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ABSTRACT

The consumer education guide for industrial arts teachers was developed by a group of experienced teachers using the Consumer Education Curriculum Guide for Ohio, Grades K-12 as a reference. The guide is organized in six sections, each dealing with one of the following basic concepts: (1) the economic system, (2) income procurement, (3) consumer behavior determinants, (4) consumer alternatives, (5) roles, rights, and responsibilities, and (6) community resources. Each section begins with a graphic representation of the basic concept covered, an overall objective for the section, and a statement of the rationale for teaching that section. Several objectives are included for each section. For each objective within a section, a table is presented which lists concepts and a clarification of the individual concepts as they can be applied to industrial arts. Following the table, generalizations related to the objective and suggested learning activities are listed. The guide contains a six-page teaching resource list of books, periodicals, pamphlets and booklets, audio-visual aids, film companies and sources, and agencies and organizations. Names of the members of Ohio's State Advisory Committee on Consumer Economic Education and of the Industrial Arts Consumer Education Committee, developers of the guide, are also included. (Author/MS)

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INDUSTRIAL ARTS RESOURCE
SUPPLEMENT
TO
CONSUMER EDUCATION
CURRICULUM GUIDE FOR OHIO

1971 Vocational Education Division
State Department of Education
Columbus, Ohio

INDUSTRIAL ARTS RESOURCE SUPPLEMENT

TO THE CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO

OHIO STATE BOARD OF EDUCATION



1971

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FOREWORD

During June of 1971 the Ohio Department of Education sponsored and coordinated a Curriculum Workshop for the purpose of developing specialized supplements to the *Consumer Education Curriculum Guide for Ohio, Grades K-12*. More than eighty teachers and teacher educators, representing nine different subject areas, attended. Each of them contributed significantly to the new guidelines.

Special acknowledgments are due Mrs. Sonia Cole, Assistant Director, Vocational Education, Home Economics Section, who has provided continual leadership in Consumer Education; Dr. Robert Goble, Professor of Education, Miami University, who served as Project Director in developing these supplements; Mrs. Margaret Driver and Miss Barbara Reed, Supervisors in Vocational Home Economics; Mr. Dennis Lupper, Consumer Economic Education Supervisor, Vocational Education Division; and Dr. Robert Myers, Associate Dean, School of Business Administration, Miami University.

In addition, special appreciation is extended to the following persons for their contributions:

Mr. Sam Blaskey, Office of Consumer Affairs, Executive Office of the President, Washington, D.C.

Mr. Paul Coleman, Executive Council, Department of Welfare, State of Ohio

Mr. Roger Downing, Executive Vice President, Ohio Consumer Loan Association

Mr. Solomon Harge, Director, Consumer Protection, Cleveland, Ohio

Mr. Byron Hollinger, Director of School Relations, Ohio Council on Economic Education

Mr. Robert R. Kibrick of Olcott Forward Co.

Dr. Harlan Miller, Executive Secretary, Council on Family Finance Education and Educational Director, Institute of Life Insurance

Mr. Robert R. O'Reilly, Director of Changing Times Education Service

Mr. H. Lester Rupp, Gfolier Education Corporation

Others, too numerous to mention, have had a positive influence on the workshop and the resulting supplements. Their dedication and assistance are genuinely appreciated.

Martin W. Essex
Superintendent of Public Instruction

Ohio's
Advisory Committee on
Consumer Economic Education

The Superintendent of Public Instruction, Martin Essex, appointed the Consumer Education Advisory Committee to the Ohio Department of Education for the purpose of assisting and advising in the development and enrichment of consumer education programs in the schools of Ohio. Membership on the committee is representative of government, education, business and industry. The committee, coordinated by Mr. C. William Phillips, has provided suggestions in the development of several projects in consumer education.

Appreciation is extended to these members for their advice and counsel which has aided in the development of consumer education resource materials. The names of the committee are listed on the following page.

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INTRODUCTION

A growing number of states have begun to require consumer education as an integral part of public education. The magnitude of products and services on the American market makes it difficult, if not impossible, for consumer citizens even to be aware of, much less acquainted with, all such products. The need for information about available goods and services, therefore, has never been greater. The satisfaction of this need will make possible intelligent decisions on the effective selection and use of goods and services to help improve one's economic worth and personal style of living, and will enhance the overall economic and social functioning of our citizens and nation.

The idea of a consumer education program for Ohio students was made a reality with the development of a series of teachers' guides for the various academic disciplines and service areas. Experienced teachers and teacher educators from various Ohio educational institutions participated in a two-day orientation conference earlier this year and devoted two weeks in June to develop the instructional guides.

Consumer Education and Industrial Arts

The teaching of consumer information is not an entirely new activity for Industrial Arts teachers. The development of consumer knowledge and skills relative to the selection and proper use of industrial tools, materials, and processes has been taught for decades. For example, woodworking students not only learn how to use hand tools and power machines to make tables and desks, but they also learn to critically evaluate furniture construction by determining what materials (veneer, solid lumber, or plastic laminate) should be used and which methods of joining (butt, dowel, or dovetail) should be used in the design and manufacture of the various components of a dresser. Students in electrical laboratories design and mass-produce lamps and electronic relays, but they also learn how to critically select, use, and service electrical products, e.g., lamps, electrical fixtures and hardware, and stereophonic recorders.

It is quite apparent that our economic conditions have changed drastically during the past several years. Automation and technology have generated industrial processes, products, and jobs that would strain the imagination of the science fiction writer of the World War II era. The techniques, practices, and tools used to service vacuum tube radio receivers, for example, are no longer appropriate for the new solid state radio, television, and stereophonic cassette recorders being marketed. New modes of transportation, communication, construction, manufacturing, and graphic reproduction have generated new products and services that require new skills and knowledge to use them efficiently and effectively.

Teaching Consumer Education

The Industrial Arts teacher has the unique advantage among secondary school educators of being able to develop and conduct laboratory "hands-on" experiences that can provide children with skills and information about *selecting, using, maintaining, and servicing* industrial products.

There are several methods and techniques available to the Industrial Arts teacher regarding the manner in which he could teach consumer education concepts as part of his instructional program. He could develop a unit for a specific period of time, say two weeks, to be devoted specifically for informing students about consumer education concepts dealing with the selection, purchase, use, maintenance, and servicing of consumer goods. Another teaching approach would be the inclusion of consumer education experiences as an integral part of the regular Industrial Arts curriculum. For example, assume that a lesson dealing with the use of the saber saw was just taught. Using this as a starting point, the students could study what they would consider if they were going to purchase a saber saw for their personal use. The Industrial Arts teacher could then have the class discuss the various brands and models which would be the best for one's specific use, and where one could purchase the product and obtain the best price and service. A third method might be called the "teachable moment" approach. A student is planning to buy a new stereo and he asks the teacher for his recommendation. What information can the Industrial Arts teacher provide the student to help him make a more intelligent and rational decision regarding product selection and service?

Developing a Teacher's Guide

A group of experienced Industrial Arts teachers used the "Consumer Education Curriculum Guide for Ohio, Grades K-12" as a reference to develop a consumer education guide for Industrial Arts teachers. It includes a listing of the six major objectives of consumer education in Ohio and a listing of the concepts identified under each ob-

jective. An expansion of the concepts was prepared to provide a clarification of the individual concepts as they can be applied, to Industrial Arts. Some suggested activities were also generated to illustrate a few sample ways in which Industrial Arts teachers could teach the consumer education concepts. It is recognized that this publication was developed merely as a guide, and teachers are encouraged to adapt and modify activities to meet local needs and interests. Additional resource materials are provided in the last section of the Guide to assist with this task.

Acknowledgments

The membership of the Industrial Arts Consumer Education Committee consisted of the following persons:

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The committee is grateful for the professional assistance provided by Mr. Robert B. Gates, Industrial Arts Supervisor, Ohio Department of Education, and the many other educational practitioners, too numerous to identify, present at the Consumer Education workshop, who interacted freely with this committee. The committee also appreciates the professional assistance provided by Mrs. James J. Buffer for compiling the related resources in this guide, and the Industrial Technology Education staff at Ohio State University for typing and reviewing the final manuscript.

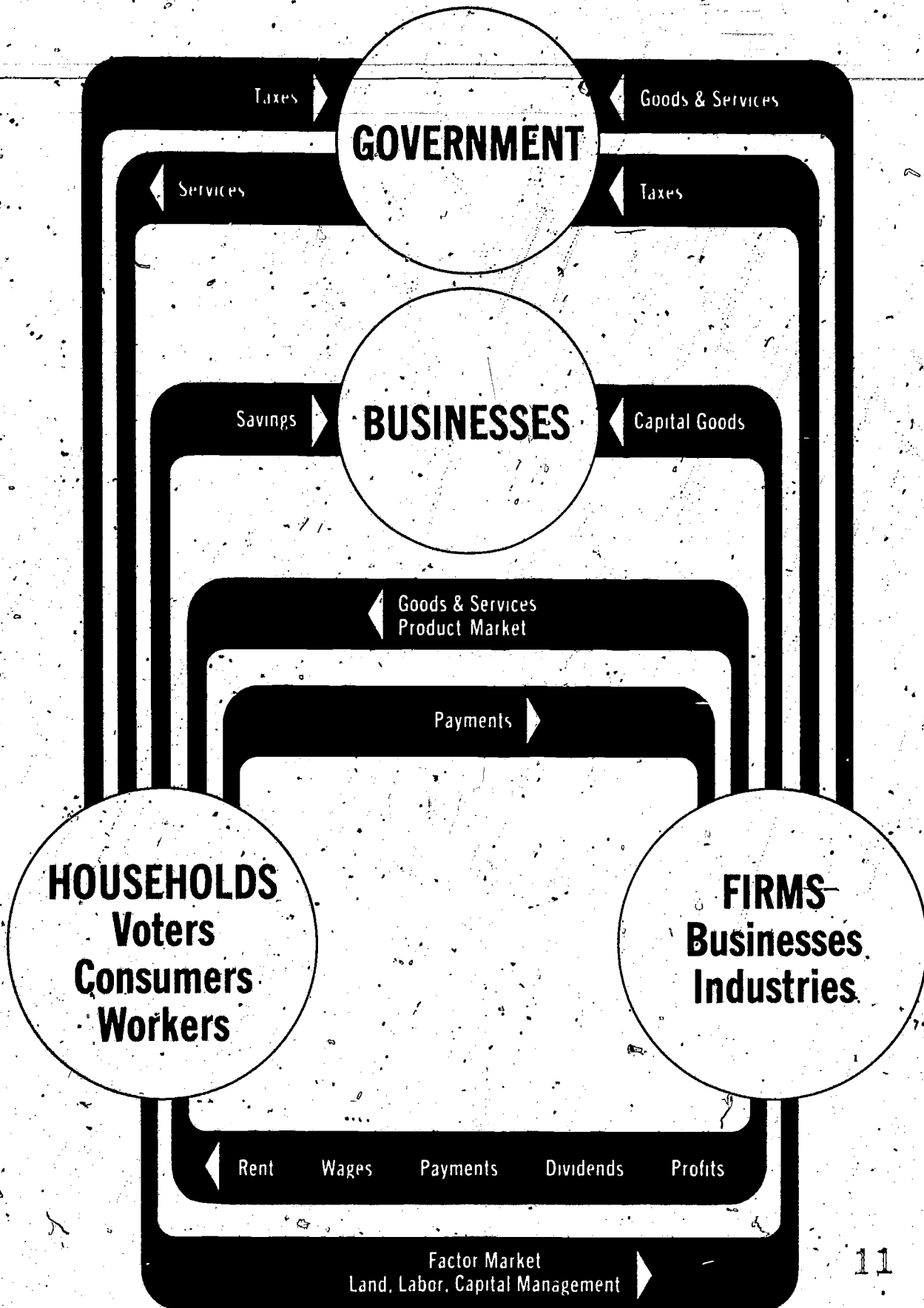
Although this consumer guide may be considered a developmental edition, it does contain information which the committee hopes will be of some professional assistance to Industrial Arts teachers and to their secondary school students. We are interested in your reactions to the Guide and solicit your ideas and recommendations for improvement.

James J. Buffer
Editor and Coordinator,
Consumer Education Committee

TABLE OF CONTENTS

FOREWORD	i
STATE ADVISORY COMMITTEE ON CONSUMER EDUCATION	iii
INTRODUCTION	vii
Consumer Education and Industrial Arts	vii
Teaching Consumer Education	vii
Developing a Teacher's Guide	vii
Acknowledgments	viii
CONSUMER EDUCATION UNITS FOR INDUSTRIAL ARTS	
Economic System	1
Characteristics of the Economic System	5
Circular Flow of Goods, Services, and Money	7
Role of Government in Regulating and Coordinating Economic Activity	9
Effects of Labor and Management on the Economy	13
Fluctuations in the Economy	17
Markets: Price and Wage Determination	21
Income Procurement	23
Human, Financial, and Community Resources	27
Selecting an Occupation	31
Educational Opportunities	37
Effects of Income Procurement	41
Consumer Behavior Determinants	43
Understanding Consumer Behavior	47
Consumer Values and Goals	49
Human, Material, and Economic Resources	51
Consumer Alternatives	55
Decision Making	59
Flexible Use of Money	63
Furniture and Appliances	67
Housing	69
Transportation	71
Roles, Rights, and Responsibilities	75
Roles, Rights, and Responsibilities of Consumers	81
Identifying with Producers	83
Differentiating Between Individual Roles	85
Comparing Goods and Services	87
Communicating Consumer Complaints	89
Identifying Safety Factors	91
Consumer Information	93
Consumer Assistance	95
Community Resources	97
Identifying Community Resources	101
Protective Agencies	107
RESOURCE TEACHING MATERIALS AND AGENCIES	
Books	110
Periodicals	111
Pamphlets and Booklets	113
Audio Visual Aids—Films, Filmstrips, Slides	114
Film Companies and Sources	115
Agencies and Organizations	115

ECONOMIC SYSTEM



ECONOMIC SYSTEM

OVERALL OBJECTIVE: The student identifies the basic components and operations of the economic system so that he can understand his roles in the system as consumer, producer, and citizen.

RATIONALE

The purpose of this section is to provide information about our economic system for teachers who are including consumer education as part of their Industrial Arts courses at the junior and senior high school levels. In order to establish an adequate background, the information in this section provides an overview of the basic concepts which are relevant to the operation of the economic system, and provides examples of appropriate industrial arts activities which illustrate these concepts. As a result of participation in these activities, the student should be able to identify the basic components and operations of the economic system and describe the interrelated roles of the individual as a producer and consumer of industrial goods and services and as a citizen in a technological society.

CHARACTERISTICS AND GOALS

AMERICAN ECONOMIC SYSTEM

provides for

WANTS AND NEEDS

through

PRIVATE OWNERSHIP
by Proprietors
Partnerships
Corporations

who engage in

FREE COMPETITIVE ENTERPRISE
operating on the Profit
Motive, with Freedom to
Produce, Distribute,
Consume, and Exchange;
with minimum government
regulation

for a

FREE MARKET SYSTEM
which brings together
the Buyer and Seller
for the Exchange of
Goods and Services

with

GOALS of
Economic Growth
Full Employment
Stable Prices
Equitable Distribution of Income
Freedom and Justice

CHARACTERISTICS OF THE ECONOMIC SYSTEM

OBJECTIVE: The student will be able to identify and define the characteristics and goals inherent in the economic system.

CONCEPTS

CLARIFICATION OF CONCEPTS

Characteristics and Goals

The basic characteristics of the American economic system are private ownership, free competitive enterprise, and a free market system. The basic goal of the economic system is the satisfaction of wants and needs by providing goods and services. Other sub-goals are economic growth, full employment of resources, stable prices, equitable distribution of income, and freedom and justice.

Private Ownership

Free Competitive Enterprise

Private ownership takes three basic forms in the American economic system: individual ownership or proprietorship, partnership, and corporate ownership.

Free Market System

The free competitive enterprise system operates with a profit motive. It is free in the sense that there is freedom of choice in the production, distribution, consumption, and exchange of goods. Costs are governed by supply and demand, and are kept low by competition.

Profit Motive

Growth

Full Employment

The free market system provides an arrangement of organization of manpower, raw materials, factories, farms, and investments in order to satisfy human wants and needs. In the market, the buyer and the seller are brought together for the purpose of exchanging goods and services. The market determines: (1) what goods and services will be produced by the economy, (2) how goods and services will be produced, and (3) how goods and services will be divided.

It is apparent that a definite relationship exists between the consumer's desire for products, the growth of industry and production, and the employment of people. Increased employment provides more economic resources for the purchase of goods and services. The demand for material goods provides the need for increased production, employment of personnel, and utilization of industrial materials.

GENERALIZATIONS:

- Freedom to enter or exit competitive enterprise, to make profits, to choose and/or change employment, and to make choices in consuming goods and services provide rights with accompanying responsibilities in a democratic society and market-oriented economic system.
- Goals for our economy established by Congress include growth, nearly full employment of resources, stable prices, equitable distribution of income, freedom and justice, and provide guidelines for individual, business, and government economic decisions.

SUGGESTED LEARNING ACTIVITIES

Private ownership—List the advantages and disadvantages of each type of private ownership. Make a listing of industrial concerns in the community which are representative of each type of private ownership.

Free Competitive Enterprise—Select an industrial product such as a tool or machine used in the industrial arts laboratory. Look in nearby stores or in catalogs to find how many different companies make the same product. Compare the quality and price of the product produced by each company.

Free Market System—Have a management representative from a local industry discuss how consumer demands are determined. Select two or three examples of products which could be mass-produced in the industrial arts laboratory. Develop and administer a market survey form for each of the products.

Make a list of kinds of automobiles manufactured in the last twenty years. Note makes which are no longer being produced. Discuss possible reasons why certain automobiles are no longer made.

Create a simulated industrial corporation (similar to a Junior Achievement project) and design, develop, manufacture, and sell a product.

CIRCULAR FLOW OF GOODS, SERVICES, AND MONEY

OBJECTIVE: The student recognizes the circular nature of the economy and can interpret a model which represents the circular flow of goods, services, and money.

CONCEPTS

CLARIFICATION OF CONCEPTS

Interdependence of Economic Units

Economic units could include individuals, businesses, industries, or governmental units.

Consumers

Various economic units produce and consume economic goods and services. An economic unit may serve as a producer in one instance and as a consumer in another.

Producers

All units must both consume *and* produce in order to exist.

Money and Financial Institutions

Money serves as a medium of exchange for goods and services. A producer exchanges his goods or services for money which can be used to purchase goods and services from other producers. Money not used for the consumption of goods and services can be loaned to others to enable them to build capital and increase production, or it can be used to pay profits to workers or investors.

GNP

Examples of financial institutions which operate in our economy are banks, savings and loan associations, credit unions, and stock markets. The amount of money which these institutions take in is related to the amount of money individuals and other economic institutions have after consuming basic needs. The amount of money which financial institutions provide individuals and industries will determine to some extent the production and profit of industries and individuals. When money is plentiful, individuals and industries can borrow to expand the size of their operation and increase production. Financial institutions thus have a catalytic effect on the economy.

The Gross National Product is a measure of the total output of goods and services produced by a nation in a period of one year. The GNP is used by economists as a measure of the performance and growth of the economy.

GENERALIZATIONS:

- Our economy functions in a circular flow of goods, services, and money which results from economic decisions made by individuals, businesses, and government.
- In the American economy, people and economic units are dependent upon each other; therefore, expenditure by one economic unit serves as income to another.
- Money is the social invention that acts as the major medium of exchange and serves through financial institutions as the catalyst of economic activity.

SUGGESTED LEARNING ACTIVITIES

Interdependence of Economic Units—List examples of individuals, industries, and governmental agencies and show how each economic unit is both a producer and a consumer of industrial goods and services. Suggested examples are an individual who works as a welder in an automobile manufacturing plant, or a carpenter who works for a home building construction company.

Money and Financial Institutions—Show how a worker (e.g., welder or carpenter suggested above) might manage his paycheck for goods, services, and savings. Show how the income received by the automobile manufacturer, or construction company might be disbursed—investments and expenses.

Financial Institutions—Sell stock in a hypothetical or actual company. Show how money is loaned to provide capital to begin or expand the operation of a company. Also, show how invested money earns interest to repay stockholders (investors).

GNP—Find the GNP for the current year. Discuss the way the GNP is computed.

Discuss whether banks or savings and loan associations are really necessary for the economic welfare of citizens.

ROLE OF GOVERNMENT IN REGULATING AND COORDINATING ECONOMIC ACTIVITY

OBJECTIVE: The student identifies the roles of government in the economy and is knowledgeable about his rights and responsibilities as a citizen to promote appropriate legislation and services to benefit the whole economy.

CONCEPTS

CLARIFICATION OF CONCEPTS

Role of Government

As an employer

As a consumer

As a regulator and coordinator of economic activity

As a determiner of fiscal and monetary policy

Legislator

Tax money, collected by various governmental agencies, is used in a variety of ways to supply some goods and services. Governmental agencies often serve as employers and consumers in order to meet the needs of the citizens in such areas as education, research, military operations, and transportation. In each case where the government serves as an employer and/or consumer, it stimulates the production and consumption of goods and services by increasing employment and income.

Governmental regulation is sometimes needed to protect the rights of citizens and to assure that the self-interests of the individuals, industry or business do not become harmful to the rest of society. Examples of such regulatory practices are: laws prohibiting the manufacture or sale of harmful products; laws against fraudulent advertising; laws to guard safety, purity, etc., of foods and drugs; laws on labeling of goods; restrictive or economic monopolies; and laws relating to price fixing. Regulation is usually brought about by legislation and is enforced by commissions and agencies established by the legislature.

The economy of this country is controlled, for the most part, by the "supply and demand" quotas generated by the market system. Government spending and the actions of the Federal Reserve Board also regulate the economy.

Basically, the Federal Reserve System serves to add to and regulate the amount of money in circulation. Monetary policies are controlled by the buying and selling of securities; by raising or lowering the amount of money member banks of the system are required to hold in reserve against deposits; by raising or lowering interest rates for banks which borrow from the system; by controlling requirements for the purchase of securities; and by controlling down payments and time limits on credit.

