

You never know that other people have the same problems until you talk to them. This happened on a world scale last June when people from 32 countries gathered in a conference of the International Organization of Consumers Unions (IOCU) in Israel.

Some of the questions that concerned them: Should cost of instalment credit be a secret guarded by stores and finance companies? Should the customer know the truth about the product inside the color-

The consumer revolution

ful package? And should the law of his country help a buyer by making advertisers toe the line on accuracy in their claims? Should school systems teach children the facts about buying and the ways in which to spend money wisely and to the best advantage?

These and many more questions affecting your dollar, the English citizen's pound, shilling, and pence, the Japanese yen, the Norwegian worker's kroner, for example, came up at the conference. Changes for the better can be expected, for the conferees resolved to take action in their countries on consumer credit, consumer education for teachers and children, weights and measures laws, and truth in packaging.

Meeting in the sunny Israeli city of Natanya on the Mediterranean Sea, the delegates and observers from consumer unions and other interested organizations (cooperatives and credit unions among

them) raised these questions and exchanged a wealth of information from their experiences.

It all meant that there is a peaceful revolution going on in dozens of countries on the face of the earth. In fact, the theme of the gathering was The Consumer Revolution.

The editor of this magazine attended as an observer for CUNA International, the organization of credit unions. At almost every moment of the lively discussions in four days of meetings, I was constantly reminded of the folks back home with the same problems that the particular speaker was describing for his or her country.

At home and abroad

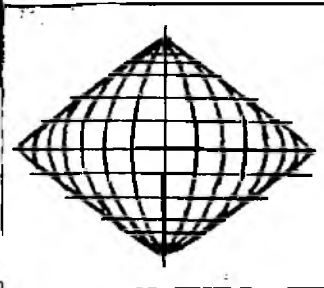
High-pressure door-to-door salesmen leading you down the rocky path of "easy credit" in England—we have it in the U.S.A. Overheated use of instalment credit by people without the means to pay, as in

(continued on page 26)

JOHN R. PRINDLE, DIRECTOR OF PUBLICATIONS
EDWARD MAGDOL, EDITOR
MARVEL INGS, ASSISTANT EDITOR
PAT SCHOLTEN, ASSISTANT EDITOR
RICHARD SCHNECK, ART DIRECTOR
JEROME BELANGER, BUSINESS MANAGER

AUTUMN 1966/VOLUME 6 NUMBER 3

EVERYBODY'S MONEY



Consumer Revolution	2
Medicare: New Questions	4
Good Heating	6
Ties that Bind	9
Acne "Remedies"	10
Rice, a Money-Saving Food	12
Social and Health Agencies	14
What's New in Truth in Lending	16
Christmas Gifts at Low Cost	18
Nylon Stockings	20
Consumer Frauds	23
Briefcase	24
Price per Ounce	28
Letters to the Editor	29
Useful Publications	31

EXECUTIVE COMMITTEE
CUNA INTERNATIONAL, INC.
(Formerly Credit Union National Association)

A. R. Glen, President
Irvin L. Rubbelke, 1st Vice-President

Elmer Johnson, Secretary
James W. Grant, Treasurer

Harry M. Daley
Ron Bunn
Morris Hankins
R. C. Robertson
Wilfred Mackinnon

Charles F. Bernard
John Hiam

Robert H. Stevenson
William Lawry
Richard H. Grant
L. S. Bruce
Kenneth J. Marin, ex officio

J. Orrin Shipe, Managing Director

EVERYBODY'S MONEY is published 4 times a year and Copyright © 1966 by CUNA International, Inc., Box 431, Madison, Wisconsin. Application to mail at controlled circulation rates is pending at Waterloo, Wisconsin. Printed by Perry Printing Company, Waterloo, Wisconsin. Send all correspondence to EVERYBODY'S MONEY, Box 431, Madison, Wisconsin 53701; in Canada, Box 800, Toronto 18, Ontario.

Circulation this issue over 1½ million

Cover by Richard Schneck

RAISING NEW
QUESTIONS ABOUT

Medicare

Will the government's hospital and optional medical plan provide *all* the health insurance older people need?



