

CHAPTER 14.

Lobbying

Ever want something VERY BADLY? . . .but when you asked, the answer was "No." So, in order to get it, you had to convince somebody?

What was it that you begged, screamed or nagged for?

You were trying to INFLUENCE someone for your OWN BENEFIT.

There is an important group of people who try to influence law-makers for the BENEFIT of those they work for. They are called LOBBYISTS. They try to INFLUENCE law-makers to PASS or DEFEAT laws. These lobbyists represent "special-interest" groups.

PLAY THE LOBBYIST'S GAME

You are in school. A certain group of students and teachers are considering ways in which to improve the school lunch.

A bunch of the kids want to have ice cream offered on the menu EVERY DAY. They ask you to join their LOBBY. Will you?_____ If you agree that ice cream should be served every day, you might decide to help, if you don't care, you might tell them to forget it.

Think up arguments and ways to INFLUENCE other students and teachers FOR or AGAINST serving ice cream every day, depending on HOW YOU FEEL.

FOR	AGAINST

Chances are you were not paid any money to be a Lobbyist in this cause. Certain people earn their living by Lobbying FOR or AGAINST laws that would hurt or help the people they work for.

There really is an ICE CREAM LOBBY in Washington, D.C. This lobby works FOR laws that would help the DAIRY INDUSTRY — makers of ice cream, cheeses, butter or other milk products.

Why are they in Washington? Because Congressmen and Senators make the federal laws there. In order to try to influence these law-makers, a lobbyist must be able to conveniently see them. Have you ever dreamed about great power? _____

Our law-makers have great power. But, there is always a large "question-cloud" over their heads: What is good for the ice-cream makers MAY NOT BE GOOD for all, especially boys and girls from poor families who buy the ice cream. What might happen if a special law raised the price of ice cream? _____

IS A LOBBY USEFUL?

Properly used, lobbying can be useful. The students in your school who want ice cream served may have learned much about ice cream. INFORMATION about the USE of ice cream can often properly be given by EATERS of ice cream. Lobbyists often have much INFORMATION about their special interest. Law-makers need information in order to make up their minds.

Unfortunately, however, sometimes lobbyists do more than offer information. A few have even been found trying to "buy" a law-maker's support by giving him money or favors. This is bribery, which is against the law. Ask your teacher to talk this over with you.



INSURANCE

And down into the water, went the Captain and the crew,

And down into the water, went the cargo, too!

But dry those tears, and dry those pretty eyes,

For the money from Insurance will brighten up the skies.





CHAPTER 15.

Insurance

Ever dream about being a PIRATE?

Just think, sailing on your own ship and TAKING what you want from other ships! If you were a pirate, what would you take?

We are only pretending about an uncommon happening, but pirates were a common thing in the days when our country was young.

Storekeepers (merchants) waited for goods from far away to be brought by the ships. However, sometimes goods did not arrive because of pirates.

Have you ever lost something valuable? _____ How does it feel? _____

The merchants felt about the same way. They decided on a plan. Each merchant would pay an amount of money to ONE COMPANY to take the ENTIRE RISK for ALL OF THEM!

The COMPANY, paid to take the chance or risk, was then able to "assure" each merchant that he would not lose no matter what happens.

ASSURING THE MERCHANTS' GOODS – "Insurance"

If one or two ships were "pirated", the "risk-company" would give money to those merchants, but have some money left over. It was not likely that ALL the ships would be pirated at the same time. Each merchant paid the risk-company each time

he set sail, even when his ship was not pirated! He could then not worry because he was "protected." But it did cost him money.

WOULD YOU INSURE THE SAFETY OF YOUR "VALUABLE"?

Do you own something valuable? A bicycle perhaps? Sometimes bicycles are lost or stolen. Would you pay 25¢ a month to insure your bike in case your bike gets lost or is stolen? Pick a friend to see if he would. Remember that if nothing happens to your bike, you still have to pay the money. But, if your bike should be lost or stolen, the "insurance company" would give you money to buy a new bike.

The ship-merchant was happy because if his ship came in, he could sell the goods. If the ship was pirated, the "risk-company" (insurance company) would give him money, which was almost as good as getting the goods.

WHAT CAN BE INSURED?