The federal government also regulates the economy in other ways. Some examples include the financing of soil banks and price supports for agriculture, stockpiling of surplus industrial production, and the subsidizing of communities considered to be "impacted" areas.

GENERALIZATION:

- In the American economic system, government serves as a regulator and coordinator of economic activity, a determiner of fiscal and monetary policies, and an employer as well as a consumer; therefore, the individual should be an informed citizen-voter in order to communicate his view concerning his own interests and the general welfare to the proper government channels.

SUGGESTED LEARNING ACTIVITIES

Roles of government as an employer and consumer—Have a representative of the county or state highway department discuss how tax money is used to provide roads for transportation.

Trace the practices necessary for building a new highway beginning with the planning stage at which time highway needs are determined to the completion of the highway.

Explore the contributions of government-sponsored research on atomic energy to industrial practices and consumer benefits.

Identify available industries which have produced goods for use by the military and space research which are now being used by the general public.

As a regulator and coordinator of economic activity—Study a local building code. Have students apply the code to their own homes and check for deficiencies. Discuss how housing codes place competitive restrictions on building contractors.

Identify regulatory practices and laws enforced by the following agencies as they affect industry and consumers:

Food and Drug Administration

Federal Trade Commission

Federal Housing Administration

Better Business Bureaus

Department of Commerce

Department of Labor

U.S. Department of Agriculture

National Bureau of Standards

Department of Justice

Antitrust Division

Securities and Exchange Commission

Collect and critically compare samples of various grades of construction framing lumber.

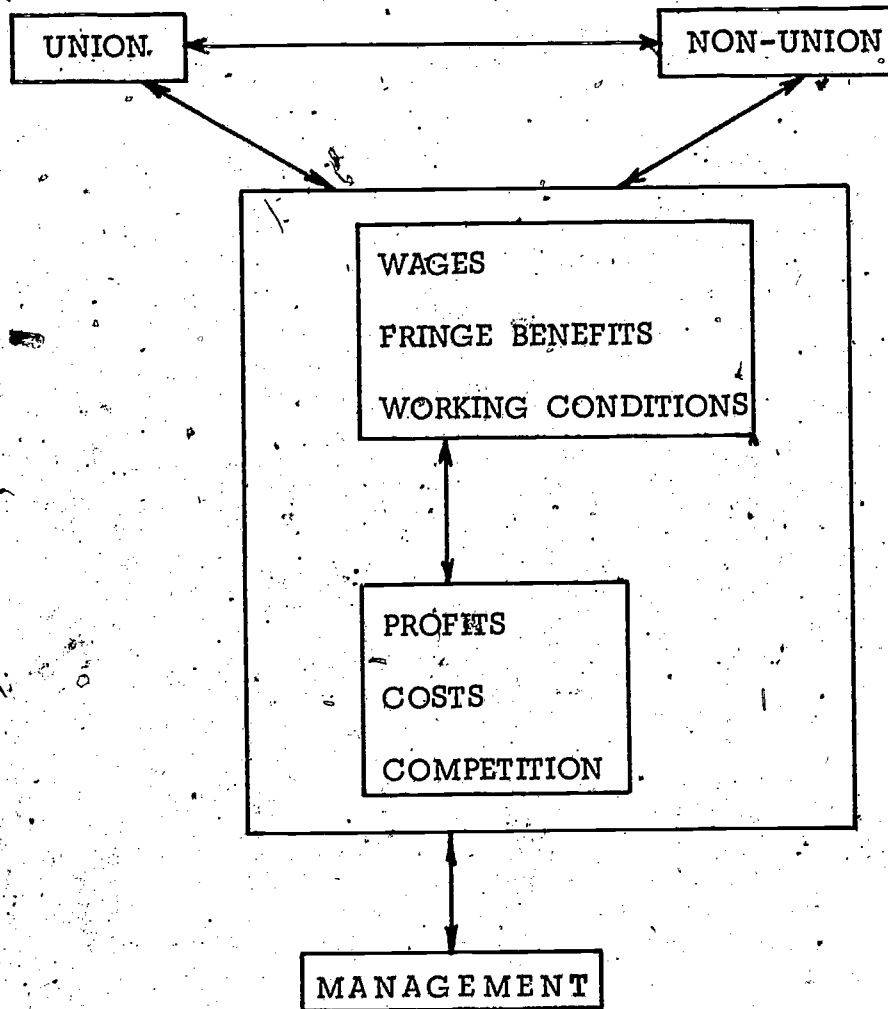
As a determiner of fiscal and monetary policy—Make a chart showing the interest rate charged by a savings and loan association or bank for home loans over the last five years. Talk to a realtor about home sales over the past five years. Compare interest rate fluctuations with sales fluctuations.

Discuss the effect which a government loan might have on the economy if it were made to a corporation for the purpose of manufacturing a new airplane such as the SST.

Identify and read the warnings printed on labels of potentially dangerous but useful products, such as, lacquer thinner, aerosol spray paint, and adhesives.

Have the students debate the following statement: "Drivers should be required to pay road taxes (such as use tolls) only for those roads they frequently use."

EFFECTS OF LABOR AND MANAGEMENT ON THE ECONOMY



EFFECTS OF LABOR AND MANAGEMENT ON THE ECONOMY

OBJECTIVE: The student differentiates between the effects of labor organizations and management on the economy and identifies their functions so that he can relate their operation to his future roles.

CONCEPTS

CLARIFICATION OF CONCEPTS

Labor and Management

The term *labor* is commonly associated with the employees or workers in a manufacturing plant or a construction trade. Over the years, a number of labor organizations called unions have developed. The basic purposes of labor unions have been to represent the workers' points of view to employers and to negotiate agreements with employers regarding wages, working conditions, and other benefits. Unions typically bargain with management for higher wages, for better working conditions—lighting, heating, ventilation, safety, etc.—and for other benefits such as paid vacations, hospitalization and life insurance, and retirement pensions. Higher wages are usually sought by labor to enable workers to buy more and better goods and services. Unions also represent workers by presenting worker grievances to management.

Collective Bargaining

Strikes and Lockouts

Effects

The term *management* is often used when referring to employers or the people who direct the operation of a company or corporation. Typically, the concerns of management have been to successfully compete with other companies or corporations in the sale of goods or services and to make a profit. Management is interested in keeping costs low and profits high.

Where labor is organized, union representatives bargain with management in behalf of its collective union membership. The basic goal of collective bargaining is to attain peaceful settlement of disputes that are of mutual economic benefit to both labor and management.

If labor and management representatives cannot reach an agreement, a third party may be brought in to conciliate, to mediate, or to arbitrate a settlement. Sometimes labor/management disputes result in a strike or a lockout. Strikes are brought about when workers refuse to work. Lockouts occur when management closes the plant.

When production stops because of a strike or lockout, workers must go without wages and management is not able to continue to make a profit. The economy is affected because wage earners must cut down on the consumption of goods and services, while the goods or services of a business become scarce or are no longer available; the resources of the business are idle.

GENERALIZATIONS:

- Labor-management relations are a matter of public concern; therefore, citizens need to understand the rights as well as the responsibilities of labor and management in maintaining a climate of cooperation and incentive for high productivity and stability.
- The individual can play an intelligent role in labor-management relations as a union member, a representative of management, an arbitrator, or as a citizen-voter.

SUGGESTED LEARNING ACTIVITIES

Management, collective bargaining.—Identify a few industries in the community which have unions and other industries which are nonunion.

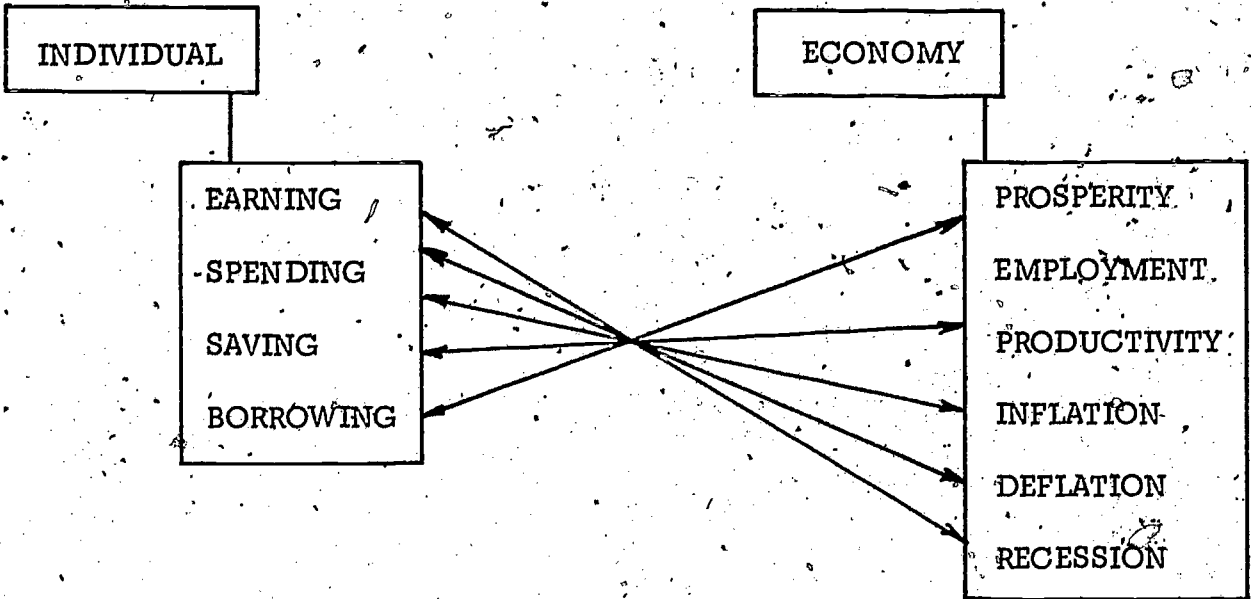
Identify the unions which operate in your community. After conducting research on the roles of unions and management, have the class assume the parts of labor and management for the purpose of role-playing the settlement of a grievance situation which is easily demonstrated in the industrial arts laboratory.

Compare the wages and fringe benefits of union and nonunion workers.

Identify the requirements for entrance into local trade unions.

Compare the costs of comparable goods produced by union and nonunion industries.

FLUCTUATIONS IN THE ECONOMY



FLUCTUATIONS IN THE ECONOMY

OBJECTIVE: The student should become knowledgeable about the effects of the earning, spending, saving, and borrowing habits of consumers on the economy.

CONCEPTS

CLARIFICATION OF CONCEPTS

Fluctuations in the Economy

Prosperity

Recession

Inflation

Deflation

Depression

Consumer Price Index

Governmental Control

Consumer Habits

Employment Productivity

The term *prosperity* is used to describe a balanced economy or a state of economic well-being. A period of reduced economic activity is called a *recession*. Prosperity is characterized by full employment of resources and productivity; recession results from the opposite conditions.

If there is an increase in the volume of money and credit relative to available goods, and if wages increase and productivity remains the same, a period of *inflation* will ensue. There will be a continued and substantial rise in the general price level of goods and services. If the volume of available money or credit is decreased, the general price level of goods and services will decline and a state of *deflation* will occur.

The *Consumer Price Index* is determined by comparing the relative prices of goods today with the prices of the same or similar goods for a base year. For example, from 1940-1965, the purchasing power of the dollar fell from 100 cents to about 44 cents.

The *government* may attempt to regulate fluctuations of the economy by two means: by increasing or decreasing expenditures, and by increasing or decreasing taxes.

The government can also regulate the economy by changing the amount of money the Federal Reserve banks are required to have on deposit, and by raising or lowering the tariff on imported goods.

GENERALIZATION:

- The Consumer Price Index records the relative purchasing power of the dollar and often is an index of fluctuations in the economy; therefore, individuals who base some of their economic decisions on these conditions may enhance their own efficiency as well as that of the whole economy.

SUGGESTED LEARNING ACTIVITIES

Fluctuations in the economy—Make a list of wage earners and salaried employees who work in industrial corporations. Determine the average earnings per year for each type of worker over a period of years.

Make a list of industrial materials and products which are related to the occupations identified above. Determine the price for each item over a period of years.

Plot the wages and prices on a graph and compare the effect of rising wages on costs of industrial products produced by the employees.

Obtain data on saving and borrowing habits of consumers over a period of years from a savings and loan association. Plot the information on a graph.

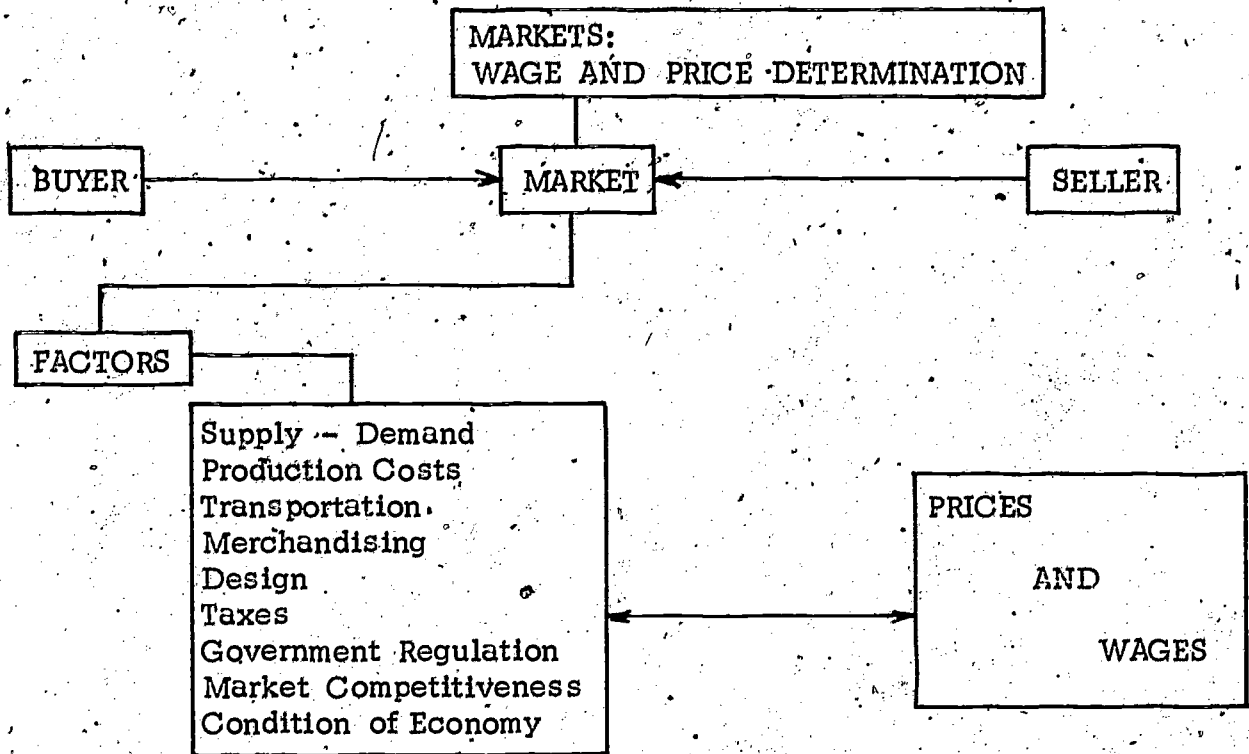
Determine which periods of time over the last few years have been considered periods of recession and of prosperity. Note wage, price, saving, and borrowing behavior on the graphs constructed earlier for these time periods.

Find current Consumer Price Index information.* Make a list of tools or machines used in the industrial arts laboratory. Determine the current cost of each item. Compute the cost of each item five years ago, using the CPI.

Invite someone who was personally involved in the 1929-1939 depression era to come to class and relate personal economic experiences of those times.

* This information is readily available by requesting that your name be added to the mailing list for receiving "News-Information." Contact the U.S. Department of Labor, Office of Information, Washington, D.C. 20210 for this service.

**MARKETS:
PRICE AND WAGE DETERMINATION**



MARKETS: PRICE AND WAGE DETERMINATION

OBJECTIVE: The student will identify factors which contribute to the price of a product or service as a basis for cost and wage determination.

CONCEPTS

CLARIFICATION OF CONCEPTS

Markets

The word *market* is used to describe a situation where buyers and sellers are brought together for the purpose of exchanging goods and services.

Price and Wage Determination

The price system is a device for deciding how scarce resources should be used and how limited supplies of goods and services shall be divided among consumers. Price is determined by supply and demand; a high price reflects a shortage of supply and an increasing demand. High prices also discourage consumers from buying and often encourage savings.

Wages

In addition to the supply-demand relationship, prices are dependent upon costs of production, transportation, merchandising, design, and taxes; and upon government regulations, market competitiveness, and the condition of the economy.

In general, the value of what an individual can do determines his *income*. Highly skilled workers command higher wages than do untrained and unskilled workers. Competition among producers maintains high wages for workers whose skills are in short supply. The activity of the market definitely helps determine prices and wages.

GENERALIZATIONS:

- Since price is one factor to be considered in any purchase, the individual should know the relationship between the factors which make up the costs of goods and services produced in order that he may make informed choices as to the value-price ratio.
- The prices of products and services determine how much the consumer can buy with a given income; therefore, the consumer should know approximate prices of desired goods and services in advance of actual purchase in order to make possible better money management and more efficient spending.

SUGGESTED LEARNING ACTIVITIES

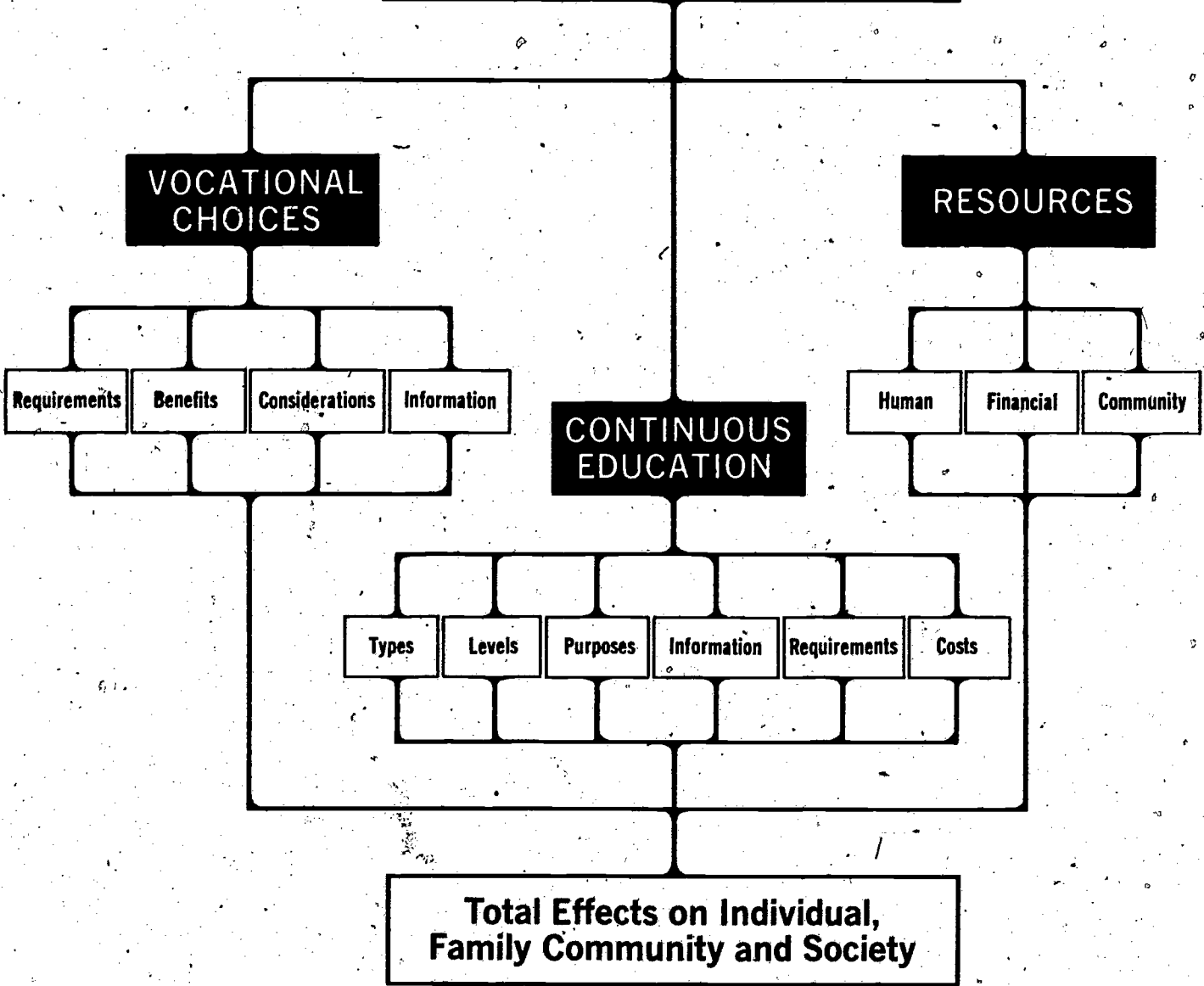
Interview (or invite for a class presentation) a management representative from a local industry who is involved with determining wages and costs of production. Discuss the elements that are considered in determining wages for various jobs throughout the industry; and the relative costs of production, transportation, merchandising, taxes, etc., on the selling price of the product.

Consider the expenses involved in mass-producing a product in the industrial arts laboratory. Estimate what the selling price would have to be of a product, considering wages, cost of materials, overhead, distributing costs, taxes, etc.

Divide the class into two companies which produce similar products. Have the companies compete in the production and sales of the products.

Make a chart of industrial occupations, showing the amount of education or training needed for each occupation and the average wage for each occupation. Illustrate the difference in training required and salary earned by highly skilled service technicians (air conditioning and color TV) as compared with other service occupations such as gardeners and carpet installers.

INCOME PROCUREMENT



INCOME PROCUREMENT

OVERALL OBJECTIVE: The student develops an understanding of income procurement with analysis of how security and wages relate to education and training. The student will broaden his economic concepts to the point that each recognizes his vocational potential and his importance in our economic society.

