold, surrounding thirteen silver stars on a blue field. The stars represent new states joining the others. (See pictures that follow.)



## CORRELATION:

Social Studies:  
History.

Language Arts:  
Writing, reading, research.

### Does TV Create Needs?:

Children might watch TV commercials and keep a log describing the product advertised and the method used to attract the attention of the viewer. In class, then, the children might list which products and services are necessities and which are luxuries and under what circumstances. These might be developed into illustrated charts. An important aspect of this activity would be a discussion of individual and family values. Transparencies dealing with making choices may be found in The Economics Learning Kit, by Amidon, Inc., which may be borrowed from the Audio-Visual Department.

## CORRELATION:

Language Arts:  
TV viewing, discussion.

### What Does Education Cost?

Children in a consumer education program quickly become cost conscious and ask questions about the cost of items around them. One group of Lincoln children became interested in the cost of their own education when their room was being painted and the painter was willing to discuss with them the cost of the paint, the cost of his labor, etc. At the end of the unit, the

children were well aware of the high cost of education.

In setting up a unit on the cost of their education, the children listed some of the information they needed and discussed how to obtain the information. Obviously, some data concerning salaries had to be obtained from the school principal, other data was obtained from the purchasing agent of the school system, and many prices were found in supply catalogs in the office. The big job, however, was making an inventory of the materials in the room.

The teacher, describing the project, wrote, "At the onset the children realized that making an inventory was an awesome job. Many told stories about their parents taking inventories at work, especially noting the amount of time it demanded. They then decided to sign up for committees for this task. They divided the room into categories: furniture, room construction materials, hard cover books, paperbacks, art supplies, room supplies, audio-visual equipment, games, skill-building kits, etc.

"Each committee was responsible for listing the materials in their inventories, for pricing them per unit, and for computing the total cost of all the units. The cost of labor and hardware was included with some items, such as our classroom door. One surprising sidelight was the quick awareness by the children of the labor cost. No longer was the price of a bulletin board or a blackboard considered alone. The students wanted to know, 'How much does it cost to be hung on the wall?'

"A crack in a cement block was noted. The children commented that the block might not have to be replaced, but that after the cement had been repaired, part of the wall or perhaps the entire wall and/or room would have



to be painted,

Some specific results of the project were:

1. Better care of room furniture
2. More economical use of paper
3. More respect for art supplies
4. Less damage to textbooks
5. Better care and return of skill-kit pamphlets
6. Quick repair of torn pages
7. Fewer incidents of books damaged in rain or chewed by pets
8. Awareness and comments of 'Hey, it's my tax money that's paying for that! Watch it!'

As the project progressed, the youngsters realized their responsibility for sharing what they learned with the rest of the school and before long little price tags were affixed to doors around the building, to pieces of cement block or ceiling tile, to audio-visual equipment, to the new hall drinking fountains, to new books in the library, and in the case of gym equipment, a long list of the cost of the various items.

The final surprise was the request at the end of the school year for an accounting of how much the P. T. A. spent on the popsicle treat they gave the children and how much they spent to rent the series of cartoons shown during the last day of school!

## CORRELATION:

### Math:

Computing costs.

### Language Arts:

Research, discussion, interviewing.

## Electricity:

The regular science unit on electricity might include the following consumer activities:

1. Cost of operating various appliances
2. Safety
3. Understanding labels and directions
4. Understanding the electric bill

Older children might enjoy visiting the Illuminating Company or the Municipal Light Plant to see how the electricity is created and how the billing is handled.

The same type of activities may be applied to a study of other city utilities, such as gas, telephone, and water.

## CORRELATION:

Science: (Grades three and five.)  
Electricity.

## Sending Things:

There are many occasions on which materials need to be mailed. Children should know what procedures are required for mailing packages.

Suggested activities: Have children select some of their favorite toys and find out how much it would cost to mail them to a friend in another state. How does the man at the post office figure this out?

Older children will be interested in the different kinds of mail and their rates, for instance, book rate, surface, air mail, registered mail, special delivery, etc. They might investigate Railway Express, moving vans, United Parcel Service, and other private delivery services.

As an enrichment activity, children could bring in their stamp collections to share with the class.

#### CORRELATION:

Math:

Computing.

Social Studies:

Community services.

#### Wise Users:

Children need to be reminded that using money wisely is important, but that other resources need to be used with care also. Children might survey the neighborhood, or their own homes, to analyze the kinds of items that are discarded. Then they can discover new uses for some of these items and set up an exhibit. Examples:

1. Art objects out of egg containers, scrap ribbon, plastic bottles, small cans
2. Bird feed out of stale bread and cake
3. Mulch out of grass clippings

4. Book bags, gym bags, suet bags for birds out of mesh onion and potato bags
5. Sorting trays, spoon holders, picnic dishes out of TV dinner trays
6. Mat, padding for packages, and casters for furniture from carpet scraps

#### CORRELATION:

Language Arts:  
Interviewing.