Almost anything of value can be insured! Jewelry, cars, buses, even a person's life can be covered by insurance. A movie actress might insure her nose because she cannot work unless she keeps her beauty. A baseball pitcher might insure his arm, because that part of him is so valuable.

PLAY THE "VALUABLE PART" INSURANCE GAME

You are an insurance expert. What valuable part would you advise the following to insure? Write it on the lines to the left.



Part to be Insured

1. football kicker
2. a piano player
3. a bee hired as a watchman
4. a circus seal
5. a wine taster
6. a hungry shark
7. a musical composer

Answers to Insurance Game

1. toe-foot-leg
2. hands or fingers
3. stinger
4. nose or flippers
5. tongue
6. teeth
7. ears

"DOLLY DISASTER" is crying! Unlike most people, she is not happy unless she IS crying! Here is one of Dolly's giant tear-drops:



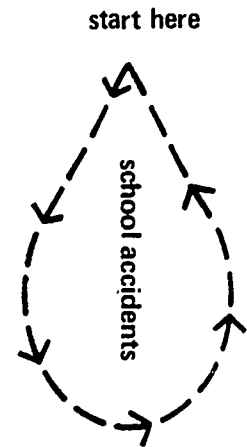
Keep Dolly happy by making her more tears! Follow the line-arrows around each disaster below. Each is placed on its side. When you are finished, you will have a giant tear-drop around each disaster.

broken glass

fires

lost traveler's money

hospital sicknesses



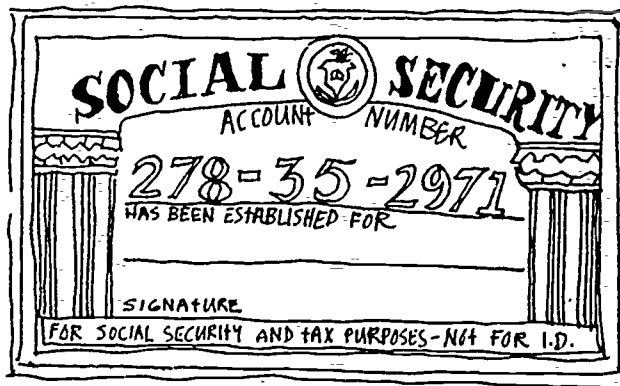
Don't tell Dolly, but all these disasters can be made less painful by insuring against them! This would make Dolly very unhappy.



Most often people buy insurance because they want to: voluntarily. Sometimes it is not voluntary. For example, most of the states in the United States require auto owners to carry auto insurance.

Our country has a giant insurance plan that most workers must join. The money to support the plan is taken out of wages -- a payroll tax. It is a plan to help people not worry when they are too old or unable to actively earn money. It is called SOCIAL SECURITY: "social" means "people" / security means "no worrying", so -- people not worrying about money.

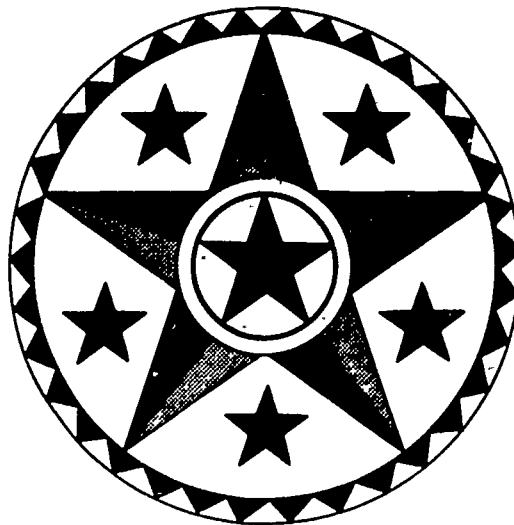
When you go to work you will get a social security card and automatically join this plan. This is what one looks like:



Ask your parent or other adult to find out with you which social security benefits they will be able to get at retirement age and which benefits work for you at all times, no matter what age.

Remember most people are NOT like Dolly Disaster and would rather have certain parts of their life predictable and steady!