RATIONALE

The student should develop an understanding of income procurement to be able to relate how security and wages are dependent upon education and training. This is particularly true of the student who probably will not seek higher education beyond high school, but instead will go directly from high school to the "world of work." The student should broaden his knowledge of economic concepts to the point that he recognizes his total occupational potential and his personal contribution to the economic society.

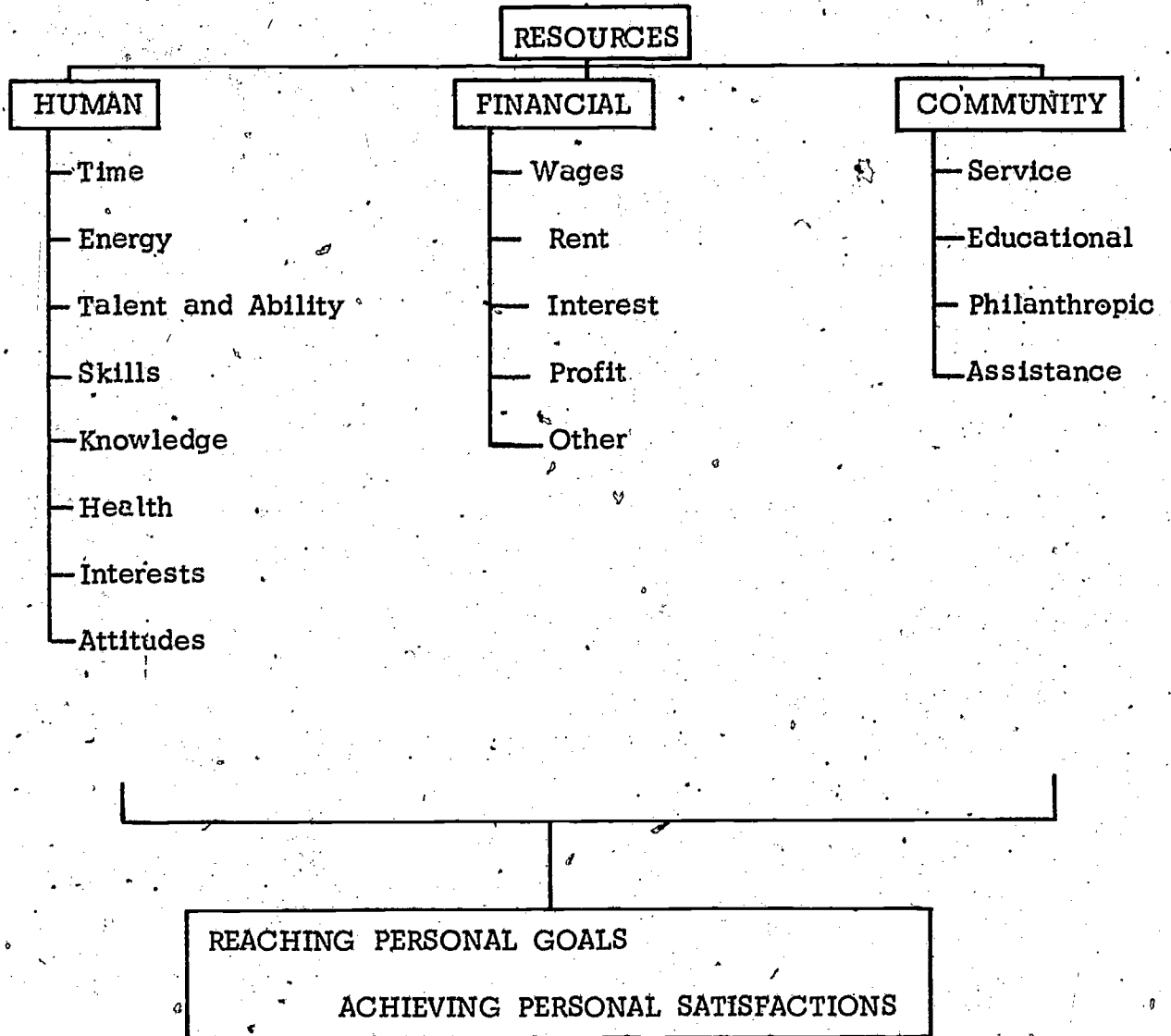
Basic to all spending is the availability of financial resources. An individual's spending level is directly dependent upon his income. His income is dependent upon his choice of an occupation. The choice of an occupational field, training for the "world of work," and the importance of a worker-consumer should, in part, be under the direction of the Industrial Arts teacher with the assistance of the school guidance counselor and the student's parents. It must be recognized that life style is dependent upon income procurement since the amount an individual spends for goods and services is directly dependent upon his actual as well as potential level of income.

The number of workers in a particular job or profession is generally determined by the national economy, while the actual basic choice of entrance into an occupation is made by the worker-consumer. Therefore, it is necessary for the Industrial Arts teacher to be aware of factors affecting the economy to provide relevant educational and guidance information for his students.

Many of the decisions concerning the choice and pursuance of an occupation depend upon the goals, philosophy, and attitudes toward life adopted by the individual student. What happens if the job is eliminated through technological change? What is the cost of retraining? Can all individuals be retrained? Who pays the cost of such retraining? Will work in the chosen field always be available for those who want to and need to work in that field? What non-monetary contributions may an individual make to society? How may changes in the law affect inheritances, taxes, and occupations? Does the worker have a stake in the investment market?

The relationship of income procurement and consumer behavior can provide a source of enrichment to the exploration of industrial occupations and hobbies through instruction in Industrial Arts. An individual's decisions in government, in education, in his community, and in his dealings with his fellowman are affected by his income procurement and consumer behavior.

HUMAN, FINANCIAL, AND COMMUNITY RESOURCES



HUMAN, FINANCIAL, AND COMMUNITY RESOURCES

OBJECTIVE: The student will identify and utilize available resources in reaching goals in terms of potential capacity and as a method of achieving personal satisfaction.

CONCEPTS

CLARIFICATION OF CONCEPTS

Human Resources

Time

Energy

Talent and Ability

Skills

Knowledge

Health

Interests

Attitudes

The role of "Human Resources" as it relates to Industrial Arts should be clarified so that children will be better able to understand their personal talents and resources. Students must realize that most occupations are stratified and that the lowest stratum of any vocation requires the least amount of talent, ability, skills, or knowledge and, generally, provides the least amount of income. This premise is generally true of either an occupation in the manufacturing or construction industry. If one desires a job providing more income, it is necessary to develop additional ability, skills, and knowledge, and to have the correct attitudes toward work and the work place. It is helpful to enter a chosen vocation early while there is still time, interest, energy, and health to advance in the occupation, to attain personal goals and an adequate level of income, and to achieve personal satisfaction.

The Industrial Arts teacher should assist a student to develop correct attitudes and to improve attitudes toward the work place, and toward his own work with fellow employees and supervisors. Sometime in education or in life everyone must learn that it is advantageous to be punctual, to have a good attendance record, to be able to get along with people, and to have empathy for fellow workers and supervisors and their problems. Sometime in life, each of us must discover the old maxim, "No Man is an Island." Each of us is somewhat dependent upon every other human being for our social and economic welfare, so we must develop patterns of behavior that will improve socioeconomic interactions with our fellowman.

CONCEPTS**CLARIFICATION OF CONCEPTS**

FINANCIAL RESOURCES

Wages

Rent

Interest

Profit

The Industrial Arts teacher must understand enough about the economic system to be able to explain how wages affect, and are affected by, changes in the economic system. Rent, or the costs of natural resources, is dependent upon the availability and demand for these resources. Interest rate for loans is dependent upon the supply of available money and how fast that money is circulated through the system. Profit is dependent upon production costs and sales. The individual citizen through work, earning wages, paying for goods and services, and earning and paying interest, helps make the entire economic system work.

COMMUNITY RESOURCES

The service and philanthropic organizations within a community are usually operated by responsible citizens who are striving to maintain and improve social, cultural, and economic conditions in the community. These organizations provide professional assistance as well as financial help to the needy or less fortunate within the community. The educational institutions in a community reflect the hopes, desires, and the life styles of the community. There are often other consumer protection organizations within a community, or an ombudsman to provide citizens with a "go between" when confronted with problems with government, business, or industry. Credit protection agencies and other channels of assistance also exist as part of government or private business to provide additional consumer assistance.

GENERALIZATIONS:

- Resources are available to people in varying degree. The use of these resources determines how completely one reaches his goals and achieves personal satisfactions.
- Various forms of monetary income may be used to increase one's net worth in relation to his initiative, ability, and desires.
- Community resources are capable of providing various goods and services which may assist in attaining and enriching individual objectives.

SUGGESTED LEARNING ACTIVITIES

Human Resources—Have students estimate how much time, energy, ability, talent, skill, knowledge, etc., is necessary to get and hold a job in manufacturing or construction.

Have students discuss what health requirements are necessary to get and hold such a job. Can a handicapped person get or hold all such jobs? Have a health official, company nurse, or public health nurse discuss how health is important to the job selected.

Have students role-play unpleasant personalities on the job with their fellow workers and supervisors. Have students discuss how an unpleasant personality or attitude could place limitations on an individual's contribution to the job and to the community.

Have students identify and preface a list of skills (informative and technical) they now possess that could assist them in obtaining income. Make a list of skills they hope to develop to achieve future goals.

Have students identify and prepare a list of attitudes which are necessary to get and keep a job in manufacturing or construction. Have a personnel man explain why it is necessary to be punctual, to have a good attendance record, and why it is necessary to be able to get along with fellow workers and supervisors. Have students discuss good and bad attitudes about jobs, and make lists of those they now possess. Have them select an attitude which they *do not* now possess and make suggestions as to how they may improve on this attitude.

Have students make a list of jobs or occupations they personally know parents or neighbors hold. Have students discuss these on the basis of education, training and ability, and knowledge necessary to obtain and keep each job or occupation. Is continued education necessary to advance or maintain one's employment in specific jobs or occupations? Where may such education be obtained? Into what classification do these jobs fall (production, professional, managerial, service)?

Have students tell about a hobby they now have, what training is necessary to continue the hobby, what skills make it easier. How could this hobby be expanded to provide income now or in the future? Include a list of amounts of time spent at leisure-time activities and tell how this leisure time is spent.

Have students discuss a job or occupation they would like to obtain. Discuss the training, skill, talent, and ability necessary to obtain and hold this job. Is additional training necessary to advance in this job or occupation? Will this job or occupation exist in the next decade? Is it likely to become obsolescent or obsolete? What skills used in this job might be used in another occupation, if it is necessary to change occupations? Is there any age requirement which might keep a person out of this job? Would a man have the necessary time and energy to be retrained if the position becomes obsolete?

Discuss the impact of alcoholism and drug use on a worker who is attempting to obtain and retain employment. An alternative activity would be to invite an ex-alcoholic or ex-drug user to tell what effects his disease has had on his employment.

Have union and management people explain their roles in protecting and upgrading human resources. Discuss the impact that labor unions have had on workers. List the advantages and disadvantages of union membership.

Financial Resources—Have students write reports on ways to earn money. Reports should include normally suitable and non-suitable methods of obtaining funds. Reports should show the effect on the person and on the community of obtaining money in a wrongful manner. Have students discuss how obtaining money in some right manner bolsters self-confidence and self-reliance.

Divide students into groups. Study the difference between gross and net salary, after deductions. Have the two groups discuss the difference between the two amounts. To whom does the deducted money go and how is it used? Have students discuss rent, food, and insurance costs for their community.

Have several students report on the amount one might expect from various investments. Have students investigate stock purchase, mutual funds, savings and loan and other forms of investment. Discuss the amount of accumulation as it relates to the amount of human resources invested.

Have a property manager tell what return might be expected from a real estate property investment. Tell problems of remodeling, rebuilding, maintaining, and renting such a property.

Identify local agencies (public and private) in the community that provide assistance—economic and professional—to improve one's ability to achieve his potential capabilities, e.g., schools, employment service, fraternal and service organizations, etc.

Have students discuss the importance of responsible citizens in the community. Discuss why it is important to have responsible citizens in a community. What they do. How they operate. What good they accomplish. Plan a school activity or an Industrial Arts department activity to do a "good turn" for a retired individual in the community or for a park or a hospital or some community organization.

Plan a party for an underprivileged group. Prepare a budget, earn the money, make a plan for spending the money, and then have the party.

Maintain and repair local facilities, such as a community building, firehouse, grange hall, school playground, etc., using donated materials.

Involve students in a contest to see who can find the most community resources in the telephone book or the city or county directory. Report on how the community resource agencies can help the individual directly and the community as a whole.

Have students compare how city, state, and federal taxes affect salaries.

Have students interview their parents to determine what fringe benefits are offered by industry and how they affect one's income; e.g., paid hospital and surgery, paid dental, sick leave, paid life and health insurance.

How do these fringe benefits contribute to the economy of their community?

SELECTING AN OCCUPATION

OBJECTIVE: The student should explore, investigate, and evaluate occupational areas which he considers appropriate to his abilities and interests in order to function in society.

CONCEPTS

CLARIFICATION OF CONCEPTS

Requirements of a Vocation

Educational Training

Length

Availability

Financial Cost

Opportunity Costs

The educational and entrance requirements for the various professional, service, and production occupations vary in length and content as the occupations themselves vary. Certain construction and manufacturing trades require a formal apprenticeship for a specific number of years, including both classroom and on-the-job training. Some occupations and trades require a license, usually granted after an examination and service. Certain management-level occupations such as architecture or civil engineering may require four years of college, including a number of years of professional school, work experience, and the passing of a state examination before one may be fully licensed to work in the profession. Another professional occupation, such as an Industrial Arts teacher, may require four years of college with the inclusion of certain technical and education courses and successful teaching experience before the state will issue a permanent teaching certificate. Certain construction trades, such as electrical, often require additional training beyond high school, supervised work experience, and the completion of a specific practical examination conducted by the union educational agency before being permitted to engage in this trade.

Personal

Skills and/or Intellectual

Aptitude

Honesty

Initiative

Loyalty

Industry

Degree of Health

Acceptable Appearance

Ability to Get Along with People

Age

The availability, cost, and opportunity to enter formal educational programs will vary from occupation to occupation.

Intellectual aptitude is not an absolute for many trades.

The average student who graduates from high school who has any degree of manual dexterity, should be able to perform adequately at a majority of the trades and service industries.

Honesty is an absolute requirement for most jobs.

Initiative, loyalty, and industry are normal requirements for most jobs.

Good health is a definite requirement for many manual jobs.

Acceptable appearance is probably most important in certain service occupations, as is cleanliness.

The ability to get along with people is a requirement of most occupations. The ability to relate with people is probably most important in service, professional, and trade occupations.

CONCEPTS

CLARIFICATION OF CONCEPTS

Time Demands

On-the-job

Off-the-job

The time demands for some professions could very well exceed the current normal work schedule of 40 hours per week, whereas the factory worker may work 40 hours per week with or without overtime. Some trades are beginning to limit their work to less than 35 hours per week. Some industries now work a 3 or 4 day week and some industries offer 15 weeks of vacation after a specific number of years on the job.

Some professions have little in the way of set hours. Many managers will always take work home that could not be completed at the office. Some manufacturing companies require that their employees, especially on the managerial level, be available when called. Some jobs only require that persons perform their work only in time of emergency, the balance of the time being spent in training.

The educational costs will vary with the occupation and the amount of time spent in training for the job. Other positions require little education.

Financial

Educational Costs

Material Costs

Salary, Wages,

Benefits for Employees

Salaries, wages, and benefits for employees vary from occupation to occupation.

Benefits of a Vocation

Monetary Rewards

Occupational Outlook

Personal Satisfaction

Social Standing

Non-material Returns

Effect on Happiness

Contribution to Society

Security

Fringe Benefits

The benefits of an occupation are threefold: provide financial income, fill the need for personal satisfaction and self-worth, and provide status. Therefore, the employed person is a productive member of society who is contributing to his personal self-development and also to his community and country.

Status is many things: social standing in the community, non-material returns, effect on happiness, contribution to society, and fringe benefits.

Occupational security varies from occupation to occupation. Some have much, others little.

Some occupations have much upward mobility and offer many benefits to the relatively uneducated, if the individual has the motivation to accomplish the task. Others offer no upward social mobility.

Other Considerations

Mobility

Future

Adaptability to

Similar Vocations

Physical or Mental Work

Age

Sex

Necessity for Retraining

Working Conditions

The future of each position varies with the position. Some are very secure; others have no future.

The type of work varies from one occupation to another. Some are very arduous and physical; others are mentally taxing.

Age is very important in some occupations and less important in others.

Sex is no longer a criterion, by law, for most occupations. Nevertheless, one does not find many women working in the construction crafts nor are there many men employed as secretaries in manufacturing plants.

Sources of Information

Local

School
Library
Specialists

Most positions require continuous education and/or retraining.

The working conditions vary with each occupation. Some are tedious and monotonous; others are challenging and exciting.

School guidance counselors and local, school, and state libraries offer information on all types of occupations. State employment offices provide free occupational guidance, counseling, testing, job placement, job training, referrals, etc.

State Government Agencies

Federal Government Agencies

GENERALIZATIONS:

- In making a decision to select a particular vocation, one should consider the costs involved in terms of education and training required.
- Time commitment demands, personal dedication, and financial demands differ with the occupation, and will be viewed as a determining factor in occupational selection.
- The kind of occupation one chooses and the degree of success will affect his economic values and income.
- Psychic income has non-material returns such as pleasures and satisfactions which are to be considered in the total concept of job selection.
- There are numerous aspects one considers in choosing a vocation if his selection is to be compatible with his competencies and his economic and personal goals.

SUGGESTED LEARNING ACTIVITIES

Have a professional man, a civil engineer or architect, for example, discuss with the class the nature of his formal education and training that was necessary to obtain an entrance-level position in his chosen occupation.

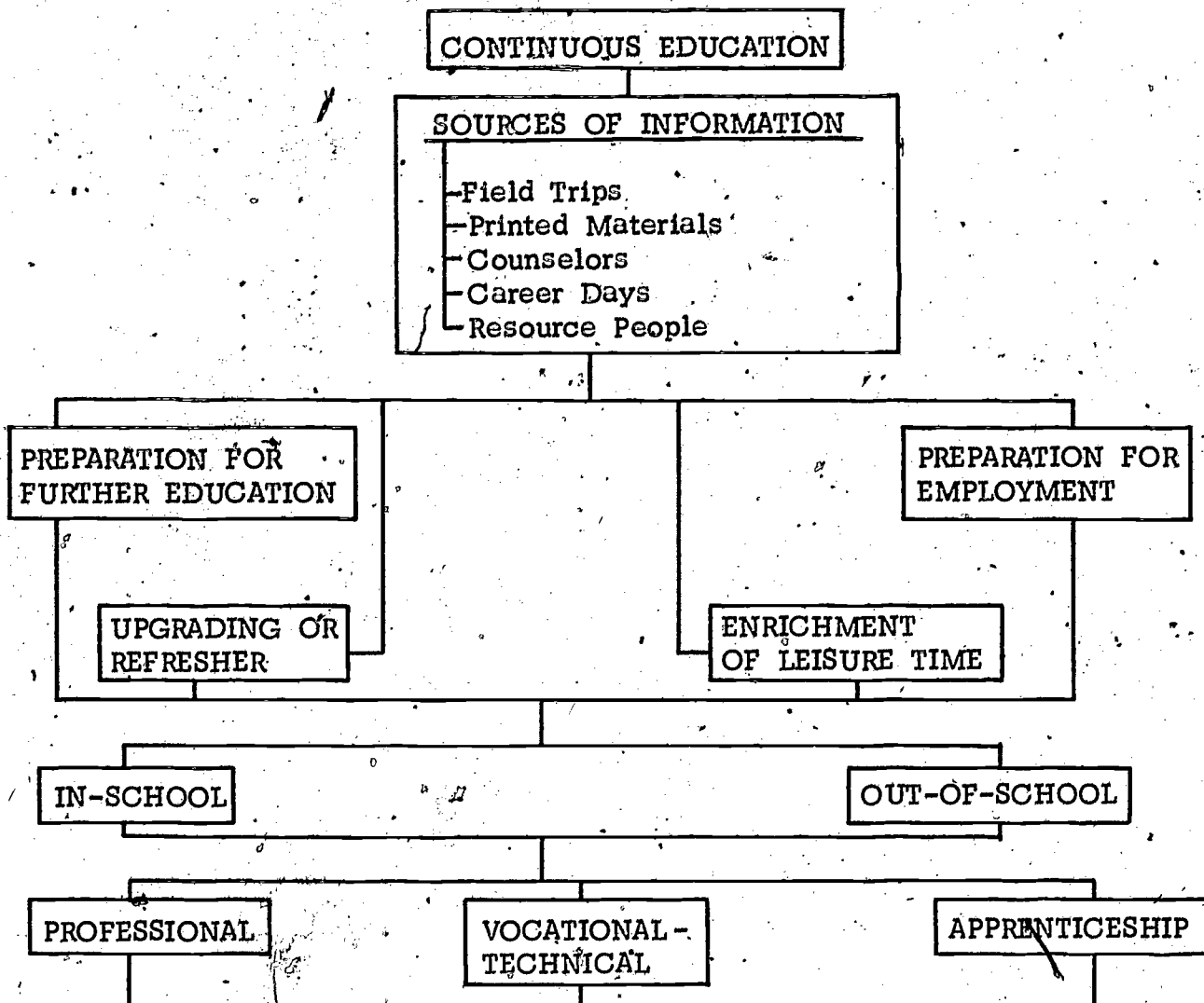
Invite a management-level construction executive and a trade union official to discuss how a high school graduate may obtain a position in the construction trades. What training is needed? What are costs of union membership? What benefits could a beginning worker expect from union membership? What fringe benefits could be expected from the company? What wages could a beginning worker expect?

Ask a local TV repairman to bring some of his test equipment to class. Show the use of this equipment on a TV set. Tell the class how much training was necessary to achieve his present level of competency. How could training for this industry be used in another occupation? Why is it necessary to get along with people in this occupation? How many hours per week are necessary to earn a suitable income in this occupation?