Art:  
Constructing.

#### Who Helps the Consumer?:

To acquaint pupils with the various organizations, both governmental and voluntary, that help protect and educate the consumer, a list can be compiled through using the telephone directory, the daily newspapers, and government publications as well as inquiring of someone who is knowledgeable in the field. The final list should include, among others:

Food and Drug Administration

Federal Trade Commission

Federal Communication Commission

Department of Agriculture

Department of Health

President's Commission on Consumer Affairs

Consumers Union

Consumers League

Better Business Bureau

Health Museum

Children might bring in advertisements that they feel are misleading and deceptive, decide what agency to write to about them and then send letters to these agencies. Many children will cite instances in which they and their families have been frustrated by an unhappy consumer experience. The experience can be analyzed by the class and suggestions made as to how to handle the problem.

#### CORRELATION:

Social Studies:

Community resources.

Language Arts:

Reading, writing, discussion.

#### Current Issues:

Teachers need to be aware of current issues in the field of consumerism and develop activities related to them. An example is unit pricing. While it is not in use in Ohio, several large food chains are experimenting with it in other parts of the country and it is possible that one day it will be universal. Another example is nutritional labeling. It is highly possible that before long the law will require food labeling to include the amount of protein, carbohydrates, and fat in each gram of food.

## CORRELATION:

Social Studies:  
Current events.

### Which Sticks Best?:

Sometimes a product that is not considered the best in quality is, nevertheless, good enough for a particular purpose. Children need to discover this. A number of activities can illustrate the concept. A comparative study of paste and glue is a good example. It is described in the following story by a youngster who worked out an experiment.

The first thing I did was measure some paste and some glue so that I had the same amount of each. I put the glue and the paste each in a paper cup. Then I got some prints of famous paintings (they were covers of the Instructor Magazine) and I cut sections of pictures to make collages. I made one collage using paste and one using glue.

Then I had to gather together some information to explain what I did. I made a big chart and showed the cost of one ounce of paste and one ounce of glue, and the time it took for me to do each collage. I decided I liked paste better because it is much cheaper, it's easier to use, and it sticks just as well for the magazine covers as glue does. It was good enough for my purpose. The glue took a lot longer and was harder to use. I used more paste than glue, but the paste was still cheaper.

Dawn Woodruff

#### CORRELATION:

Science:  
    Experimenting.

Language Arts:  
    Writing.

Art:  
    Collages.



### Paper Towel Test:

As the most desirable paper towel is the one that is the most absorbent, any tests devised to test the speed of absorbency of various towels would help the buyer decide which towels to buy.

Using a stopwatch, note how long it takes for a measured amount of water to be absorbed completely by sheets of towels, trying several different brands.

The results should show which towel absorbed water faster. Other factors like which absorbed more water and which was softer, etc., can be measured by other tests that the children might design. Some children measured the breaking point of paper towels by dropping weights on them.

Children may also be able to design simple tests for other products such as food wrap, floor wax, paint, etc.

### CORRELATION:

Math:

Computing.

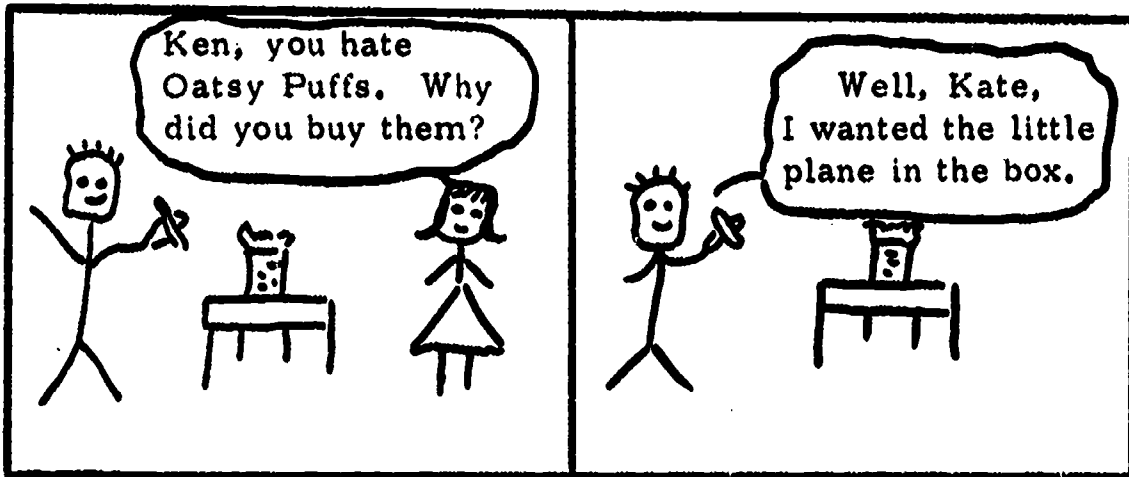
Science:

Experimenting and charting.