Are Medicare and the government's voluntary medical insurance program enough? Both plans are set up to go a long way toward paying hospital and doctor bills. But there are expenses, not covered, that could make a good-sized dent in your retirement budget.

Would it be wise, then, to have additional personal health insurance as a protection against these costs? What kind would be best to fill in the gaps?

Medicare's basic hospital plan, "free" under Social Security, and the supplementary \$3-a-month program for medical expenses, will take

care of a large percentage of the main bills; perhaps something like one-half of the expenses if you figure in everything including headache pills. Among the charges you will be personally responsible for are the first \$50 (charged only *once* a year) of medical professional services and the amount for professional services not paid for by Medicare.

Other items that will be charged to you will be the first \$40 on the in-hospital bill, a charge made for each spell of illness. Also included will be the first \$20 of diagnostic outpatient service plus 20% of the charges above that amount; \$5 a day for the 21st to 100th days of post-hospital nursing home care; additional hospital coverage after the insurance-covered 90 days; some drug costs; and dental and optical care.

Look for best benefits

Perhaps the most all-inclusive, supplementary program to Medicare is offered through group health insurance. Many group health plans, with their own medical centers—some are now open to individual membership—also provide for annual physical check-ups and immunizations. The cost is around \$5 a month. Ask your union or senior citizens organization for information about group health plans in your locality.

Blue Cross and Blue Shield, non-profit insurance plans, also offer fairly inexpensive supplementary coverage, ranging from \$2 a month upward, depending on individual health requests. Benefits vary from area to area as these organizations are locally managed.

To give you some idea about what to look for, here is an example of what is offered by the Wiscon-

sin Physician Service, a Blue Shield plan, in their "Medicare Plus \$15,000" program (\$7.95 a month billed quarterly):

Payment of all Medicare deductible and coinsurance requirements plus full payment of a semi-private room for unlimited number of days, outpatient hospital diagnostic services, post-hospital extended care for unlimited number of days, in-hospital private duty nurses, and home health care services for unlimited visits, all drugs prescribed by physicians, surgeons, specialists, full payment of other medical and health services, world-wide coverage, and unlimited number of home health visits. These are all based on a \$50 "disappearing deductible" plan: after you have incurred \$50 of health care costs your \$50 is reimbursed and all covered expenses over that amount are paid by the Wisconsin Physicians Service up to a maximum of \$15,000.

Indemnity insurance

Another way for supplementing uncovered needs is through indemnity insurance which pays for medicines, private nursing, or a flat sum such as \$70 a week for a stipulated length of time. These insurance policies, which should be selected carefully, are usually of two kinds: one that provides flat payments for a stated length of time and the other which lists covered benefits.

It is expensive and unwise to duplicate Medicare's benefits in a commercial health insurance policy; as a matter of fact, most insurance companies hesitate to duplicate benefits. Often it is possible with the insurance you have to change over to a supplementary plan at a lower cost.

Understand your insurance

Never drop your commercial

health insurance policy until your Medicare coverage becomes effective. Should you buy additional supplementary insurance with the intention of dropping the commercial policy you now have, make sure you understand when the supplementary insurance becomes effective. Then drop your commercial policy; sometimes this may mean holding on to *both* health policies for a few months. Be careful not to be victimized by persuasive salesmen, claiming to represent the government, and mail order companies promoting "good deals". Your state insurance department, at most state capitals, will tell you if a company is licensed to operate in your state. It's a good idea to keep in touch with your local Social Security office. Remember that nursing home "extended care" is not covered until January 1, 1967.

If you are approaching 65 years of age, check your calendar on the seven months enrollment period, beginning three months before your birthday month and continuing three months later. For example, a birthday in December means you have from September 1, 1966 to March 31, 1967 to enroll. Give serious consideration to spending the \$3 for Medicare Part B as it is money well invested. For those who are concerned, Medicare law requires that each individual be given the free choice of physician and hospital.

If you have the means, you might consider setting up your own medical reserve fund by budgeting at least \$10 to \$15 a month to pay for expenses not insured by Medicare. Save in your credit union.