**Protection
isn't just
a matter
of luck!**



**Famous Pennsylvania Dutch "Lucky Star"
Hex Sign to discourage evil spirits
and bring good luck.**

- *How to Buy Booklets*, in English or Spanish, can be ordered from Consumer Product Information, Washington, DC 20407. Sample titles: *Como Comprar Hortilizas Frescas* (How to Buy Fresh Vegetables), 20 cents; *Como Comprar Habas, Guisantes, y Lentejas* (Dry Beans, Peas, and Lentils), 25 cents; *Como Comprar Fruta Fresca* (Fresh Fruit), 20 cents; *Como Comprar Carne para Conservar en el Refrigerador* (Meat for Your Freezer), 20 cents; and *Como Comprar Bistecs* (Beef Steaks), 15 cents. Write for names of others.
- *Guide for the Responsible Consumer*. Right-to-the-point information to help consumers protect themselves by knowing what to expect, or where to report the unexpected. The 12-page guide is \$.35 for a single copy. Inquire about prices for multiple orders. *All must be prepaid*. Address requests to AAUW Sales Office, 2401 Virginia Ave., NW, Washington DC 20037.
- *Office of Consumer Affairs*. Established by executive order of President Nixon in February 1971, with Mrs. Virginia H. Knauer as director. Source of pamphlets that warn consumers against fraudulent practices and tells them what the government is doing to protect buyers of many types of products. Write: Office of Consumer Affairs, Rm. 6013, New Executive Office Bldg., 77 and 10 Sts., NW, Washington, DC 20506.
- *ACT (Action for Children's Television)*, 46 Austin St., Newtonville, MA 02160, believes that children's TV programs should be free of commercialism. Do you as a teacher, parent, and/or community leader? Write ACT for information and membership blanks if you wish to become involved.
- *Penney's Educational Materials*. Ask the manager of your local or nearest Penney store about the ways to obtain teaching materials, or to arrange for a class trip to the store. In communities not served by Penney's, teachers can write the New York office for lists, and order blanks for teaching materials. Address: Manager of Educational and Consumer Relations, J. C. Penney Company, Inc., 1301 Avenue of the Americas, New York, NY 10019.
- *Consumers Union*, 256 Washington St., Mount Vernon, NY 10550. Write Educational Services Division for lists of materials already in print, or that will be available soon for starting consumer education at the elementary level or for preparing teachers to be more qualified to promote such programs.
- *Overhead Projection Visuals*. Ask for the group on consumer education listed under "Home Economics." Within the comprehension of the older child. For information, write Minnesota Mining and Manufacturing Company (3M), 15 Henderson Dr., West Caldwell, NJ 07006.
- *VALUES/Advertising*, a "creative teaching unit" introduces basic concepts in advertising as they relate to consumers and the decisions they must make. Alerts students to the types of appeal built into advertisements. Order from Scholastic Magazines and Book Services, 50 W. 44 St., New York NY 10036.
- *Push*, a color film by Wombat Productions, Inc., 77 Tarrytown Rd., White Plains, NY 10607, is intended for elementary, junior-high, and senior-high students. A film without narration, it presents a bold look at the other side of our national commitment to produce more consumer items. Students are asked to consider the effects on values and goals.
- *Summer Workshops and Fellowships in Economic Education*. If you need help to improve the content and direction of your consumer education program, think seriously about participating in the Summer Fellowship Program sponsored by the Joint Council on Economic Education, 1212 Avenue of the Americas, New York 10036. For the '73 session, send an early inquiry to Dr. George Fersh, Director of the Joint Council.
- *Economics Pick-Board* - A unique gaming device for exploring what is "social" about Social Studies: how economics fits in. Small or large group potential. Perfect for individualizing. Write: "ECONOMICS" 2221 Mtn. Oak Dr., Hollywood, Calif. 90028. \$3.00 postpaid.

**AMERICANS NEED
ECONOMIC EDUCATION
AS NEVER BEFORE!**

This is a publication of the California Council for Economic Education, a non-profit, non-partisan organization. The Council's objective is to improve economic literacy on the part of our future citizens by improving the quantity and quality of economics taught in our schools. Economic literacy is a must for informed voting, realistic job seeking and rational consuming by our future citizens.

The California Council for Economic Education conducts its economic literacy programs through Centers (and Pre-Centers) for Economic Education at:

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Fresno
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Los Angeles
Sacramento
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University of California, Los Angeles (UCLA)

For more information about economic education in California write:

**Ernest Elliott, Executive Secretary (11-29)
California Council for Economic Education
c/o Security Pacific National Bank
P.O. Box 2097 Terminal Annex
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