Ask a local independent hardware store owner to discuss what characteristics he seeks in prospective employees. What knowledge is necessary to adequately perform a clerk's duties? Why are honesty and appearance important? What salary or wages and other benefits might an employee expect in the retail hardware business?

Have a managerial person and an industrial union steward from a local manufacturing plant visit the class to discuss monetary rewards, occupational outlook, personal satisfactions, non-monetary returns, security, fringe benefits, working conditions, and future job opportunities and security for prospective employees in a manufacturing plant.

EDUCATIONAL OPPORTUNITIES



EDUCATIONAL OPPORTUNITIES

OBJECTIVE: The student should identify and examine public and private agencies on a local, state, and national level which will enable him to secure continuing education and training desired to achieve personal satisfaction and self-fulfillment.

CONCEPTS

CLARIFICATION OF CONCEPTS

Types of Educational Agencies

In-school

Public

Private

Parochial

Out-of-school

Youth Organizations

Adult Classes

Sources of Information

Field Trips

Printed Materials

Guidance Counselors

Career Days

Resource People

Training Provided by Educational Agencies

Preparation for:

Citizenship

Further Education

Employment

Professional

Vocational-technical

Apprenticeship

Service

Upgrading or Refresher Courses

Enrichment of Leisure Time

Admission Requirements

Public Education

Age

Residency

Prerequisites

The student is already familiar with the availability of educational opportunities provided by the community elementary and secondary schools. It is imperative that he also learn of the extended educational services provided by the schools, such as adult education programs. Students should also learn of the numerous opportunities for personal growth and occupational development available by private institutions, both residential and correspondence education schools. The kind of school one selects would depend upon his occupational and personal aspirations as well as his financial resources and capabilities.

School guidance personnel and counselors at local and state employment offices and community agencies, such as the Urban League or YMCA, can provide some professional assistance to secondary school students and adults who are attempting to plan educational and occupational pursuits.

Most secondary schools provide Industrial Arts courses for all students. These programs should, in part, provide at least a basic foundation for entrance into the work place or as a basis for future leisure time activities, as well as producing a better informed citizen. Some instructional programs may provide enough knowledge and skill for a student to actually gain employment in related technical areas, and others may provide the basis for further education.

Many youth organizations such as the Boy Scouts, Girl Scouts, Campfire Girls, YMCA, YWCA, YMHA, Boys Clubs, Junior Achievement, and community schools offer laboratory activity programs on an arts and crafts, hobby, or avocational basis. These hobbies might eventually turn into jobs or provide a means of occupying one's leisure time.

Some community schools and private vocational centers offer job training for anyone, regardless of age, at modest entrance fee.

Some persons who will need basic education (e.g., communication skills) to prepare for further education, will find this available in the Adult Basic Education Centers operated in many school systems on both a day and night basis. Many schools offer additional educational experiences in a wide range of subjects for everyone on a night class basis.

CONCEPTS**CLARIFICATION OF CONCEPTS**

Private or Parochial Education

Application

Acceptance

Payment of Fees

Youth Organizations

Opening in the Group

Age

Membership Fees

Adult Classes

Tuition

Registration

Sufficient Number with

Similar Interest

Sponsorship by Educational
or Community Agency

Most professional training will only be found in institutions of higher learning, but these often are available during evening classes. The various trades offer formal classes either on a day or night class basis. Some firms provide educational training for their employees either in or out of the plant, often during working hours. Tuition is often provided for employees who are pursuing educational training related to their employment. Some state agencies offer rehabilitation or retraining to certain selected individuals.

The admission requirements to public or parochial education may include age, residency, religion, and prerequisites, but age is probably the least of these. Private trade schools will often accept anyone who has the fee; therefore, students should carefully investigate the reputation of the school before signing an enrollment contract.

GENERALIZATIONS:

- Different types and levels of education are available to the individual at various stages of life to assist him in achieving personal and economic satisfactions.
- Training provided by one or more educational agencies may assist in raising an individual's economic level or increase his feeling of self-fulfillment.
- Information about educational opportunities is readily available; its use may help one choose an appropriate educational agency.
- The governing body of the educational agency sets requirements which the individual meets if he is accepted into a program.

SUGGESTED LEARNING ACTIVITIES

Have students make a survey of all educational institutions in a community. Discuss admission requirements, types and levels of education, results of enrollment. Show by means of a chart how these institutions provide education to increase income. Include places where either youths or adults may go for self-improvement, on-the-job apprenticeship, formal or leisure-time training.

Invite a few "dropouts" into the class to discuss why they did not complete their secondary school education. What have been the consequences of their dropping out? What kinds of jobs do they now hold? Have them describe the experiences they have had, including the ease or difficulty of obtaining and retaining employment. Would they hire a "dropout"?

Take a field trip to a vocational school, business school, college, or other institution of higher learning (particularly a college that prepares Industrial Arts teachers) to learn the benefits of training beyond high school.

Have students explore with the school guidance counselor, catalogs of various advanced schools. Have students explore the application process, complete sample applications and write a letter seeking further information and literature from the school.

EFFECTS OF INCOME PROCUREMENT

OBJECTIVE: The student should recognize, explain, and accept the total effect that his income procurement will have on the individual, the family, the community, and the society.

CONCEPTS

CLARIFICATION OF CONCEPTS

EFFECTS AND RESULTS OF DECISIONS

Individual

Accomplishment of Goals
Satisfaction
Opportunity Cost

Family

Income Level
Standard of Living
Accomplishment of Goals
Opportunity Cost

Community

Production
Labor Force
Growth
Betterment
Society
Type of Goods and Services Produced
Balance in Economy

EVALUATING THE EFFECTS AND RESULTS OF DECISIONS

Acceptance of Decisions.

Recognizes the Difficulties of Changing Decisions

Time

Financial

GENERALIZATIONS:

- The manner in which income is procured, as well as the amount of income, affects directly the volume and quality of goods and services produced and consumed in an economy.
- After an evaluation, the individual should be able to accept or, if necessary, pursue a more satisfactory alternative of income procurement in order to meet his personal economic goals.

The individual must recognize and accept the total effect that his decisions about income procurement have an effect not only upon himself but upon his family, the community, and the society. If he chooses to accept a very low paying job or is not educationally prepared for a better job, then his family suffers and the community and society must make up the difference between this individual's paycheck and a subsistence income. The student must also recognize that his goal(s) and satisfactions cannot be reached if he is not in some way prepared to enter the work place.

The family suffers doubly by an individual's failure to succeed in the work place, and all of the failures which are the student's are compounded for the family.

The community suffers likewise if enough individuals fail, because the community is responsible for the education of its young. If the children are not educated correctly, the community must keep these people alive; production fails, the labor force is not adequate to perform the tasks, there is no growth and, rather than betterment, the community decays.

Society must accept the responsibility for an individual's failure; the type of goods produced by poorly educated individuals is below grade, the amount of goods and services produced is usually low. Thus, the economy may be out of balance.

The student must recognize that his decisions are sometimes final and irreversible; that he must accept the consequences of his decisions which may affect his loved ones, his community, and society in general is irrefutable. There is often not enough time or finances to change the results of his decisions once action has been initiated. For example, a person who establishes a poor credit rating because of his neglect in meeting his financial obligations; or a person who commits a crime, such as robbing a bank.

SUGGESTED LEARNING ACTIVITIES

Have a successful businessman, or professional, or tradesman, or worker talk to the class about how he chose his life work. How did this choice affect him, his family, his community and society? Have him and/or them tell why they chose their life work, the problems they had to solve and how it affected them, their family, and the community and society.

What were the factors which may or may not have forced this choice upon him? How did this forced choice affect him, his family, his community, and society? Is he happy with this choice? Offered the opportunity, would he choose this life work again? Why or why not?

Have a group of "dropouts" who have returned to school, explain why and how they made the choice to return to school. What forces worked on them to "drop out" at first? How did their dropping out affect them as individuals, their family, their community, and society?

Have a person who has changed his occupation later in life explain his decision to change. What factors forced this change upon him? Or was it one of free choice? How much retraining or additional training was necessary to make the change permanent? Who paid for the retraining? What effect did the decision to change have upon the individual, the family, the community, and society? What happened to the family financially while the individual was retrained?

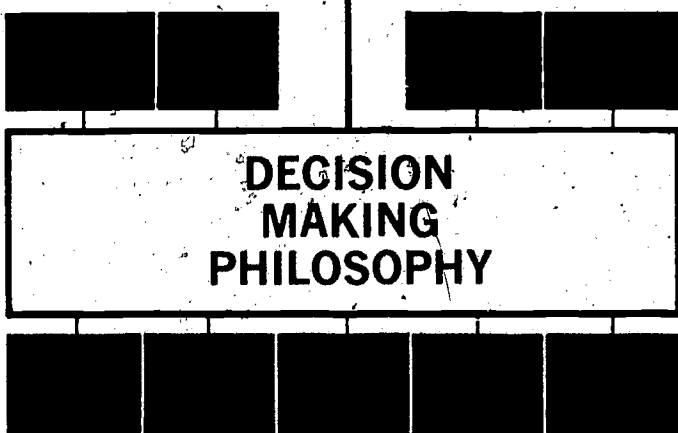
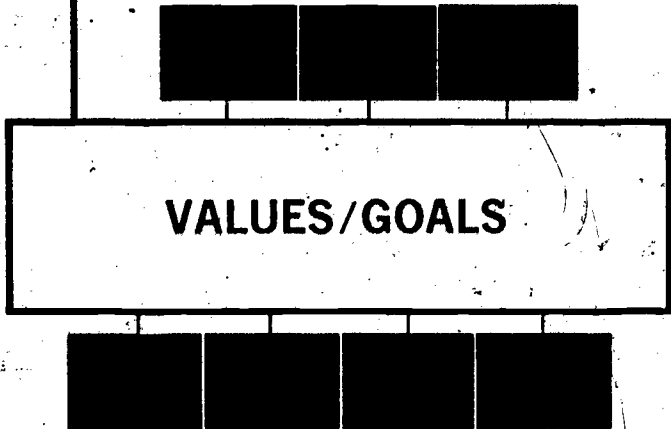
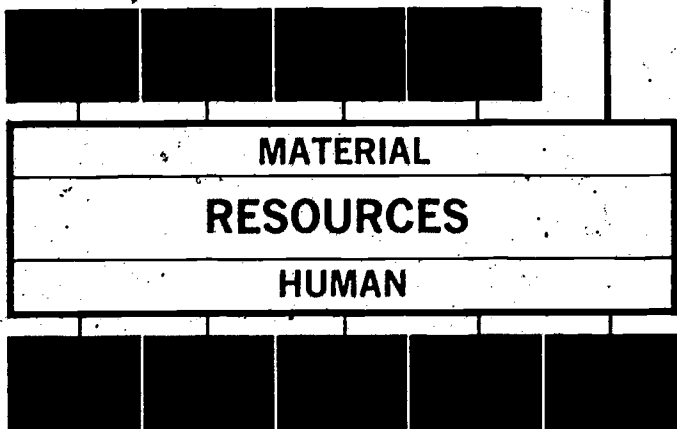
Compare two communities, one affluent and one less affluent, and discuss their community resources, educational opportunities, etc., and their impact upon the occupational choices of the persons in these communities, the communities in general, the family life in the community, and society as a whole.

Have groups of students survey the persons in their neighborhood. Find out how many have changed their life work and the number of times. What effect have these changes made upon the individual, his family, his income level, his standard of living, the community, and society. Discuss such topics as housing, income, travel, and vacation. Have students develop a checklist to accomplish the above.

Have an individual into class who wished to change his life's work, but either *could not* or *chose not* to make the change because of any number of factors, to discuss why he *did not* or *could not* make the change. What factors affected his decision? What effect would the change have made on him, his family, the community, or society? Were age, time, family finances, or other factors involved in the decision?

Have a student discuss how the old sayings "Time is of the Essence" and "Strike While the Iron is Hot" are important when considering a job change. Discuss how these factors might affect the individual, his family, and his community. Why are these decisions often final and irreversible? What effect does this have on the individual, his family, etc.?

CONSUMER BEHAVIOR DETERMINANTS



CONSUMER BEHAVIOR DETERMINANTS

OVERALL OBJECTIVE: The student recognizes that consumer behavior as affected by learning and communication is a social phenomenon subject to all the mediating forces acting on social action and behavior. The possibility of altering consumer behavior or affecting it depends, to an extent, upon the marketer's ability to structure and restructure the consumer's beliefs and attitudes.

RATIONALE

The student of Industrial Arts must be aware of the numerous outside forces which are placed upon him that affect his decisions and behavior as a consumer of industrial goods and services. He must be familiar with the techniques utilized by industry including the results of marketing studies, the work of psychologists, sociologists, behavioral scientists and others to determine consumer values and goals. He must then understand the resultant methods and techniques used by producers in the mass media and advertising to promote their goods and services.

The consumer must also have an understanding of the ways in which man utilizes his natural and economic resources to produce goods and services if he is to appreciate and accurately evaluate the quality of those manufactured and constructed goods and services. He must be aware of the factors that influence his decision-making philosophy in order to develop a systematic method for making consumer decisions. Consumer information when taught as an integral part of the regular Industrial Arts programs can provide the necessary experiences, information, and technical skills. These students will be better equipped to evaluate and select the products and services that will assist them in better achieving their goals in life as productive citizens.

UNDERSTANDING CONSUMER BEHAVIOR

OBJECTIVE: The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy.

CONCEPTS

CLARIFICATION OF CONCEPTS

Decision-making Philosophy

*A person's own philosophy, goals, and values are the primary inputs to the decision-making method used when analyzing a problem of choosing from the many alternative products or services available from industry. As he becomes more aware of the factors influencing his decision-making philosophy, he is more able to use a systematic approach for making a decision.

Influencing Factors

Goals

Values

Wants

Needs

Activities

Experiences

Problems

Emotions

Habits

One's consumer goals and values are determined by his life style, peer group, socio-economic level, social status, customs, and quality of life desired. If a person owns a lawn mower which does not run, his personal goals and values will influence whether he buys a new mower, has his old mower repaired by a technician, repairs it himself, or decides not to cut his lawn. He must then determine if his choice is to be based on a real need (must have), or a perceived need (desirable want) resulting from his values. Is the mower completely worn out and not repairable or is there a new, safer, more efficient or more attractive mower on the market which would be nice to have? His past experience with a product, service, or company will be another input to his final choice. If he or his friends have been satisfied with a particular brand or model mower, he may take the mower to a repairman with whom he has had positive experience; or he may decide to repair it himself if he has had successes in small engine repair.

One's consumer behavior—his needs, habits, desires, etc.—are often shaped by advertising in the mass media. Behavioral scientists incorporate various techniques to convince the consumer of his need for certain products and services. A person who learns to critically analyze advertisements as well as his own behavior, will become a better consumer of industrial goods and services.

GENERALIZATION:

- Our philosophy of decision-making should be affected by our emotions, habits, experiences, and problems so that the goods and services we select will draw us closer to the goals we have set.

SUGGESTED LEARNING ACTIVITIES

Decision-making philosophy—The student will describe the decision-making method that he would use to select from among a Ford Maverick, a Cadillac Eldorado, a Chevrolet Vega, and a Dodge Challenger. Identify the various personal factors that influence one's selection of a product or service.

Influencing Factors—The student will critically evaluate advertisements for household items. Identify the criteria one should use when deciding which model to purchase for each of the following consumer products (e.g., need vs desire, and reputation of quality and efficiency):

1. Automobile
2. Furniture
3. Appliances
4. Bicycles
5. Power Tools

Discuss some of the methods that industry uses in television and radio commercials, and magazine and newspaper ads when advertising products or services. For example, "Buy Brand X Aspirin because 9 out of 10 doctors recommend and use it." Also, handsome and attractive models are used when advertising cars or clothing in an attempt to appeal to the buyer's vanity — handsome men drive racy sports cars and wear flared pants; therefore, I will also select and use those same products and become one of the select group.

Prepare a plan for one's dream house. What size house is needed by my family? How many rooms and baths would be nice to have or really necessary? How much can I afford to spend on house construction? How much money must I be earning to meet monthly mortgage, insurance, utilities, and maintenance payments? Should the exterior be frame or masonry and the interior drywall or plaster? These same questions could be applied to home remodeling or repair.

CONSUMER VALUES AND GOALS

OBJECTIVE: The student should recognize satisfactions which come from his consumer behavior and show empathy for other people who make decisions different from his own, as a result of his identifying and understanding of varying influences which affect his personal values and goals.

CONCEPTS

CLARIFICATION OF CONCEPTS

Values and Goals

The people in industry in charge of product promotion recognize individual differences in the goals and values of consumers. Therefore, different products are advertised in certain magazines and on sponsored television programs which are aimed at selected social groups. The Saturday cartoons are sponsored by toy manufacturers, not automobile manufacturers; performance and sport cars, not luxury sedans, are advertised in *Hot Rod Magazine*. Because these examples of media relate to particular segments of society, the nature of products advertised relates to the values and goals of the people in those segments.

Life Style

Peer Group

Socioeconomic Level

Customs

Quality of Life

Construction companies offer different styles and types of housing varying in size, quality, and price. Manufacturers offer different sizes, types, price ranges, and styles of automobiles, lawn mowers, can openers, and television sets to satisfy individual life styles of the consumer. The peer group that the individual identifies with may influence whether he trades cars every year, or what type and quality of sound equipment he selects for his home. Industry allows for differences in socioeconomic levels by providing various qualities, sizes, and prices of almost any consumer item. A person's social status, the resultant of his socioeconomic level, peer group, and occupation, will affect whether he does his own repair on his power lawn mower or outboard motor, or elects to hire the service of a repairman. These same values and goals will serve as a reference when deciding what kind of house to purchase and when selecting a housing location.

How a person perceives his quality of life is a major influence on his perception of all the other inputs to his values and goals, thus making it a major input to selecting goods and services. If a person feels that his quality of life is below that of those he considers his peers, or if his perceived social status is not as high as he feels it should be, he may, as an example, elect to move to a new "higher class" apartment complex, or he may choose to trade his old economy sedan for a new luxury car.

GENERALIZATIONS:

- At various times in the life cycle, peer group or social status are such strong influences that some people buy goods or services which they do not enjoy or even want; therefore, goals may never materialize.
- The individual's and the family's quality of life, life style, socioeconomic level, and customs may determine the consumer's decisions; therefore, his behavior in the marketplace will be evidenced by the combination of goods and services chosen.

SUGGESTED LEARNING ACTIVITIES

Values and goals—Have the students determine why one person might select a console stereo and another may select a component system.

The student could write an advertisement for a product which he has designed and built. The advertisement should attempt to "sell" the product and be aimed at his peer group, based on his knowledge of their life style, socio-economic level, social status, customs, and perceived quality of life.

Given several brands and models of a consumer product, the students should determine why these alternatives exist and the reasons why people would probably choose different items.

Have the students prepare a notebook or bulletin board display of various brands and models of the following products:

- types of chairs
- types of automobiles
- types of lamps
- types of can openers
- types of etc.
- floor plans for several houses

Discuss how life styles and consumer habits change as one gets older (different needs, values, likes and dislikes, experiences, etc.).

Obtain copies of an advertisement brochure from a local car agency. Discuss the factors that would influence one's decision to purchase a compact model rather than a luxury sedan.

Review a mail order catalogue and compare the various models of appliances and products, such as: television sets, dishwashers, and stereo tape decks. Discuss how one's peer group and values would influence the selection of one model rather than another.

Discuss life styles other than their own and relate the discussion to the selection of products. For example, would people of lower socioeconomic status purchase a self-propelled lawn mower? How do purchasing habits differ? Also, do movies, magazines, books, and television programs accurately depict normal life styles?

How do TV commercials and magazine ads differ when attempting to sell different products?

HUMAN, MATERIAL, AND ECONOMIC RESOURCES

OBJECTIVE: The student should demonstrate that he can use his current resources to meet his needs and wants in a responsible and legal manner, as a result of his understanding of the human and material resources which influence consumer behavior.

CONCEPTS

CLARIFICATION OF CONCEPTS

Resources

The consumer can more effectively utilize his own resources in the product decision-making process if he has a knowledge and understanding of the resources required to produce, sell, use, and service consumer goods.

Material

The methods by which man organizes himself using his human resources, knowledge, skills, talents, time, and energy to change material resources into goods, services, and income is a definition of industrial technology, the body of knowledge of Industrial Arts. Therefore, the primary intent of Industrial Arts is to help the student-consumer to develop this knowledge.

Natural

Animal

If a person is aware of the many and varied material resources, which may be utilized in the production of an item and the differences in the properties of those materials, he can better determine the type of material that will best fill his needs in a product. A storage cabinet for record albums may be made of walnut, pine, masonite, cardboard, plastics, or metal. The consumer, with a definite need and a knowledge of the properties of these materials, can logically decide which will best suit his needs.

Mineral

Vegetable

Human

Skills

After determining the material and production design that best suits his needs in a product, the consumer must have an understanding of how human resources are used to change that material into his desired item.

Knowledge

Talents

Time

Energy

A record storage cabinet can be made using various materials in a variety of designs and by a variety of methods. Its design can be Modern, Early American, French Provincial, or Spanish Provincial. It may be custom built, a kit to be assembled by the consumer, or it may be mass-produced on a production line. With a knowledge of industrial processes, the consumer can determine how well skills and talents were utilized by evaluating methods of construction; and how effectively knowledge of material properties and industrial processes were used to produce an object to fill his needs. He may also evaluate whether he has the skill, knowledge, talents, interest, time, and energy to select the materials and build it himself, to build a kit, or whether he must buy the completed item.

Economic

Income

Another resource that the consumer must consider when selecting a product is that of economics. The amount of income the person has and also his potential financial resources will have a definite impact upon his decision as to what to purchase and when, to best meet his needs and wants.

GENERALIZATIONS:

- Individual and family consumer behavior influences, and is influenced by, the use of human and material resources; therefore, the consumer should manage these resources to reach his recognized goals.
- Families and individuals place varying degrees of importance on material and human resources; therefore, the use of limited resources and the substitution of available for unavailable resources is sometimes necessary to increase the effectiveness of meeting consumer needs and wants.