And as a final thought, in supplementary insurance as with anything else, be sure that you get what you pay for. [END]

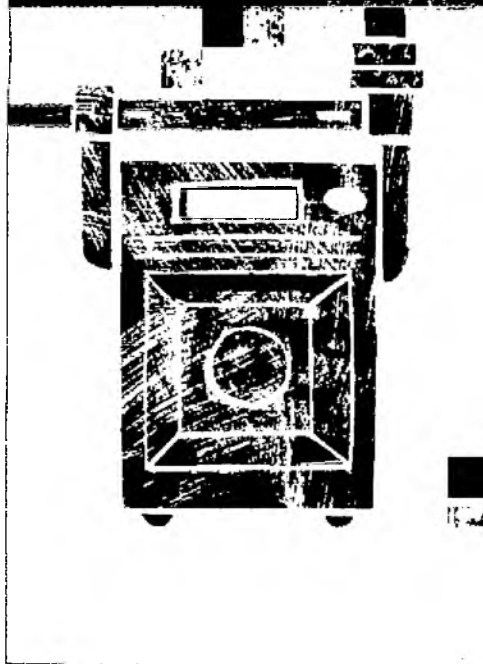
There was a time when a man knew his coal furnace about as well as his wife. But in these days of oil, natural gas, and electric heating, when home heating is considered the biggest housing expense after the mortgage and taxes, you need to be something of an expert in rates, heating systems, and insulation to figure out which fuel will be most economical for heating *your* home.

Generally, the fuel with the lowest operating cost gets the biggest share of the business and in most parts of the country, particularly in the South and East, gas is now being used in around 58% of the homes. This includes propane gas and butane gas (suitable only in warm areas) more and more in demand because of the constant growth of country and suburb living. Oil fuel is next in popularity, in use in some 34% of the centrally-heated homes. Electric heating, the prestige fuel because of its high operating cost and small equipment space, is used in about 7% of the homes. All other fuels such as wood and coal make up only one percent.

When properly used, gas, oil, and electricity are all clean, dependable, safe, and convenient. They all provide the best service with well-maintained equipment in a well-built, well-insulated house. There is a difference, however, in fuel charges, *depending on what part of the country you live in*; in the price of the heating systems, and in the cost of equipment operation.

How, then, if you are building a home, or considering the purchase of one, or thinking about replacing the heating system in the home you have, do you go about deciding on

Good heating

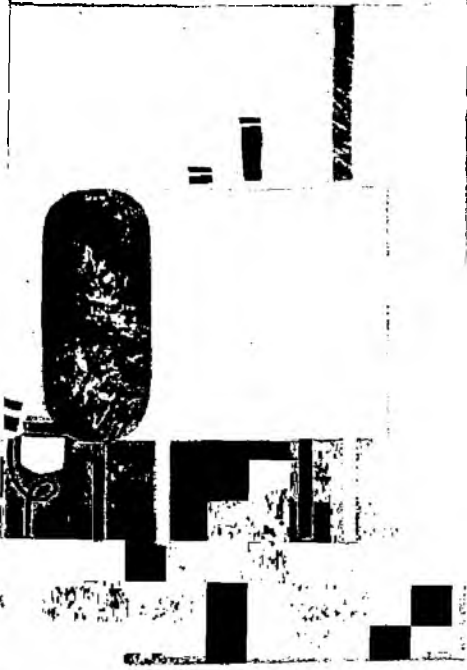


the fuel that will give the most satisfactory heating at the most reasonable cost?

Compare fuel rates

You begin by comparing fuel rates and by checking the rates against the efficiency of the heating system and the average length of the heating season. Well-designed and installed natural gas (manufactured gas is seldom used any longer) and oil heating systems will maintain from 60% to 80% effi-

Should you be building a new home, or planning to buy one, or just toying with the idea of trading in the old furnace, here are some things to think about.



ciency; you are wasting heat at 45%. House heating will be at 100% efficiency when electricity is the fuel.