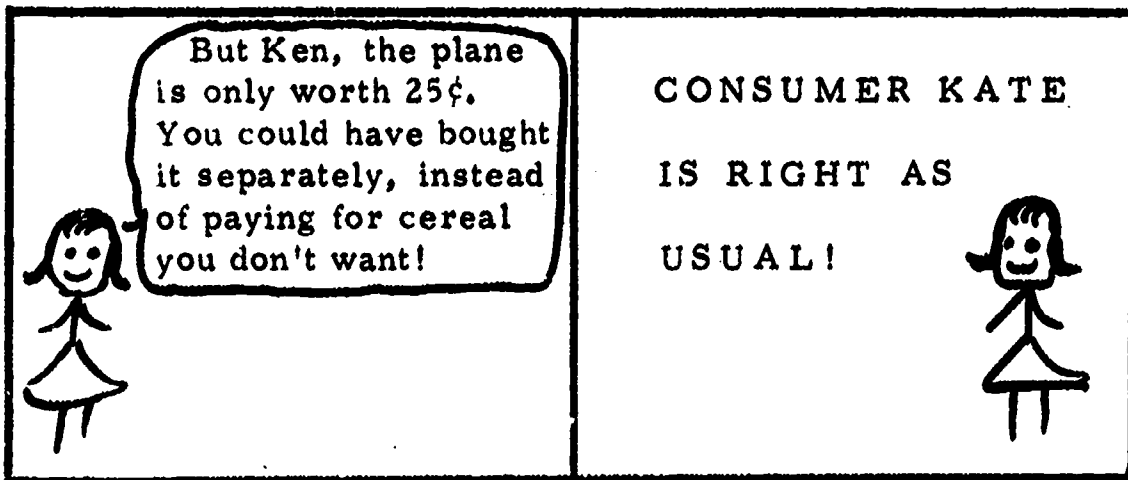
### Box Tops:

Premium offers on cereal boxes can be evaluated by children to determine whether the premium is worthwhile; it may be that the same item can be bought for very little at a regular store. (See the Nader News cartoon that follows.)

CONSUMER KATE



By Dawn Woodruff and Bobby Clines



As a consumer, the child needs to collect the facts before making a decision. The following procedure is suggested as one way to work out this project:

1. Display box tops and discuss the description of the product offered as a premium. List carefully the impressions the children gather as to size of item, moving parts, function, color, finish, durability, etc.
2. Send for item and then compare item with the expectations as listed above.
3. Buy the same or similar item in a store and compare costs, including cost of cereal and postage.

A good reference on the topic of coupons, premiums, and trading stamps is Great American Shopping Cart by Ada and Frank Graham, Jr., Simon and Schuster, page 77.

#### CORRELATION:

Math:

Computing.

Health:

Nutrition.

Language Arts:

Reading, writing, discussion.

Art:

Making displays.

#### Sod or Seed?:

Foods are not the only convenience items available to the consumer. The choice of sod or grass seed faces many a homeowner. Youngsters can analyze the comparative costs and the convenience features in sod or seed by

planting sod in one box and grass seed in another and then watching how they grow.

**CORRELATION:**

**Science:**

Experimenting and charting.

**Mother's Day:**

How much is Mother worth in terms of dollars and cents? Children can find out by:

1. Making a list of chores Mother does at home
2. Finding out how much it would cost per hour to hire the same chores done
3. Asking Mother how much time per month she spends on each chore (a dittoed sheet for Mother to fill out would be helpful)
4. Computing Mother's financial worth

**CORRELATION:**

**Math:**

Computing.

**Social Studies:**

The family.

**Language Arts:**

Writing, discussion.

### Solving the Sales Slips:

Because children (and many adults) do not understand the symbols on cash register receipts, statements, sales slips, credit cards, utility bills, etc., a useful activity would be to enlarge samples of these (using the opaque projector) and then to study them carefully. It might be necessary to consult experts in the community for an explanation of the symbols.

A variation of this activity might be the study of the secret code on perishable items, with an attempt to break the codes. It should be noted that the secret codes may be outlawed by the government and children can be watching for news of this development.

Some teachers studying early America manage to obtain samples of receipt forms used many years ago.

#### CORRELATION:

Math:  
Understanding forms, computing.

Health:  
Nutrition.

Social Studies:  
Early forms.

## References for Teachers and Children