SUGGESTED LEARNING ACTIVITIES

Resources—The student will list the resources required to produce, package, merchandise, use, and service a product such as a bicycle.

The student will design and build the prototype of a consumer product; then determine the human, material, and economic resources required to produce, package, merchandise, use, and service that product.

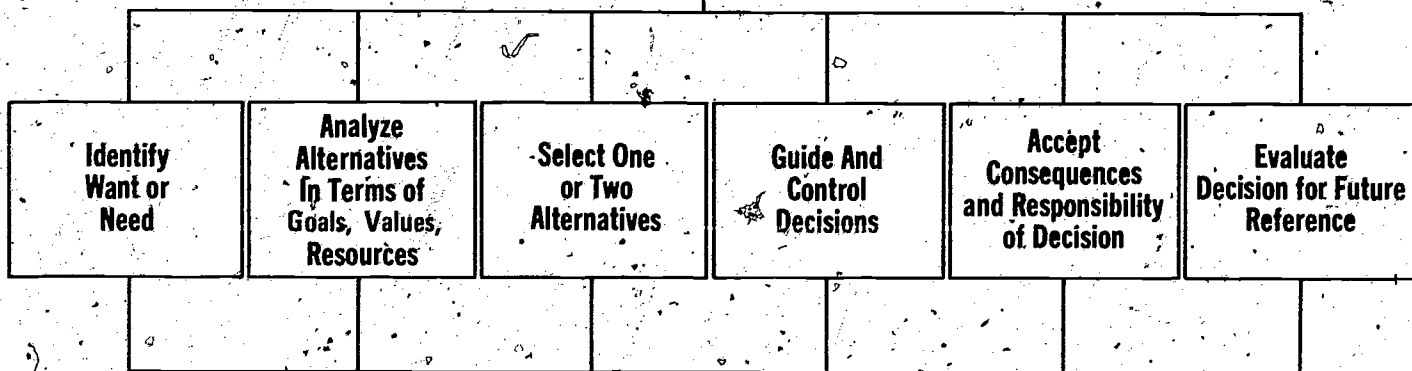
The student will develop criteria for the selection of a product which he may be planning to purchase, based on his present resources, and his knowledge of material, human and economic resources. For example, if he is planning to buy a basketball, the cover may be leather, vinyl, or rubber, whichever material would best suit his needs. (Use, cost, etc.)

Visit a local furniture store and compare the construction features of different pieces of furniture. For example, type of joinery, veneer, wood, plastic laminates, clear or painted finishes, drawer slides, dust shelves, hardware, etc. Ask the salesman to explain why furniture of different qualities is displayed. Also, determine the different construction qualities between less expensive furniture and moderately priced or expensive furniture.

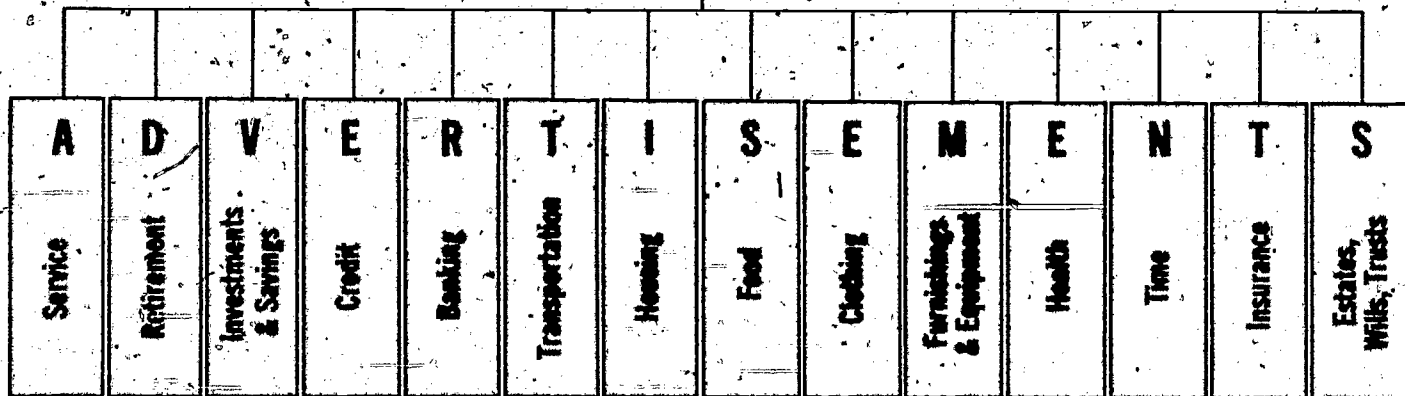
What are the basic differences, besides price, between a lower priced color television set and a higher priced model? Are the electrical schematics the same (3 IF's; 20,000 volts power, non-glare picture tube, same tuner, etc.)? Are the cabinet design and cabinet material (hardwood vs metal, or photograind hardboard) the biggest differences between the two models?

CONSUMER ALTERNATIVES

DECISION MAKING PROCESS



FLEXIBLE PLANNED USES OF MONEY—LONG & SHORT TERM GOALS



CONSUMER ALTERNATIVES

OVERALL OBJECTIVE: The student uses the decision-making process by analyzing consumer problems and exploring consumer information so that he can make choices to meet his needs and wants, current and future, which will enable him to obtain greater satisfaction from his available resources.

RATIONALE

The United States is probably the only country in the world faced with the unique problem of teaching its population how to select from a plethora of industrial products. Blessed with the world's most productive industrial and distribution facilities, we are not faced with the problem of finding out what is available. Rather, we have the problem of choosing between many alternatives. For example, which automobile is the best value for a family man with a limited income? Which television set should I select from the 300 different models that are on the market? Should my family tour the New England area during our vacation, or would they get more satisfaction from the money if it were spent on a backyard pool? Decisions such as these are made every day. Unfortunately, however, few people ever utilize a structured decision-making process when selecting products or services but depend primarily on emotion or desire. In this section on consumer alternatives, you will find a conceptual outline of a decision-making process that can be used to teach people to become more critical consumers.

The second part is divided into three sections: housing, transportation, and furniture/appliances. From the list of suggested activities, the Industrial Arts teacher might select one or two topics for consideration, or he might get ideas for alternate activities which could be developed. As Industrial Arts teachers, we should be well equipped to orient students to the selection, use, maintenance, and servicing of consumer goods.

Industrial Arts teachers have been teaching consumer education right along as a natural component of our subject matter. Perhaps this guide will provide a reference to help accomplish this task more effectively. The need to teach "Buymanship" to young people is one of our responsibilities, and it is imperative for Industrial Arts teachers to assume this task to help prepare more effective consumer-citizens.

DECISION MAKING

OBJECTIVE: The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.

CONCEPTS

CLARIFICATION OF CONCEPTS

Decision-making Process

Define Wants and Needs

The student should know what kind of need or want he has when attempting to select a product. A listing of different needs includes:

1. Physical need
2. Social need
3. Prestige need
4. Personal goal
5. Happiness
6. Survival

Classifying the need or want should help in assigning a priority. For example, a physical need (shelter) should have a higher priority than a prestige need (luxury car).

Analyzing Alternatives in Terms of Goals

Analyzing alternatives in terms of goals requires the answers of three questions.

1. Is the goal the permanent solution to a problem?
2. Is the goal a temporary solution to a problem?
3. Which of the alternatives offers the best solution in terms of:
 - A. Base of implementing solution?
 - B. Cost?
 - C. Feasibility?
 - D. Satisfaction?

Select One or Two Alternatives

Using a process of elimination, the alternatives are narrowed down to one or two possible choices.

Criteria for either elimination or further consideration should be based on:

1. Will the goal be met?
2. Will the solution create new problems? For example, will the decision to buy new equipment necessitate remodeling or enlargement of the shop?

CONCEPTS**CLARIFICATION OF CONCEPTS**

Guide and Control Decisions

The student should recognize a variety of variables that could operate as guides and controls affecting decisions. For example, guides and controls that might affect the decision regarding the purchase of a new table saw are:

1. Cost
2. Maintenance
3. Versatility
4. Resale value
5. Availability
6. Guarantee
7. Set-up costs
8. Additional training for operators
9. Space requirements

Accept Responsibilities and Consequences of Decisions

The student studies the need for someone to make a decision based on a rational and logical analysis of a problem and be willing to accept the consequences of a poor choice.

Sub-concepts that might be considered here are:

1. Leadership
2. Long and short range planning
3. Financial responsibility
4. Obligations of managers
5. Possible side effects that may be the outgrowth of a decision
6. The notion that "ultimate authority" must reside somewhere
7. Why presidents, supervisors, managers, foremen, and others in decision-making capacities receive relatively high salaries

Evaluate Decision for Further References

Once a decision has been made, a good decision maker should be able to evaluate his action along several dimensions:

1. Were the goals met?
2. Will further progress naturally follow?
3. Is my decision-making process an orderly procedure?
4. Do I still have a lot of self-doubt as to whether I made the right decision?
5. Did I take too long to make the decision?
6. Did I make the decision too quickly?
7. Should I have had more advice from experts?
8. Do I wish I had my money back?

GENERALIZATIONS:

- The skillful use of the decision-making process which is influenced by motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcome of the alternatives can develop a satisfying life style.
- Rational choices among the consumer alternatives become more complex as more goods and services become available and more ways of merchandising confront the consumer.
- When a consumer evaluates alternative courses of action, he may arrive at an economic decision which will lead to results more satisfying than those made without considering alternatives.

SUGGESTED LEARNING ACTIVITIES

In a role-playing situation, the students could be divided into four groups representing a homeowner, renter, contractor, and a cabinet shop operator. Using the decision-making process, each group would then decide on the purchase of a tool suitable for the cutting of wood. The following format may be used:

1. Definition of need

- A. Type of cutting to be done
 - 1. Commercial
 - 2. Home maintenance
 - 3. Hobby
- B. Continuous or temporary use
- C. Used by owner or employee
- D. Portable or stationary application

2. Analyze alternatives in terms of goals

- A. A variety of specialized tools or a general purpose tool
- B. Rent a cutting tool
- C. Hire someone to do the work and require that he provide his own tools
- D. Purchase precut materials

3. Select one or two alternatives

- A. Sabre saw vs. circular saw
- B. Band saw vs. table saw
- C. Back saw vs. dovetail saw
- D. Coping saw and handsaw vs. jigsaw
- A. Availability of selection

4. Guide and control decision

- B. Cost vs. expected ability
- C. Guarantee
- D. Ease of maintenance
- E. Versatility of tool selected
- F. Existing equipment on hand
- G. Resale value
- H. Related additional costs (new wiring, new space and safety considerations, storage, etc.)

5. Accept responsibilities and consequences of decision

- A. Does this purchase have a high priority?
- B. Should I reconsider my alternatives?
- C. Will this purchase create other new needs?
- D. Will my goals be met?

6. Evaluate decision for future references

- A. Were my goals met?
- B. Did I act too hastily?
- C. Am I personally satisfied that I made the right choice?
- D. Do I wish I had my money back?

Suggestions for alternate activities to practice the decision-making process follow:

1. Make a decision regarding the selection of housing (size, design, materials, etc.).
2. Equip a home shop with hand tools and power equipment.
3. Purchase a motorcycle, automobile, or bicycle.
4. Select a piece of furniture, e.g., a chest of drawers.

FLEXIBLE USE OF MONEY

OBJECTIVE: The student develops and recognizes the value of a flexible plan for the use of his money when making economic decisions among various alternatives.

CONCEPTS

CLARIFICATION OF CONCEPTS

Planning Considerations

Resources

Resources refers to all potential or actual sources of income; for example:

Values and Goals

1. Wages-salaries
2. Dividends
3. Interest on savings
4. Sale of property
5. Loans
6. Bonuses
7. Inheritances
8. Commissions
9. Part-time employment

Wants and Needs

Unexpected Circumstances

Values and goals describe what students want to have and achieve. Some examples are a high school diploma, better clothes, new car, college education, good reputation, or occupational education.

The things a person *needs* are those things he must have in order to maintain or improve his present standard of living.

The things a person *wants* are those things he perceives as having the capacity to improve his present standard of living.

Unexpected circumstances are events that can occur and upset a budget. Their nature is such that their rate or time of occurrence cannot be accurately predicted. Examples include:

1. Storm damage
2. Accidents
3. Death expenses
4. Mysterious losses
5. Sickness

Factors Influencing Purchasing Decisions

Advertising

Advertising involves the creation of commercial messages conveyed to the consumer.

1. Newspapers and magazines
2. Billboards
3. Radio
4. Television
5. Mailing of samples

The ways a consumer can discharge his obligation to a seller are varied. Some methods of paying are:

1. Cash
2. Credit
 - A. 30-day note
 - B. bank loan
 - C. mortgage
3. Trade
4. Work off debt by exchanging some service for the product

Techniques for Effective Purchasing

Techniques for effective purchasing include those methods of shopping which return the best value for the money spent. For example:

1. Sales
2. Buying in season
3. Buying out of season
4. Stock piling
5. Buying "loss leaders"
6. Substitution
 - A. plastic wrapping for aluminum foil
 - B. margarine for butter
 - C. vinyl wood grained hardboard for solid walnut
7. Using a trade-in
8. Buying large volumes

GENERALIZATIONS:

- Planned spending helps the consumer obtain maximum satisfaction from the income he has available; however, when one's income fluctuates he must be more aware of the need for long range planning in order to meet the continuing individual and family needs.
- What one does with his money depends on how he interprets his needs and wants; much difficulty can stem from discrepancies between what one wants and what one can afford.
- Consumers should learn to evaluate advertising statements, labeling information, salesman's claims, and other factors involved in decision-making as they relate to how consumer choices affect goods and services available, their prices, and the economy.

- Consumers should learn to exercise basic principles of opportunity costs and make intelligent choices among goods and services if their objective is to secure maximum utility, health, and satisfaction.
- An understanding of housing alternatives—buying or renting in relation to savings, borrowing, inflation, taxation, and insurance provide insights which aid the consumer in his selection of a home.
- Banks offer a wider variety of services to the public; an understanding of the services available should result in greater consumer satisfaction when engaging in financial transactions.
- Consumer credit permits the use of future income to satisfy present needs and wants; an analysis of credit costs, both monetary and non-monetary, should result in greater consumer competence in this area.
- Credit is used for emergencies, purchase of goods, and services which would be delayed if cash were needed and this becomes an extension of, not a supplement to, income.
- Credit is used in differing ways as individuals and families assume various stages in the life cycle; however, misuse of credit may bring financial problems to the borrower, the lender, the community, and to the economy.
- Meeting health needs and the amount of expenditures will be determined by consumer choices, attitudes, and resources and the risk may be shared by various kinds of health insurances which should be selected to best meet the family needs.
- Wills, trusts, gifts, and other estate plans are ways in which elderly persons may be assisted to implement the needs and wishes in later years in order that additional costs and delays might be avoided.

SUGGESTED LEARNING ACTIVITIES

1. Have students estimate their present net worth.
2. Have students prepare a budget for a one-month period.
3. Have students estimate their income for the next 12 months.
4. Have students estimate their disposable income for the next 12 months.
5. Have a graduate who manifests a successful post-high school experience visit the class and lead a discussion about what he has done since he graduated.
6. Using current magazines (*Look, Life, Better Homes and Gardens, Esquire, etc.*), the students should select several products they want and need. They should write a short paragraph about each product explaining why they classify it as a "want" or a "need."
7. John has always thought of himself as being a good planner. He has saved money from his part-time job so that he can enter college upon graduation. John's father has told him that he will help him meet college expenses above what John himself can afford. John expects to commute the 20-mile round trip in his six-year-old car. His car is paid for. Further, John feels that he can qualify himself for an academic scholarship by the time he enters his Junior year of college. Even though his girl friend is not going on to college, she and John intend to be married after he graduates.
 - A. Has John allowed for all unexpected circumstances?
 - B. Do you think John has worked out a satisfactory plan?
 - C. Should John work awhile and save more money before he starts college?
 - D. What would you do if you were John?
8. Have students prepare a list (from memory) of any 10 brand names. Make a list on the board of the 10 brands mentioned most frequently. Discuss possible reasons why these 10 brand names are so well known.
9. Make a list of "questionable" statements which appear in advertising. Evaluate the statements to see what they really are saying.
10. Have students compare ads for Ford, Chevrolet, and Plymouth automobiles.
11. Bring copies of purchase agreements to class and list the obligations of the buyer and the obligations of the seller.
12. Study the elements of a valid contract.
 - A. verbal
 - B. written
13. Invite the manager of a finance company to talk with your class. Have him explain what kind of service his company offers to consumers.
14. Study the different arrangements available to credit card holders.
 - A. department stores
 - B. Master Charge
 - C. BankAmericard
 - D. gasoline credit cards
15. Using recent issues of *Consumer Reports*, have each student make a short oral report on a different product.
16. View the film: *Too Good to be True*.
17. Have the students generate a list of products which would be a good buy at the lowest price they are obtainable. For example, nails, cement block, paper plates, electrical wires, light bulbs, graded lumber, etc.
18. From the yellow pages of the phone book, generate a list of businesses who should be able to offer a lower price or more competent service because they specialize in a single product.
 - Paint stores vs. hardware stores
 - Gravel pits vs. builder supply stores
 - Shoe stores vs. department stores

FURNITURE AND APPLIANCES

OBJECTIVE: To teach students that furniture and appliances are the "accessories" that make a house function. That the appropriate selection, use, and maintenance of furniture and appliances can be a source of lowered household expenses and an increased standard of living.

CONCEPTS

CLARIFICATION OF CONCEPTS

Selecting Industrial Products and Services

Appliances

Furniture

Using Industrial Products and Services

Appliances

Furniture

Maintaining Industrial Products

Appliances

Furniture

Servicing Industrial Products

Appliances

Furniture

Kinds of Appliances and Furniture

There are numerous brands and models of appliances and furniture available for the consumer to select from. The purchase of a particular model television set, for example, should be based on technical information as well as the cost and appearance of the model. Students should learn how to critically select and purchase and use Industrial Arts products to save money and improve their standard of living as part of their Industrial Arts program. The consumer must learn what responsibilities are assigned to the buyer of a product or service to insure the validation of a product guarantee. For example, a manufacturer will not honor a guarantee on a portable electrical saber saw if it is not maintained periodically—cleaned and lubricated.

Furniture and appliances can be classified several ways:

1. New vs. used
2. Essential vs. frills
3. Major vs. minor appliances
4. Single function vs. multiple use
5. Indoor vs. outdoor furniture
6. Residential vs. commercial use

SUGGESTED LEARNING ACTIVITIES

1. Furnished with several catalogs and a budget, students could select furniture and appliances for a home.
2. Conduct a mini-course dealing with small appliance repair.
3. As part of a woods course, have students design and build furniture (custom-production and mass-production).
4. Refinish a piece of furniture that would otherwise be discarded.
5. Discuss what "used" items of furniture and appliances can be safely purchased for a home. How can they be evaluated and serviced?
6. Using *Consumers Reports* magazine, have students make oral reports on furniture and appliance research.
7. Have an appliance dealer come to class and talk about the various kinds of guarantees, warranties, and service agreements for home appliances. What are the consumer's obligations regarding maintenance during the warranty period? Identify the seller's or manufacturer's obligations for servicing a product during the warranty period.
8. Develop comparative buying activities. For example, compare those qualities and characteristics of appliances or furniture advertised in a mail order catalogue.
9. Discuss the difference in selection criteria used to purchase a portable power saw to be used by a homeowner and one to be used by a carpenter.
10. Re-upholster a small piece of furniture or discuss what is involved in upholstering a living room chair and sofa.
11. Visit an agency, such as Goodwill, and observe workers refinishing and upholstering furniture and rebuilding appliances.

HOUSING

OBJECTIVE: The student should learn that "housing" is a generalization referring to many types of shelter, each with its own set of advantages and disadvantages. Further, the student should learn that the enlightened consumer looks beyond the physical product. He learns to consider other variables such as: the community, location, tax base, schools, access to employment, and public services.

CONCEPTS

CLARIFICATION OF CONCEPTS

Housing

House

Apartment

Buy

Rent

Lease

House trailer

Travel trailer

Hotel

Motel

Room

Houseboat

Double

Duplex

Twin-single

Selecting

Using

Maintaining

Servicing

Any realty office should be able to provide pictures of each type of housing. Better yet, the teacher could photograph examples presently existing in the neighborhood. (Photographs are good, slides are better.) Different kinds of each example could be presented. For example: Housing—ranch, split-level, A-frames, Cape Cod, etc.; Construction materials—brick, frame, stucco, etc.

All students will find it necessary to obtain shelter sometime during their lives. In addition to selecting an apartment or home, the consumer must be able to maintain and service his residence or be financially able to employ the services of craftsmen and other experts. If one does not maintain his residential property, its value will probably lessen as will the consumer's economic worth and life style.

SUGGESTED LEARNING ACTIVITIES

1. Arrange classroom visits by:
 - A. Realtor (Home ownership)
 - B. Builder (Housing trends)
 - C. Banker (Financing)
 - D. Owner of rental property (Types of rentals, costs, security, responsibilities of tenant)
2. Make a community housing survey to determine kinds of housing and future needs.
3. Debate: "Renting is best because the maintenance responsibility that accompanies owning a home offsets the advantages of accumulating equity."
4. View the film: *At Home—2001* (CBS-TV 20th Century Series).
5. In small groups, take trips to model homes in a new development. Upon returning, figure the cost of the home per square foot of living space. Have students compare this with the cost per square foot where they are presently living.
6. Generate a list of items a potential home buyer should consider besides the actual dwelling. For example, location, tax rate, schools, shopping centers, etc.
7. Design an apartment community that should appeal to young adults. Include such features as recreational areas (pools, tennis) and social centers (game room and meeting areas).
8. Discuss the impact of urban renewal upon the inner city resident. Include such questions as: Where do the older residents go when their homes of 20 or 30 years are demolished for new highways and apartment buildings? Can they afford to move to expensive homes or apartments in other parts of the city? What happens to their social life once they move away from their friends and neighbors?