Oil fuel is sold by the gallon, and the price is pretty much uniform among distributors for all grades, the heaviest commercial brand being the lowest priced and requiring the most expensive equipment. Electricity is gauged by kilowatt hour. Some utilities calculate gas usage per cubic foot, registered on

the home meter; other companies bill on the therm unit, one therm being 100,000 Btu (British thermal unit) or approximately 100 cubic feet. Propane and butane gas are sold by the gallon for heating use; by the pound when limited to cooking and washing.

In making cost comparisons, just to get a rough idea, the figure of 1,000,000 Btu is generally used for calculating convenience. Here is the formula:

Natural gas has 100,000 Btu per therm. And in your area, let's say, the price is 10¢ to 15¢ per therm.

$$1,000,000 \text{ Btu} \div 100,000 = 10 \text{ fuel factor}$$

$$10 \text{ fuel factor} \times 10¢ \text{ per therm} = \$1.00 \text{ (80\% furnace efficiency)}$$

The most widely used residential grade fuel oil is No. 2 with 140,000 Btu to the gallon. The price is around 15¢ (15.9¢ at Madison, Wis.)

$$1,000,000 \div 140,000 = 7.14 \text{ fuel factor}$$

$$7.14 \text{ fuel factor} \times 15¢ \text{ a gallon} = \$1.34 \text{ (80\% furnace efficiency)}$$

At heating consumption level, electricity is around 1.2¢ per kilowatt hour and 3,413 Btu per kilowatt hour.

$$1,000,000 \div 3,413 = 293 \text{ fuel factor}$$

$$293 \text{ fuel factor} \times 1.2¢ \text{ per kwh} = \$3.52 \text{ (100\% furnace efficiency)}$$

Thus it can be seen why electricity is not too widely used right now.

Propane and butane gas costs can be figured by obtaining rates from suppliers in your area. Btu per gallon for propane is 91,700 and 102,600 for butane.

A seven-room, one story house

in the Midwest requires something like 25,000 cubic feet of natural gas monthly for heating—around 1400 therms during a cold season. Many factors are involved, including insulation, age of the heating system, how well it's maintained, how many children are in the family, how many times the doors open and shut during the day, how many windows are open at night. At 10¢ a therm, winter gas heating cost would amount to \$140. Some 3,000 cubic feet are also consumed by water heating each month and another 850 cubic feet by cooking. The monthly gas bill is figured on a sliding scale; some utilities have a small fixed charge. You can figure about \$10 a year for the pilot light.

To heat the same house with oil, 1,100 gallons would be a good estimate at a cost of \$165 a year based on 15¢ a gallon. Some suppliers give a discount of two percent for cash. "Thus," says Sidney Margolius, consumer expert, "a family with the money wisdom to maintain a fuel capital fund of \$35 . . . can make this fund earn money at the rate of 20% a year by using it over and over to pay cash."

Electric heat is also on a sliding scale. The house must be almost perfectly insulated to avoid immoderately high costs. For example, there should be no fireplace and glass areas should not be excessive. Wall insulation should be about 4" with ceilings insulated 8" to 12". To heat such a 7-room home would require around 21,000 kwh and cost \$252 for the cold season.

Cost of equipment

A natural gas heating system is simpler than that needed for oil (a 275-gallon storage tank and heavy exhaust insulation) and will last 15 to 30 years. A late model, high-efficiency oil burner with a life ex-

pectancy of 10 to 20 years is apt to cost more than a gas-heating system; installation ranges anywhere from \$50 to \$200 more for oil than for gas.

Whatever heating system you choose the equipment should be properly sized for your house. Be particularly certain of this if you are buying from a commercial builder you don't know. If you are building or changing the heating system in your home (don't put this off too long if your furnace is getting old!) request the best equipment; take into consideration the possibility of air-conditioning and future remodeling. Have the furnace properly installed. Be sure you understand the guarantee. Is there free service? Before you buy any home, make certain you know all there is to know about the heating system.

Homeowner benefits

Never has the competition for heating sales been greater among fuel suppliers than right now. In many parts of the country feuding is hot and furious with the consumer getting the advantages for a change! For example, an electric utility recently offered \$200 bonuses for installing a specific kind of equipment. A gas company gave 10,000 trading stamps (about \$50) for converting to gas. An oil company offered to replace worn-out burners for a \$25 installation fee and the signing of a service contract. Some companies are offering budget pay plans, others are developing more compact, lower-priced equipment.