TRANSPORTATION

OBJECTIVE: The student should develop information about transportation as an industry and a consumer activity rather than as a means of personal conveyance.

CONCEPTS

CLARIFICATION OF CONCEPTS

Public Transportation

City Buses

Subways

Intercity Buses

Airlines

Railways

Boats

Taxicabs

Intercontinental Rockets

Elevators, Escalators

Private Transportation

Walk, Ski, Skate

Bicycle

Motorcycle

Scooter

Automobile

Gas

Steam

LPG

Nuclear

Basically, transportation is concerned with the movement of people or goods from one location to another. Industrial Arts teachers are concerned with teaching students about the equipment used to transport people and goods, i.e., how to select appropriate transportation equipment, how to use it, how to maintain it, and how to service it.

As with housing, definitions of transportation concepts are more easily understood if presented graphically. Use slides, brochures, actual examples, and movies. (Autobiography is a good one for automobiles.) Also, kinds of transportation could be classified under several main headings:

1. Transportation of people
2. Transportation of freight
3. Recreation
 - A. Pleasure driving
 - B. Vacation trips
4. Hobby or professional
 - A. Antique car collecting
 - B. Racing
 - C. Hill climbing
 - D. Drag racing
 - E. Building custom cars

Airplane

Piston

Turboprop

Jet

Nuclear

SST

Boat

ATV (All Terrain Vehicles)

Transportation Vehicles

Selecting

Using

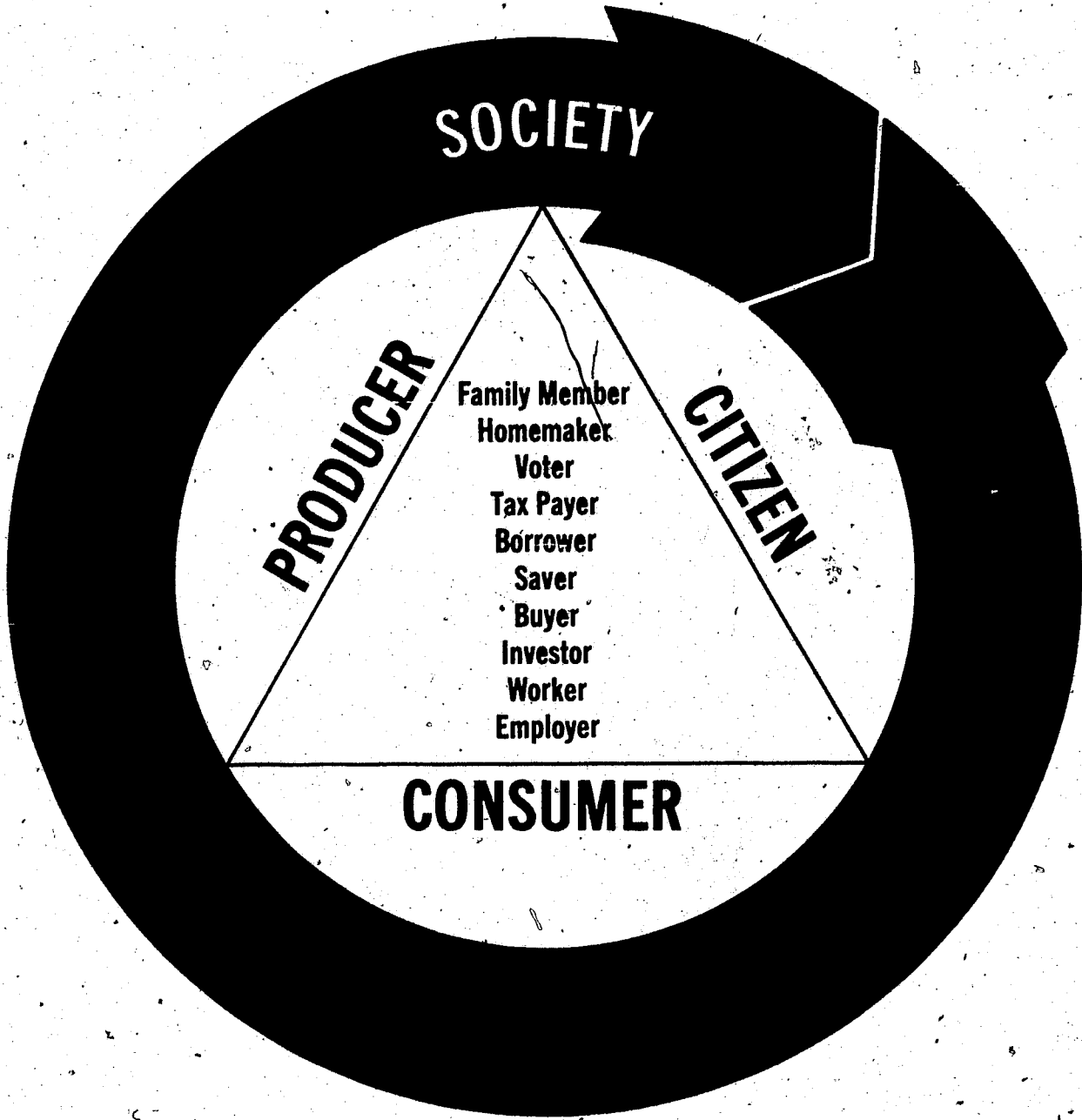
Maintaining

Servicing

SUGGESTED LEARNING ACTIVITIES

1. View the film, *Rouge*, available from the Ford Motor Co. (Deals with the manufacture of an automobile.)
2. Have an automobile salesman visit the class and discuss his role in the transportation industry. Perhaps he could also discuss job opportunities.
3. Using an insurance policy, determine the various benefits, protection, obligations, and costs due the policyholder.
4. Perform a minor tune-up on an automobile and compare the costs of parts and service for a 6-cylinder and 8-cylinder, and foreign cars and American cars.
5. Hold a preventive maintenance clinic for bicycle owners.
6. Hold a safe driving "Rodeo" for students who are licensed drivers. Some activities would include:
 - A. Parking
 - B. Backing
 - C. Changing a tire
 - D. Troubleshooting
 - E. Knowledge of laws
7. Using the price advertised by an automobile dealer as a starting point, figure what it actually costs to put that car in the garage of a buyer.
8. Do some mathematical exercises in computing gas mileage, comparing the differences between stop-and-go city driving with driving at a continuous speed on the highway.
9. Figure the total cost of operating a car for one year (12,000 miles):
 - A. Cost per mile
 - B. Cost per passenger
10. Figure the cost per mile for travel from Columbus, Ohio to Los Angeles, California for each of the following:
 - A. Car
 - B. Bus
 - C. Train
 - D. Airplane
 - E. Taxicab
11. Invite a person active in the ecology movement to make a presentation regarding transportation alternatives and pollution.

MULTIPLE ROLES OF THE INDIVIDUAL



RIGHTS AND RESPONSIBILITIES

MULTIPLE-CONSUMER RIGHTS

RIGHT TO SAFETY

Examine merchandise for safety features

Follow use and care instructions

Report unsafe products

RIGHT TO BE INFORMED

Analyze Advertisements

Keep informed about new products

Check care instructions before buying

Seek additional information if necessary

RIGHT TO CHOOSE

RESPONSIBILITIES

Be selective
Recognize income limitations

Be honest in dealings

Treat merchandise with respect

RIGHT TO BE HEARD

To voice complaints and satisfactions

To make suggestions for product improvement

To know where to go for help

RIGHT TO BE PROTECTED

Be informed and respect existing laws and standards

Be informed of one's rights

Accept responsibilities as a voter

Support voluntary organizations

ROLES, RIGHTS, AND RESPONSIBILITIES

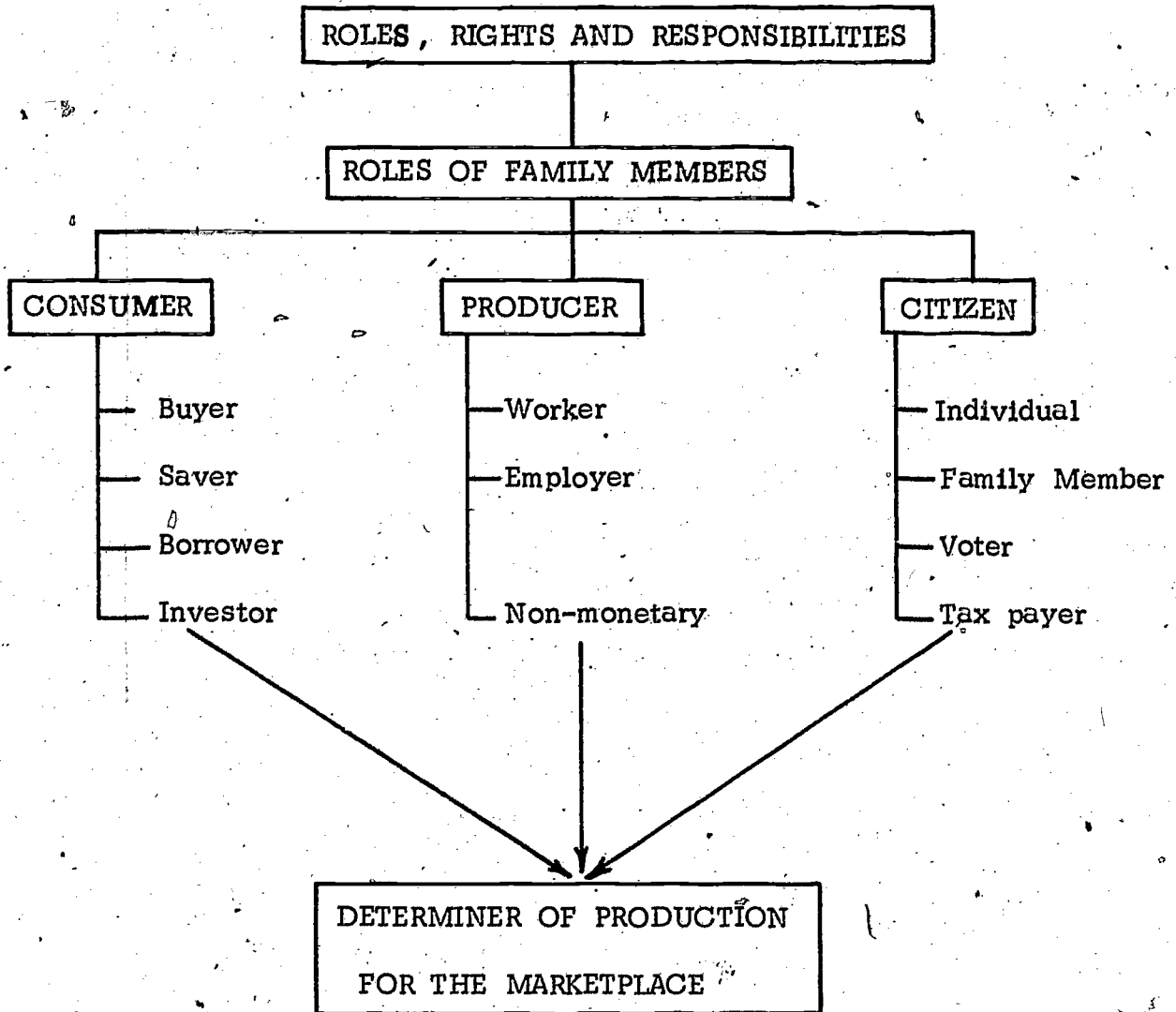
OVERALL OBJECTIVE: The student will recognize the rights and responsibilities of consumers when buying and using goods and services and will exercise these rights and accept these responsibilities when assuming his multiple roles.

RATIONALE

Most Americans accept the fact that our industrialized production system, along with our capitalistic economic system, has not only made our nation strong and influential, but has also provided the average citizen with the highest standard of living in the world. The individual living in this society usually finds himself taking the role of a producer and consumer of industrial goods and services, and as a citizen.

Along with the rights of the consumer-citizen, each individual carries certain responsibilities. Acceptance and understanding of these responsibilities and rights are important contributions to our free-working economic system and to our industry-oriented society. The Industrial Arts student can be made aware of, and learn to apply these concepts through, the use of laboratory teaching situations. The study of industrial practices through Industrial Arts can serve as an excellent vehicle for the teaching of the roles, rights, and responsibilities of the consumer-student.

ROLES, RIGHTS, AND RESPONSIBILITIES OF CONSUMERS



ROLES, RIGHTS, AND RESPONSIBILITIES OF CONSUMERS

OBJECTIVE: The student identifies the roles of family members as consumers to the extent that he realizes the consumer is the final determiner of what is produced in the marketplace.

CONCEPTS

CLARIFICATION OF CONCEPTS

Consumer

Buyer

Saver

Borrower

Investor

The consumer's vote with his dollar, for the products and services of his choice, is a major building block of the free enterprise system. However, in order to become a *buyer*, the consumer must often first become a *saver*, *borrower*, and/or *investor*. Most buyers assume all of these roles sometime during their adult life.

The consumer must first acquire his money, usually in the form of wages earned, and then decide how he is going to apportion it. He must then be able to use his available monetary resources so as to yield the highest level of personal satisfaction. As an example, is the student's need or desire for a bicycle strong enough for him to purchase an inexpensive stripped model at this time with the resources now available? Or, should he bank his money and wait until he can save and earn enough money to afford a quality machine? A third alternative would be for the student to borrow the needed extra money to purchase the well-equipped model or to buy it using "on time" (installment purchase) payments. As Industrial Arts teachers, we should be able to analyze the alternatives (compare different models and costs) to help the student-buyer make the best decision. The student-consumer's selection of a particular brand and model bicycle helps determine what products eventually are produced and sold.

Our mechanized society demands increasing sophistication on the part of our consumer-students. The study of industry—its management, personnel, and production practices—contributes to the development of a more discerning buyer and thus to the education of a more effective and useful member of the economic system.

GENERALIZATIONS:

- Individuals and families can promote their economic welfare by using their rights and fulfilling consumer responsibilities in their marketplace.
- Most consumers assume the various roles of buyer, saver, borrower, and investor over a period of time; therefore, they should understand the relationship and influences of one upon another.

SUGGESTED LEARNING ACTIVITIES

Buyer—Have the class collectively decide on the purchase of a power tool for the home workshop (saber saw, table saw, portable power drill, etc.). Using catalogs or a trip to several sources of supply, prepare a listing of the various tools along with prices and specific features. Discuss why prices differ and how price may be indicative of quality. Discuss reasons why the various priced tools are offered in order to meet various consumer needs and demands. Based upon selected needs, have the students choose one tool over others available.

Differentiate between the *need* to own a portable electric drill and one's *desire* to own the tool.

Saver—The student should know that there are instances when it is to his advantage to postpone a purchase. Discuss some reasons why members of the class might wish to delay purchasing the tool selected above. Some reasons might be: to accumulate (save) money until he can afford a better quality tool adequate to meet needs; to wait until a sale is offered on the chosen item; or, to purchase other goods or services that rate a higher price (priority or need) on one's scale of needs. Investigate various ways of saving, and savings institutions such as banks, savings and loan associations, stock markets, or home saving in the "cookie jar." Do we want our money to be immediately available, such as in a checking account, or do we wish it to draw interest in a savings account?

Borrower—Most people use credit in one form or another. The student should be able to decide when, why, and from whom money may be borrowed to purchase goods or services. Discuss why it would sometimes be better to borrow or buy on credit rather than delay purchase. An example would be purchasing a tool that is now on sale using a thirty-day charge account that requires no interest on the purchase if paid in full within the thirty-day period. Have the students find out where money or credit can be obtained, the characteristics of the various lending institutions and sources, and the conditions (interest, co-signer, etc.) of the loan. Would it be better to borrow the necessary money from a lending institution, or to purchase the tool using the credit plan or installment purchase plan offered by the seller?

Investor—The student should be able to discuss the differences and the similarities between investing and saving. How can money be invested? (Stocks, bonds, insurance, real estate, mutual funds, etc.) Discuss investment risks vs. benefits, long term vs. short term, availability of invested funds, and similar topics. Also illustrate how by investing in industrial stock issues companies have additional funds to develop and produce new and better products and services for consumers. Thus, the consumer-citizen is actually investing in his future.

IDENTIFYING WITH PRODUCERS

OBJECTIVE: The student identifies and contributes as a producing member of the community.

CONCEPTS

CLARIFICATION OF CONCEPTS

Producer

The Industrial Arts student, as a result of his activities in the laboratory, identifies easily with the producer of a product. Each student has already been faced with, and solved, many of the problems confronted by other producers in the planning, producing, and servicing of material goods.

Worker

Employer

Non-monetary

Often the student, especially the younger one, is unaware of the complicated relationship between the employer and his workers. An excellent vehicle for demonstration of this relationship is the creation of a student corporation, complete with company officers and a full complement of production workers. This method provides for concrete experiences which lend themselves to identifying and solving labor-management and related production problems.

The Industrial Arts student becomes involved in non-monetary production when he is able to satisfactorily complete home repair tasks, whether it is the fixing of a sticky window sash or the repair of an electrical or mechanical appliance or tool. As an example, money is saved when the student changes the oil and oil filter, and lubricates the family automobile rather than having these services performed at a service station.

GENERALIZATIONS:

- By assuming his various roles as a producer, the individual can contribute to the productivity of the economy and also earn money.
- In order to be an effective producer in our society, each individual should understand his various producing roles as a worker, as an employer, or as a contributor of a non-monetary nature.

SUGGESTED LEARNING ACTIVITIES

Worker—List jobs involved in producing, distributing, and servicing constructed and manufactured products.

As a result of a field trip to a manufacturing plant or experiences with a simulated production company organized in the Industrial Arts laboratory, identify jobs necessary to produce, market, and service a selected product. Identify problems that the student-worker might be faced with, that relate to his role as a consumer-worker (getting a job, training, quality control, etc.).

Employer—The employer must be responsible for the planning, organizing, and controlling of the manufacturing processes.

Identify the economies inherent in the mass production process as compared to the custom-production of goods.

What problems might the employer be faced with? Discuss laws affecting monopolies, price fixing, and unfair practices.

Identify some of the responsibilities the employer has as a consumer-employer.

Non-monetary—Discuss the ways in which a family member functions as a producer in the home. Have the student list contributions he can make to his family unit by producing goods and/or services in his home. How can the technical skills and knowledge developed in Industrial Arts classes be used in the home, and what would be the monetary value of maintaining and servicing his own products at home (furniture, tools, automobile, house, etc.)?

DIFFERENTIATING BETWEEN INDIVIDUAL ROLES

OBJECTIVE: The student differentiates among the roles that individuals assume as citizens and recognizes how these roles influence himself, his family, and society.

CONCEPTS

CLARIFICATION OF CONCEPTS

Citizen

Individual

Family Member

Voter

Taxpayer

The student-consumer is an individual who has, or will have, a variety of roles as a citizen to fulfill. As an individual, he makes consumer decisions on a personal basis because wants and preferences are a very personal thing. However, even personal decisions may affect others in the family or in the community. The individual consumer acting in accord with his peers can directly affect a producer's decision to produce a specific product or service or even swing a political election or bond-issue ballot. Students are already family members and will soon join (if they have not already done so) the ranks of the taxpayers and voters. Therefore, they should be made aware of the various rights and responsibilities assigned to members of these social groups.

The Industrial Arts student should be familiar with some practices inherent in the "world of work," having participated in individual or group-produced projects. In a few years, he will be called upon to supply his own needs and the needs of other members of his family. He will help make decisions which affect his ability to supply these needs by voting on various issues at the polls. As an example, the consumer-citizen will be asked to approve bond issues related to the construction of new schools, water systems, highways, etc. These construction projects will in turn increase his personal taxes. These construction projects have an effect on him as an individual, on his family, and on his neighbors. They will also affect his economic status and his level of living. As an example, better designed and constructed streets will provide safety and ease of transportation from one location to another. Improved methods and means of transportation will provide incentives to industry and business to locate in the community. Thus, additional means of improving one's economic welfare could become available not only to the consumer-citizen, but also to the community in general.

GENERALIZATIONS:

- The consumer who exercises his rights and responsibilities can fulfill his roles as a consumer-citizen.
- A citizen who assumes his various roles as a family member, a voter, and a taxpayer will contribute to individual and family growth, as well as to the growth of society.

SUGGESTED LEARNING ACTIVITIES

The Industrial Arts teacher should consider directing an activity that would contribute to the improvement of the community resources. For example, with the cooperation of the local police, a checklist could be developed for a safety inspection program for bicycles and/or automobiles. As another example, a community eyesore, such as a vacant lot, could be cleaned, or the residence of a handicapped person, retired individual, or citizen of limited financial means could be serviced (repair defective stairs, plumbing, etc.). Agencies or businesses which could give assistance might be sought for this project. For instance, a city refuse or sanitation department could provide a truck for removing refuse materials from the vacant lot, and a local contractor or building supplier could provide building materials and supplies for refurbishing a residence in the community.

An alternate activity would require the Industrial Arts teacher to direct the design and production of a mass-produced product to be sold. Money raised from this activity might be used to purchase a braille typewriter or tape recording equipment for the public library, to be used by handicapped persons. Toys or teaching aids may be manufactured and distributed to a local orphanage or to a school for the mentally retarded.

COMPARING GOODS AND SERVICES

OBJECTIVE: The student makes informed choices so that he can compare goods and services and select the alternatives which meet his needs.

CONCEPTS

CLARIFICATION OF CONCEPTS

Right to Choose	The student, as a consumer in our society, has an opportunity to choose from a wide selection of products and services. In order to make a meaningful and intelligent choice, it is the responsibility of the student-consumer to become informed as to the relative merits of a product or a service. The right to choose is specifically economic in nature, and in the exercising of this right the consumer casts his vote of acceptance for one product rather than another.
Responsibility to:	
Be Selective	
Treat Merchandise with Respect	By its very nature, the act of making a choice is an exercise in selectivity. One product or service must of necessity be chosen over others, hopefully after going through a careful and orderly selection process.
Recognize Income Limitations	
Be Honest in Dealings	The student-consumer has a moral, if not a legal, obligation to carefully handle merchandise while inspecting it, making sure that it is not left in a less saleable condition.
Do Comparative Shopping	Almost every consumer is faced with a certain limit on spending occasioned by his level of income. The corporation president may have more money to spend than does one of his workers, but he still has a limit which he should not prudently exceed. This limit serves to restrict the choice of products or services one may realistically consider.
Buy Goods that are Efficiently Produced	
	Just as we expect the seller to be fair and honest, so must be the consumer-purchaser. Many millions of dollars are lost each year to shoplifters. This money must be considered a cost of doing business; as a cost it is passed on to the consumer.
	Bad checks and fraudulent credit practices are other examples of customer dishonesty which add to the cost of doing business.
	The wise shopper looks around before committing himself. The more products considered, the wiser the choice.
	In most cases, the most efficiently produced product would be the one which is offered to the consumer at a fair price and at an acceptable quality.

GENERALIZATIONS:

- Individual and family choices influence and are influenced by market conditions and marketing practices; therefore, the consumer should choose the goods and services that meet his needs in order to communicate his desires to the producer.
- With the right to choose, the consumer will influence greater efficiency in the economy and eventually reduce prices by being selective, by being a comparative shopper, by recognizing income limitations, and by buying goods that have been efficiently produced.

SUGGESTED LEARNING ACTIVITIES

The Industrial Arts teacher should direct the students in activities which emphasize the consumer's right to be selective in his choice of products and services. For example, the class can decide on a product which will fulfill a real or assumed need, such as a bicycle, automobile, motorcycle, or color television set. The students can then obtain information about various products from dealers, catalogs, and other promotional material. Comments solicited from the owners of the selected products and copies of test results from consumer agencies are also valuable sources of information. Now the youngsters should be able to form judgments as to the quality and value of the competitive products. Before choosing a color television set, one should have information on a number of manufacturers' sets including prices, sizes, and special features of each. The consumer should be certain that he is comparing identical product features and characteristics when gathering comparative information and cost data. Students should take advantage of every opportunity to gather information about a product during the selection process, and should base their final selection on the information collected and not on advertising gimmicks.

The students should be made to understand their responsibilities in the area of ethical dealings with merchants. The teacher may initiate a discussion on the various aspects of consumer ethics and the possible consequences of dishonesty. For instance, sample merchandise damaged by the browsing customer affects prices for subsequent customers. Students should be encouraged to talk with local merchants of industrial products, e.g., household appliances, tools, and hardware, and determine the approximate value in merchandise that is lost yearly because of theft or mis-handling of goods by customers and employees.

As a practical exercise in decision making, the students may be given \$100 in play money and given the assignment of equipping a workshop with hand tools. Some students should be required to make their selection from a mail order catalog and others should depend upon local businesses. Certain students should be asked to give a presentation before the class showing what they purchased, and how they made their choices. (Price, quality, total value, resources used, etc.)

GENERALIZATIONS:

- Communication and cooperation among consumer, business, and government will result in product improvement and business and consumer satisfaction.

COMMUNICATING CONSUMER COMPLAINTS

OBJECTIVE: The student communicates to proper sources documented complaints and suggestions of consumer interest.

CONCEPTS

CLARIFICATION OF CONCEPTS

Right to be Heard

The student should be made aware of his right to register complaints and offer suggestions, both to the seller and producer of the product as well as to appropriate consumer groups and regulatory agencies. In this way, the student develops and protects personal consumer power.

Responsibility to:

Voice Complaints and Suggestions

Students must be aware of the methods and techniques that they could use to inform a business, producer, or contractor of any dissatisfaction with a product or service.

Make Suggestions for Product and Service Improvement

Know Where to Go for Help

Even if no actual complaint is warranted, the student-consumer should feel free to make suggestions which he believes would improve a product or service. For example, students could closely inspect and examine a product such as a bicycle with a view towards product improvement, e.g., a new safety feature.

The student should be familiar with the various offices and agencies which are available to help the consumer. Of prime importance would be to first contact the representative or complaint department of the business in question. Often, this action alone will be sufficient to rectify any dissatisfaction on the part of the consumer. Knowing just who to contact at the company would be of help. Would it be better to talk to the girl at the credit desk, or directly to the credit manager?

If the consumer is unable to solve his problem by dealing with the producer or seller, it may be time to contact the appropriate private or governmental agency. (Better Business Bureau, consumer organizations, FDA, ICC, etc.)

GENERALIZATIONS:

- The individual is obligated to take an interest in and responsibility for being an informed consumer-citizen if he desires to improve and protect personal consumer power and the economic system.
- Public interest and cooperation are necessary for promotion and enforcement of laws which protect the consumer.

SUGGESTED LEARNING ACTIVITIES

Have a department store complaint department head attend class to discuss customer complaints about goods and services which relate to Industrial Arts.

Have this management person discuss with the class what recourse the customer has beyond the store's complaint department. To whom does one write, phone, or visit if he is not satisfied with a major appliance?

Have an appliance salesman or repairman show the class what things go wrong with appliances and why. How available are service and parts for some appliances? Why?

Have several students make a class presentation telling why these products and/or services need improvement. Identify how they as individuals would go about making these improvements. Would the product need re-design? Identify ways and techniques an individual could use to recommend these changes to a company. Discuss whether an individual and/or consumer group have the right and/or responsibility to complain to the manufacturer and recommend product changes.

IDENTIFYING SAFETY FACTORS

OBJECTIVE: The student identifies quality of goods and services that endanger life or safety and demonstrates his ability to select and use products that are based on safety features.

CONCEPTS

CLARIFICATION OF CONCEPTS

Right to Safety

The student should feel free to expect that manufactured or constructed products are of no danger to life or safety if used consistently according to accepted practices.

Responsibility to:

For example, a table saw can be dangerous if not used properly, but we would not expect the blade to fly off, thus creating an unexpected hazard. Nevertheless, the

Examine Merchandise for Safety

consumer should be informed about the safe use and care of industrial goods to insure his personal safety and that of others.

Follow Use and Care Directions

Many unsafe features or defects in a product can be ascertained prior to use by a thorough examination of the item. The emphasis on safety in the school shop should make the Industrial Arts student aware of their possible existence and better able to discover dangerous flaws in manufactured items.

Report Unsafe Products

It is only common sense to follow instructions when using a product, but many unsafe conditions are allowed to develop through neglect and lack of care. For example: the dull saw blade will kickback a piece of wood, or frayed insulation will cause a machine to become electrically alive, producing a severe shock to the unsuspecting student or worker.

Study Safety Rating of Products from Reliable Sources

It is the student's responsibility to report unsafe products or services. Certainly, very few businesses wish to continue offering an unsafe product to the consumer and most are anxious to have safety defects pointed out to them.

Consumers Union of U.S., Inc.; Consumers Research, Inc.; and Underwriter's Laboratories regularly test products and publish the results. Safety is always an important factor in these tests. On an electrical device, the "UL" label will appear if it passes the safety tests of the insurance underwriters. These services can usually be relied upon to give an accurate, unbiased report on the safety of a product. It makes very good sense to take advantage of professional testing agencies as the consumer is almost never equipped to make some of the necessary technical tests on his own.

GENERALIZATIONS:

- If individuals, businesses, and manufacturers share in the responsibilities for providing safe goods and services, the health and satisfaction of the members of society will be enhanced.
- If the consumer will take the responsibility for examining products for safety features, follow use and care instructions and report unsafe products to the proper source, safety standards and increased consumer satisfaction may result.

SUGGESTED LEARNING ACTIVITIES

Invite a federal and/or state safety inspector to discuss safety practices in Industrial Arts laboratories.

Have students work in groups to assemble something from a kit using the enclosed instructions. Have students evaluate the directions for completeness, accuracy, safety, etc.

Invite a safety expert from a local manufacturing plant to discuss plant safety regulations regarding such factors as clothing, work procedures, length of one's hair, etc.

Obtain issues of *Consumer's Digest* and/or *Consumers Reports* and have students report on the unsafe characteristics of household appliances.

Discuss the role that Underwriter's Laboratories (UL) assumes in testing products before and after they are available to the consumer.

Have students read and report on Ralph Nader's *Unsafe at Any Speed*, and discuss how this book actually stopped production of an automobile considered to be unsafe.

CONSUMER INFORMATION

OBJECTIVE: The student analyzes and uses information published by agencies and business when making consumer decisions.

CONCEPTS

CLARIFICATION OF CONCEPTS

Right to be Informed

The student-consumer may receive his initial knowledge of a product or service through advertising, word of mouth, or personal observation. Additional information is available from labels, instruction books, and consumers' agencies. In order to make an intelligent choice and exercise his vote in the marketplace accordingly, it is imperative that the consumer be fully informed as to the relative merits of a product or service in question.

Responsibility to:

Analyze Advertisements

Keep Informed About
New Products

Check Care Instructions
Before Buying

Seek Additional Information
If Needed

The student is bombarded with an unending barrage of advertising on radio and television, billboards, and in the newspapers and magazines. In order to be fully informed, the consumer must be aware of advertising, yet be discriminating in its acceptance. The student should be taught to look beyond the catch phrases and bright colors of an ad.

New products are constantly appearing on the market. This is desirable, for it gives the consumer added freedom of choice and an opportunity for new, better and, perhaps, less expensive products.

Not only might it be an unsafe practice, but the consumer takes a risk of damage or shortened service life when he fails to heed instructions. If instructions are read and understood before purchase, the consumer is more likely to treat his new item properly. In addition, it may be discovered that the product may be an unwise purchase. For example, the purchaser may be unable or unwilling to provide the necessary service, or perhaps a proper electrical service or power is not available to operate the device.

Questions will often arise which cannot be answered in the manufacturer's literature or instructions. Most companies are very willing to reply to inquiries of this nature. A wise consumer will attempt to obtain additional information regarding the use and maintenance of a product when the need arises rather than to guess what precautions or services should be performed.

GENERALIZATIONS:

- If the consumer utilizes agencies and organizations, both public and private, he can obtain information which will aid him in making informed decisions.
- If informed citizens support and cooperate with government and private agencies, the quality of goods and services could be improved.

SUGGESTED LEARNING ACTIVITIES

Discuss various methods of acquiring information about a product, such as critically reviewing advertising, using instruction booklets and reading labels; and obtaining statements from owners of the product, and reports from consumer agencies and consumer-oriented magazines. Have the class discuss the reliability of these information sources.

The students may bring to class a number of advertisements for several different automobiles and then compare the information and manufacturers' claims with testing reports from a consumer agency or automotive magazine. How does the information in the advertisements differ from information appearing in the consumer report? Do the manufacturers omit any important information from their advertisements?

Make a list of magazines, consumer agencies, governmental agencies, and trade associations which publish information on consumer products. For example, some of the popular magazines read by persons who enjoy working with tools and mechanical items regularly contain information on new products in the automotive, home repair, or home workshop areas.

Discuss how labels and instruction booklets may be used to supply information which can be utilized both before and after making a purchase. For instance, if the label reveals that an appliance operates on 220 volts and the prospective purchaser has 110 volts electrical service in his home, he obviously would not select this particular item unless he plans to rewire his home.

The students should be made aware of the information booklets offered by the large retail businesses. These are very helpful in selecting furniture, appliances, tools, and clothing. Also, students should review the product information contained in catalogues and determine which information (including photographs and written descriptions) can be useful in comparing and selecting products.

CONSUMER ASSISTANCE

OBJECTIVE: The student identifies and uses the aid and protection offered the consumer by business, government, and independent organizations.

CONCEPTS

CLARIFICATION OF CONCEPTS

Right to be Protected

Responsibility to:

Be Informed and Respect Existing Laws and Standards

Be Informed of One's Rights

The consumer is often ill-equipped to cope with cases of fraud, deception, and other unfair business practices. Therefore, he must be made aware of the various groups and agencies which specialize in consumer protection.

Respect for law is basic to the American free enterprise system. Not only must the producer adhere to standards and laws, but the student as a consumer has an obligation to know and respect the rules applicable to producer-consumer relationships. For example, the Industrial Arts student is familiar with various manufacturing processes, some of which contribute to the pollution of our air and water resources; if not an illegal act, at least an anti-social one. The student should be aware of steps which may be taken, both by the producer and by the consumer, to lessen the pollution of the environment by individuals or industries.

GENERALIZATIONS:

- The consumer can better provide for self-protection if he accepts his responsibility as a voter and understands his rights to be assured of satisfactory quality and service.
- Individuals, groups, and families as consumers are protected by federal, state and local laws from hazardous and ineffective goods and services, fraudulent information and unsatisfactory quality; therefore, the consumer has a responsibility to encourage legislation and support these laws.

SUGGESTED LEARNING ACTIVITIES

Have a representative of one of the automotive manufacturers visit the class to explain and discuss the steps they are taking to control excessive automobile exhaust emissions. Discuss the advantages (cleaner air) vs. the disadvantages (higher costs and less efficient operation) of the newer pollution control devices. The student should note that certain laws will govern and control exhaust emission standards. Are these laws necessary, or do they impose an unreasonable burden on the automobile manufacturers?

Have the students list and discuss other laws and standards which are designed to protect the consumer. Are these laws necessary? For example, must we have "truth in lending" laws, or should we concentrate on developing an informed public, obviating the necessity for such laws?

Under the direction of the Industrial Arts teacher, compile a list of consumer protective agencies. Using facilities available at the school (graphic arts laboratory or duplicating facilities), reproduce the list for distribution to other students.

Have the students identify consumer-oriented public issues. Often, such issues are brought before city councils or county commissioners for open discussion. Visit one of these meetings so that the class may see how these proposals are handled by our local governing agencies. An additional activity would be to invite a local community politician or leader and have the class present recommendations supporting consumer legislation or improved consumer practices.

COMMUNITY RESOURCES

**SUPPLEMENTAL
INCOME SERVICES**

**PROTECTIVE
SERVICES**

Local

State

Federal

Local

State

Federal

PUBLIC AND/OR PRIVATE

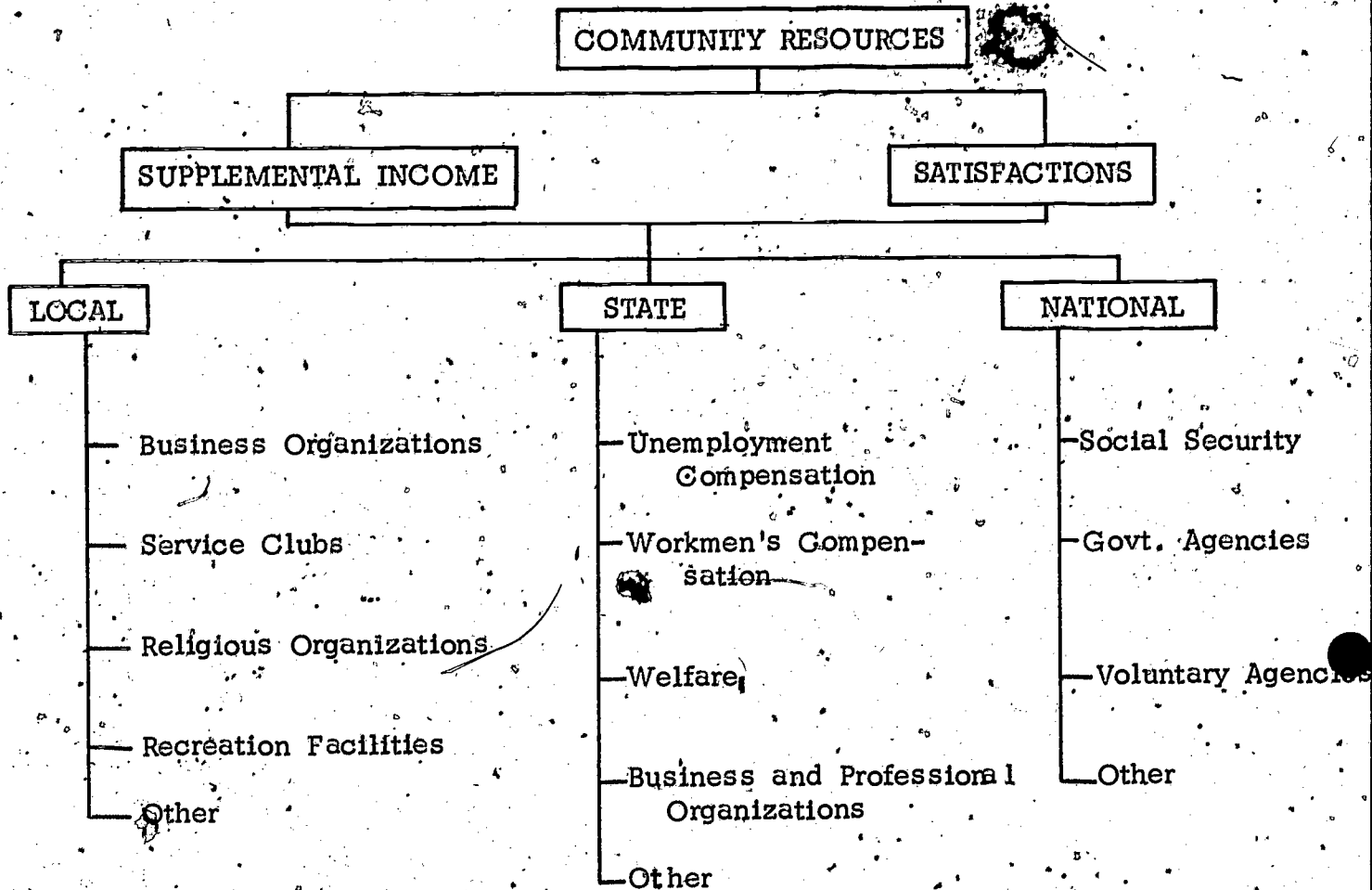
COMMUNITY RESOURCES

OVERALL OBJECTIVE: The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions and those which can contribute to his protection, his rights, and his environment to the extent that he can make use of or assist in the activities involved in these services when necessary or desirable.

RATIONALE

A person who is very knowledgeable about the various social agencies providing services, protection, and financial resources that exist in the community where he resides, is in a position to make intelligent decisions which should enrich his home life, his manner of income procurement, and his participation in community activities. The mere fact that he lives in a particular community should give a person a vested interest in up-grading existing community resources and lending his support and influence to develop new resources that would make the community a better place to live. The Industrial Arts teacher is encouraged to determine how well the following suggested guidelines may be adapted to fit his particular situation and, if necessary, develop additional materials and activities suitable to his own particular situation.

COMMUNITY RESOURCES



IDENTIFYING COMMUNITY RESOURCES

OBJECTIVE: The student should become knowledgeable about community resources and be able to identify those which can supplement an individual's income or satisfactions when necessary or desirable.

CONCEPTS

CLARIFICATION OF CONCEPTS

Governmental, Religious, Educational, and Industrial Resources

There are numerous agencies in the community which provide resources to supplement an individual's income and provide satisfaction of many of his goals and needs as a consumer-citizen. The related areas of study that might be appropriate for students of Industrial Arts are work, recreation, housing, and transportation. Institutions providing assistance in helping citizens to attain their resources and goals are governmental, educational, industrial (private sector) and religious associations or agencies.

Work

Governmental agencies provide employment and economic resources in primarily two ways: as employers of workers in civil agencies such as consumer protection staff, weights and measures inspectors, elected officials, and through the Civil Service Commission; and, secondly, by making financial resources available for projects managed by other agencies or industries, such as the SST. (Supersonic Transport) project and medical research. Industry provides work in the manufacture and construction of consumer goods and services. Educational institutions provide jobs for teachers, secretaries, librarians, janitors, bus drivers, teacher aides, and other persons who service schools. Work is provided for clergy, janitors, secretaries, and social workers by religious institutions.

Recreation

Governmental agencies provide swimming pools and golf courses; national, state, and city parks; and sponsor summer youth programs and senior citizen centers for recreational purposes. Industry sponsors bowling, softball, and golf leagues, and in some cases, company-owned recreation parks.

Educational programs offered by local schools include technical subjects, summer athletic programs, and student extracurricular activities, e.g., sports, band, and drama, which provide opportunities for community participation. In many communities, the church is a major provider of recreational activities by sponsoring youth organizations, Boy Scout and Girl Scout troops, church camps, and service organizations.

Housing

The government provides housing for employees either directly, for example the military, or indirectly by providing financial resources for building loans or rent subsidies. The consumer is also affected by zoning laws, fair housing laws, building inspection, and other regulatory factors administered by government agencies. Industry's main input to housing is in design, construction, maintenance and repair of structures, and the manufacture and servicing of related goods and products used by consumers. The primary educational resource is to provide information to aid people in selecting, utilizing, maintaining, and servicing their homes.

Transportation

Government highway departments are responsible for purchasing right-of-way property, constructing, maintaining, and repairing of highways. There are also government agencies which control interstate and intrastate commerce and air travel. Mass transportation is sponsored by city governments and private industry, and money is often available by the federal government to subsidize transportation industries and for the development of new forms of mass transportation.

Industry's function is the production, maintenance, and repair of vehicles of transportation: manufacture of trains, airplanes, buses and automobiles; dealers, service centers, car washes, bus lines, railroads, and airlines. Some school systems provide transportation for students by school bus; but the most important contribution of the school to the area of transportation is to provide knowledge about how to select and wisely use various transportation systems. Students can learn how to select, purchase, use, maintain, and service transportation vehicles as part of their industrial arts instruction. Also, they can learn some of the basic practices necessary to construct and service roads, curbs, driveways, and airstrips.

GENERALIZATIONS:

- Income can be supplemented by public or private community sources; therefore, if one knows what resources are available, how to identify the ones which will best meet his needs or wants, and how to use these most effectively, he can supplement his income or increase his satisfactions.
- Community resources do not always provide actual money; therefore, goods and services offered by public and private sources may be considered as a supplement to income.
- Income, monetary and psychic, may be supplemented by public and private organizations whose services are provided by social (taxes), contributions or private investments to meet needs or wants of various persons in our society; therefore, the identification of these services may more efficiently be matched with these needs and wants.
- Numerous goods and services are provided by contributions to civil, civic, religious, or various interest groups to meet specific needs and to enhance the general welfare of a community.

SUGGESTED LEARNING ACTIVITIES

Government Resources

1. Fill out a government employment application and simulate job interviews.
2. Discuss the impact of government spending upon research, development, and one's way of life.
3. Have a person from a governmental agency discuss government jobs.
4. Have a "clean-up" day at a city park.
5. Design, build, and erect a piece of playground equipment using donated materials.
6. Plan the recreational needs for a city.
7. Inspect own home using city building code as a guide.
8. Inspect curbs and sidewalks that need repair—make recommendations to the homeowners and City Council when appropriate.
9. Examine FHA housing standards.
10. Have a county engineer visit the class and talk on:
 - A. Road maintenance
 - B. Right-of-way procurement
11. Build a model of a modern freeway.
12. Do destructive tests on various road and bridge building materials.

Education Resources

1. Have a counselor orient students to educational and occupational programs offered by the school system.
2. Survey recent graduates as to what kind of work or schooling they are pursuing.
3. Build toys for a nursery class or kindergarten.
4. Repair athletic equipment used in recreation programs.
5. Teach a unit in house construction.
6. Design and lay out a mock driver's examination course.
7. Build pole sets for practice parking.
8. Do a community traffic survey—identify dangerous intersections.
9. Identify jobs available in the community.
10. Study the selection, use, and repair of furniture and appliances commonly used in homes.
11. Perform a safety test of appliances used in the home.

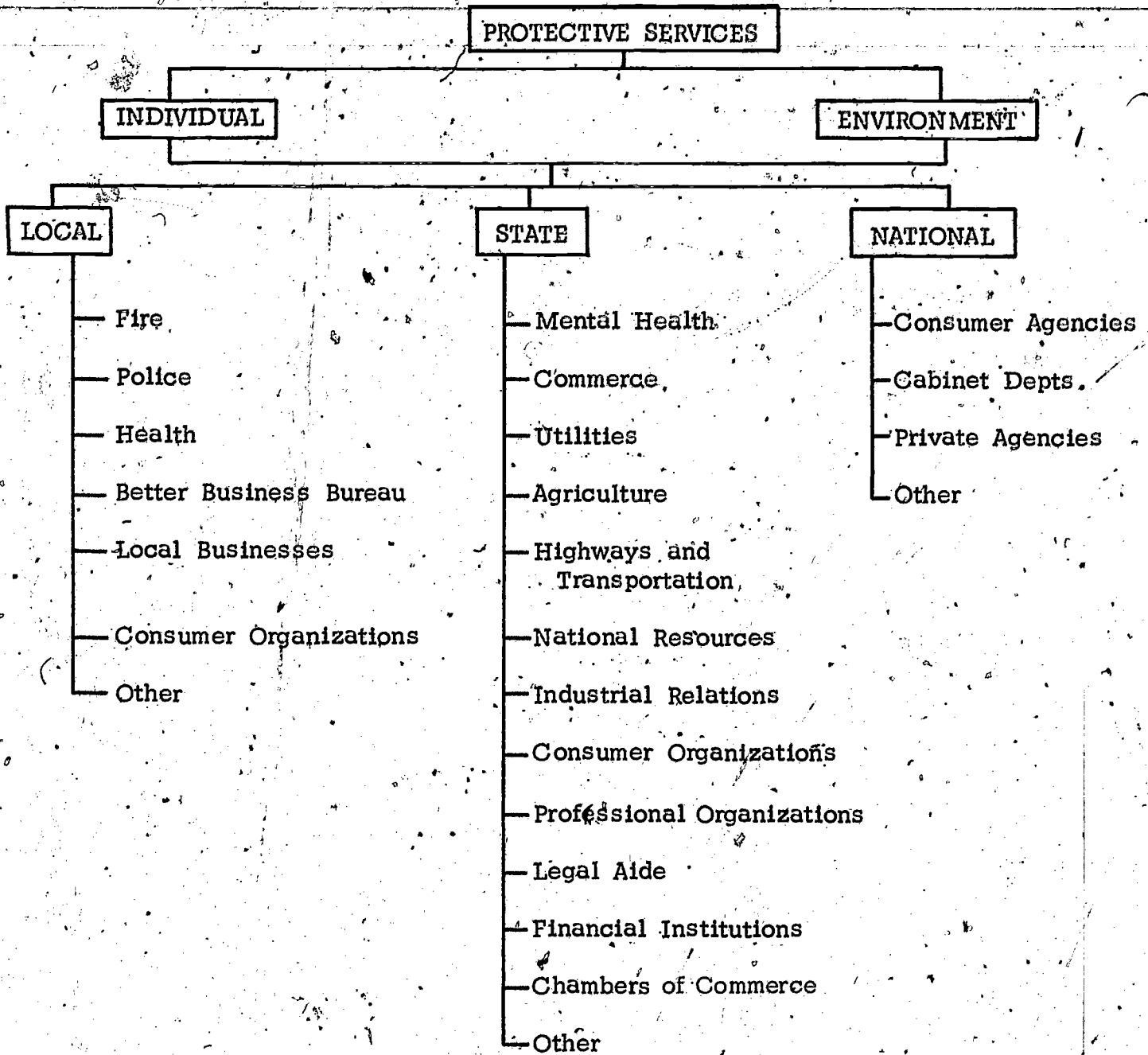
Industry

1. Field trips to local industry.
2. Class visit with a personnel supervisor from local industries to discuss the impact of the company on local employment, community taxation, etc.
3. Examine the tax structure of a community; for example, corporate taxes vs. individual taxes.
4. Visit a construction site and determine what materials were purchased locally and what materials had to be brought in from outside the community.
5. Survey the transportation needs of the community.
6. Debate: "Privately operated bus lines are more efficient than publically operated bus lines."
7. Discuss the impact of new space age materials and products being developed and sold by industry upon people and their way of life.

Religious

1. Identify those professional services provided to people in the community by religious agencies that directly affect one's income. For example, how many people in the community are dependent upon the church for employment?
2. What assistance does the church provide for educational or occupational guidance and testing and employment counseling?

PROTECTIVE AGENCIES



PROTECTIVE AGENCIES

OBJECTIVE: The student identifies the protective agencies which can contribute to his protection, his rights, and his environment, enabling him to knowledgeable about the services to the extent that he can make use of or assist in the activities involved in these services.

CONCEPTS

CLARIFICATION OF CONCEPTS

Local

The Industrial Arts program is an appropriate place in the school where students can study about the numerous public and private agencies which provide services which help to protect him as a consumer. For example:

Fire Department

1. Where does a person go if he feels he has not been treated fairly by an automobile dealer?

Police Department

2. Where does a person go with a complaint about the inadequate services provided by a contractor or service repairman?

County Health Department

3. What rights and responsibilities does the consumer-citizen have when he observes waste materials being dispelled by industry into public water and air?

Better Business Bureau

What does one do when he sees a local contractor leave refuse and excessive building materials around a construction site?

Consumer Organizations

Local Business

State

The Industrial Arts teacher can show the direct application of the recycling process through the utilization of scrap materials to produce useful products. He can also help the student identify those local, state, and national agencies which a citizen can contact when he feels his rights as a consumer have been abridged. Some examples of agencies and representative problems follow:

Mental Health

1. The State Industrial Commission may be contacted when it is felt that unsafe conditions are present in a local factory or on a construction site.

Department of Commerce

2. The Department of Transportation (DOT) may be contacted to collect and assess information about the design and manufacture of automobile tires so that one may make an adequate evaluation of numerous brands, styles, and models of tires available from the various manufacturers. The DOT can also provide information about the responsibilities manufacturers have regarding the question of workmanship, materials, and industrial standards.

Public Utilities Commission

Department of Agriculture

Highway Department

Consumer Organizations

Chamber of Commerce

It is quite apparent that the Industrial Arts teacher can develop laboratory activities which will show the direct application or utilization of the various agencies, both private and governmental, which can provide assistance in handling questions and claims regarding the citizen's rights as a consumer as well as the maintenance of his natural environment.

Legal Aid

National

Consumer Agencies

Department of Agriculture

Department of Commerce

Health, Education, and Welfare

Red Cross

Department of Transportation

GENERALIZATIONS:

- As more and more people live together, the individual's protection becomes a responsibility which is assumed by public and private sources, offering services to the individual and aiding him to have better living conditions; therefore, an understanding of these sources makes possible better and continuing protection for all.
- There are many protective services offered by agencies on the local, state, and national level and an awareness of these will help an individual or family choose and make use of these services in order to better provide protection for himself and his family.
- Trade and professional organizations in their self-regulation, standardization, and general operation policies protect consumers as well as the integrity of their reason for existence; therefore, encouragement, knowledge, and use of these services may protect as well as assure certain standards of quality and service when consumers are served by these producers.

SUGGESTED LEARNING ACTIVITIES

Prepare a list of protective agencies that are available locally, statewide, and on a national basis. List the private and public agencies in the local community from whom service may be obtained regarding the consumer's use of goods and services.

Visit a local manufacturing plant and obtain scrap materials. Then have the students design a product which could be manufactured utilizing these scrap materials. As an example, the Industrial Arts woods teacher could obtain scrap wood and drop-offs from a local lumber yard or mill and use these materials to mass-produce a small, useful product that the students could take home to their mothers, such as a cutting board.

Determine if the parents of any members of the class have experienced dissatisfaction with an automobile, or the service received from an auto dealer. Have the students determine the strategy they would follow to obtain redress of their grievance. An example would be: identify the most appropriate consumer agencies, including names and addresses of contact persons, and write letters describing the complaint and requesting assistance. A second part of the problem would be to develop an alternate strategy to resolve the consumer's problem if satisfaction was not initially received. The first person one might contact would be the salesman from whom the auto was purchased. If this approach would not satisfy the consumer's problem, he could then go to the dealer sales manager or dealer-owner, and then on to the manufacturer himself. As a last resort (or earlier if judged necessary), one could go to a consumer protection agency or attorney for satisfaction of the problem.

RESOURCE TEACHING MATERIALS AND AGENCIES

Perhaps you are already familiar with many of the resource materials listed in this section. Experienced Industrial Arts teachers have learned to eliminate instructional materials that appear to be sales promotion goods or "ornamental deadwood." The committee has reviewed a large collection of software and listed only those materials that were thought to be of value when teaching consumer education to Industrial Arts students. Because many of the resources are appropriate to each of the six major units in this Guide, listing them after each unit would be repetitious. Therefore, one list of common resources was compiled.

A cursory review of the material will identify a number of references that are of particular interest to the teacher. These references will not only improve his own knowledge of consumer practices, but that of the student as well. Many of the periodicals are readily available at local newsstands and bookshops; most books and periodicals should also be available at the school library or community public library. The Industrial Arts teacher may wish to subscribe to a number of the periodicals and purchase selected books and audio-visual materials. School libraries usually have financial resources budgeted for these purchases. Also, additional funds for the purchase of special reference materials are sometimes available from local administrators.

A listing of agencies that can provide materials and information regarding consumer education is also included for your use to supplement those operating in your local community. It is recommended that the Industrial Arts teacher also review the general guide, *Consumer Education Curriculum Guidelines for Ohio, Grades K-12*, for supplemental references and resources.

BOOKS

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PERIODICALS

- BETTER HOMES AND GARDENS.** Published monthly by Meredith Corporation, 1716 Locust Street, Des Moines, Iowa 50303. Called "the idea magazine for better homes and families." Contains hints on spending, saving, building household items, etc. Subscription, \$4.00 yearly or available at newsstand.
- CHANGING TIMES.** Kiplinger Magazine, 1729 H Street N.W., Washington, D.C.
- CONSUMER BULLETIN.** Consumer's Research, Inc., Washington, New Jersey.
- CONSUMERS DIGEST.** 6316 N. Lincoln Ave., Chicago, Illinois 60645. Published monthly, includes a once-a-year *Price Buying Directory* and price reference service. Subscription \$6.00 a year.
- CONSUMERS REPORT.** Consumer's Union of the United States Inc., Mt. Vernon, New York 10550. Published Monthly, \$8.00 yearly subscription.
- COUNCIL ON CONSUMER INFORMATION NEWSLETTER.** Membership in the Council on Consumer Information necessary to receive this; 15 Gwynn Hall, University of Missouri, Columbia, Missouri 65201.
- EVERYBODY'S MONEY.** Credit Union National Association, Box 43, Madison, Wisconsin 53701.
- FAMILY CIRCLE.** Published monthly, available for 25 cents at supermarkets. Money-saving ideas, particularly regarding food and household budget.
- FAMILY HANDYMAN.** Published monthly, available at newsstands. Gardening ideas, "new products for old problems," and several other regular features helpful to the "do-it-yourself" person.
- FINANCE FACTS.** Educational Service Division of National Consumer Finance Association, 1000 Sixteenth St. N.W., Washington, D.C. 20036.
- FORUM.** Educational Relations Department, J. C. Penney Co., 1301 Avenue of the Americas, New York 10019.
- INDUSTRIAL ARTS AND VOCATIONAL EDUCATION.** Published monthly by CCM Professional Magazines Inc., 22 W. Putnam Avenue, Greenwich, Conn. 06930; \$5.50 yearly. Includes teaching aids and reader inquiry service.
- JOURNAL OF CONSUMER AFFAIRS.** Received with membership in the Council on Consumer Information.
- JOURNAL OF THE AMERICAN VOCATIONAL ASSOCIATION.** AVA Inc., 1510 H Street N.W., Washington D.C. 20005. Published monthly September through May. November subscriptions are \$4.00 per year. Includes reader inquiry service.
- MECHANICS ILLUSTRATED.** Published monthly, available at newsstands. Includes features on autos, recreation, your home, general consumer information, and new products.
- MAN, SOCIETY, AND TECHNOLOGY.** Published eight times during the school year; distributed to members of the American Industrial Arts Association as its official publication. Membership dues are \$15.00 a year. Send application to AIAA, 1201 Sixteenth Street N.W., Washington, D.C. 20036. Includes researcher's index, advertiser's index, and media review.
- POPULAR MECHANICS.** Available at newsstands and public library, features information on shop and crafts, electronics, home and yard, inventions.
- POPULAR SCIENCE.** Available at newsstand; and library, includes auto care, recreation information, and "What's New Digest."
- SCHOOL SHOP—INDUSTRIAL TECHNICAL EDUCATION.** Published monthly September through June by School Shop, P.O. Box 1929, Clinton, Iowa 52732. \$5.00 per year, includes shop talk, news from industry, and reader inquiry service.
- SCIENCE AND MECHANICS.**
- WALL STREET JOURNAL.**
- WORKBENCH.** Includes reader service department, home improvement ideas, shop talk, and refinishing tips.
Includes reader service department, home improvement ideas, shop talk, and refinishing tips.

PAMPHLETS AND BOOKLETS

- Better Business Bureau "Consumer's Buying Guide."
- Better Business Bureau. "What Are They Teaching Tomorrow's Consumers?" Chrysler Building, New York 10017.
- Better Business Bureau of Cleveland. "Bait Ads that Hook Your \$\$\$."
- Better Business Bureau of Cleveland. "They Can't Get it for You Wholesale."
- CUMA Cooperative Supply. "Consumer Facts Leaflets" P.O. Box 431, 1617 Sherman Avenue, Madison, Wisconsin 53701.
- Department of Health, Education, and Welfare. "Low Income Life Styles."
- Group Leader's Guide. Consumer Education Series. Givens and Co., Boston, Mass.
- Herrmann, Robert O. "The Consumer Movement in Historical Perspective." Dept. of Agriculture, Pennsylvania State University, University Park, Pa. 16801 (free).
- "How to be a Better Shopper." The Sperry & Hutchinson Co., 3003 E. Kemper Road, Cincinnati, Ohio 45241.
- Institute of Life Insurance. "A Date with the Future." 177 Park Avenue, New York, New York 10017.
- Magazine Publishers Association. "Freedom of Choice." 575 Lexington Avenue, New York, New York 10022.
- Money Management Institute, Household Finance Corporation. "Your Guide for Teaching Money Management." Prudential Plaza, Chicago, Illinois 60601.
- Money Management Institute, Household Finance Corporation. "Your Savings and Investment Dollar." Prudential Plaza, Chicago.
- Money Management Institute, Household Finance Corporation. "Your Shopping Dollar." Prudential Plaza, Chicago.
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- National Consumer Finance Association. "Money and Your Marriage." 1000 16th St. N.W., Washington, D.C. 20036.
- Ohio Bar Ass'n. "The Law and You"
- "Points to Remember When you Buy a Home"
- "Read Before You Sign"
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- "Consumer Information Price List"
- "Family Food Budgeting"
- "Learning for Earning: New Opportunities for Paycheck Education"
- "Low Income Teaching Kit"
- "Trading Stamps and Their Impact on Food Prices"
- U.S. Government Printing Office, Washington, D.C. 20402
- U.S. Office of Education. "That for Which We Save and Spend."
- University of Tennessee. "When You Buy Furniture."
- Publication 448 of Agricultural Extension Service, Cumberland Avenue S.W., Knoxville, Tenn. 37916.

AUDIO-VISUAL AIDS

Films, Filmstrips, Slides

"On Guard—Bunco!". Aims Instructional Media Services, Inc., P.O. Box 1010, Hollywood, California 90028.

"The Poor Pay More." National Educational Television, Indiana University Audio-Visual Center, Bloomington, Indiana 47401.

"Smart Spending." Olcott Forward, Inc., Hartsdale, New York.

FILM COMPANIES AND SOURCES

Association Films, Inc., 600 Madison Avenue, New York, N.Y. 10022.

Board of Governors of the Federal Reserve System, Publications Service, Division of Administrative Services, Washington, D.C. 20551.

Changing Times Education Service, 1729 H St., N.W., Washington, D.C. 20006.

Coronet Films, 65 East South Water Street, Chicago, Illinois 60601.

Educational Service Bureau, Dow Jones and Co., P.O. Box 300, Princeton, New Jersey 8540.

Grolier Educational Corp. 845 Third Avenue, New York, N.Y. 10022.

Modern Talking Picture Service, Inc. 3 East 54th Street, New York, N.Y. 10022.

J. C. Penney Company, Local Store managers.

Sears Roebuck and Co. Consumer Information Services, Dept. 703 Public Relations, 303 East Ohio Street, Chicago, Illinois 60611.

Sterling Movies U.S.A. Booking Office, 43 West 61st Street, New York, N.Y. 10023.

U.S. Dept. of Agriculture, Office of Information, Washington, D.C. 20250.

U.S. Dept of Health, Education, and Welfare, Social Security Administration, Baltimore, Maryland 21235.

U.S. Treasury Department, U.S. Savings Bonds Division, Washington, D.C. 20226.

AGENCIES AND ORGANIZATIONS

American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, Missouri 65201.

American Meat Institute, 59 East Van Buren Street, Chicago, Illinois 60605.

Bureau of Narcotics and Dangerous Drugs, U.S. Dept. of Justice, Washington, D.C. 20537.

Bureau of Public Roads, Federal Highway Administration, Department of Transportation, Washington, D.C. 20591.

Career Information Service, New York Life Insurance Company, Box 51 Madison Square Station, New York, N.Y. 10010.

Changing Times Education Service, 1729 H Street N.W., Washington, D.C. 20006.

City Sealer of Weights and Measures, City Hall, Columbus, Ohio 43215.

Commodity Exchange Authority, U.S. Dept. of Agriculture, Washington, D.C. 202050.

Consumer and Marketing Service, U.S. Dept. of Agriculture, Washington, D.C. 202050.

Consumer Complaint Section, Bureau of Enforcement, Civil Aeronautics Board, Washington, D.C. 20428.

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

Consumers' Research Inc. Washington, New Jersey 07882.

Consumer Union of the United States, Inc. 256 Washington Street, Mt. Vernon, New York 10550.

Council of Better Business Bureaus, 1145 19th Street N.W., Washington, D.C. 20036.

Council for Family Financial Education, Inc. Twin Towers, 1110 Fidler Lane, Silver Springs, Maryland 20910.

Department of Housing and Urban Development, Washington, D.C. 20410.

Educational Service Bureau. Dow Jones and Co., P. O. Box 300, Princeton, New Jersey - 08640.
Federal Trade Commission. Washington, D.C. 20580.
Food and Drug Administration. Distribution and Mailing Unit, 200 C Street S.W., Washington, D.C. 20204.
Groslier Educational Corp. 845 Third Avenue, New York, N.Y. 10022.
Household Finance Corp. Money Management Institute, Prudential Plaza, Chicago, Illinois 60601.
Interstate Commerce Commission, Washington, D.C. 20423.
Insurance Information Institute. 110 Williams Street, New York, N.Y. 10038.
J. C. Penney Co., Inc. 1301 Avenue of the Americas, New York, N.Y. 10038.
Joint Council on Economic Education. 1212 Avenue of the Americas, New York, N.Y. 10036.
National Bureau of Standards. Washington, D.C. 20234.
National Consumer Finance Association. 1000 16th Street N.W., Washington, D.C. 20036.
National Credit Union Administration. Washington, D.C. 20456.
National Foundation for Consumer Credit. 1819 H Street N.W., Washington, D.C. 10006.
National Retail Hardware Association. 964 North Pennsylvania Street, Indianapolis, Indiana 46204.
Office for Consumer Services. Department of Health, Education, and Welfare, Washington, D.C. 20201.
Office of Economic Opportunity. 1200 19th Street N.W., Washington, D.C. 20506.
Office of Public Affairs, Environmental Health Service, Dept. of Health, Education, and Welfare, Room 18B-19, 5600 Fisher's Lane, Rockville, Maryland 20851.
Office of Public Information. Federal Power Commission, Washington, D.C. 20416.
The President's Committee on Consumer Interests. Washington, D.C. 20506.
Sears Consumer Information Service. Dept. 703 Public Relations, 303 East Ohio Street, Chicago, Illinois 60611.
Secretary of Federal Communications Commission. Washington, D.C. 20554.
Superintendent of Documents. U.S. Government Printing Office, Washington, D.C. 20402.
Washington Report. Chamber of Commerce of the United States, 1615 H Street N.W., Washington, D.C. 20015.