And so it's up to you to get out your pencil and do a little figuring before the real cold weather sets in. You don't have to be an engineer to enjoy good heating. [END]



The ties that blind!

Men's ties are sometimes like women's hats; it takes a while to get used to the new styles.

A necktie once was meant to be worn around the neck. Judging by the patterns offered by manufacturers, you don't know for sure whether you're wearing a Persian rug or a tablecloth. And if you thought that a necktie was sup-

posed to come flat or to hang from a neat little hook, guess again.

It takes a while to recover from the news that prices for ties will be higher by 50 cents than a year ago. The slimjim model will fade into the background as the fashion dictators usher in the wider, flashier, gaudier models. The three-inch best seller at \$3.50 will make way for the four-inch "Fat Max" and the five-inch "belly warmers."

Paisley ties in seven or eight colors will make any men's clothing department a tropical isle. Polka dots, wide strident stripes, splashy floral prints, and Persian rug patterns will add to the crazy quilt look in the haberdashery shop. This year's ties will have you in knots, especially when the wild-hued ones are sold with matching handkerchiefs and socks. To be especially fashionable the wide tie should be worn in a four-in-hand knot.

The president of the Men's Tie Foundation points out that the new wide styles go better with the new wider suit lapels that show more shirt. And shirts, too, are to be more colorful; the basic white is being gently shoved aside by bright pastels, large dots, and floral prints.

Sales-boosting packaging methods have been adopted by at least one tiemaker—he has rolled the neckwear and stuffed them like anchovies into colorful cans. Now you can buy a six-pack of ties, but not at six-pack beverage prices. One can is billed at \$4; a multi-pack at \$22.50.

Soon the men will find out what women have known all along ---fashion changes can be costly.

[END]

There is no magic, one-shot cure for acne, despite those newspaper ads in small print promising a miraculous "new" treatment for only \$1.98. Even scientists aren't sure what causes acne.

Adolescents have always been troubled by acne, but only recently have they, or their parents, had extra money to try to do something about it. Now when teenagers spot a blemish, they rush to the drug store, cash in hand, to stock up on acne remedies, ointments, astringents, powders, medicated creams, lotions, sticks, pads, soaps, cleansers and cosmetics.

Teenagers spend over \$25 million a year on these non-prescription acne products. Yet a recent article in the trade paper *Drug News Weekly* quoted a pharmacist who does a quarter of his business in skin care products as saying: "There is nothing effective against the (acne) condition at the over-the-counter level."

Over-medication a danger

Self-treatment of acne is not only costly and usually ineffective, but it can be hazardous. Young people, concerned about their appearance and impatient for results, may apply one acne remedy after another only to see their skin condition worsen. Overtreatment can result in permanent, disfiguring scars. Skin specialists advise that, except in the mildest cases, acne-sufferers should seek medical care, rather than resort to so-called "acne remedies."

A doctor or dermatologist will first try to control simple acne without medication. Instead he will prescribe certain dietary and cleansing

measures which may help clear up the skin.

In more complex cases, he may prescribe drying and peeling agents to remove excess oil and produce mild peeling. These prescription products may contain the same ingredients (usually calamine, zinc oxide, sulfur, resorcinol, salicylic acid) as some over-the-counter remedies, but their higher levels of concentrations will prove more effective in the treatment of acne. Unlike the over-the-counter products, the doctor's prescription will be adjusted to the individual patient's skin condition.

Acne "remedies"

Sweets, spices
hamburgers and
milkshakes are taboo

The known facts

Still, a visit to a doctor or dermatologist won't guarantee a clear complexion overnight. And no one prescribed treatment will work in every case. The latest theories so far this year are (1) acne is caused by viruses and should be treated with one of two tetracycline antibiotics and (2) acne is triggered by female hormones (formerly it was thought only male hormones were a factor) and since

80 percent of the cows giving milk are pregnant and shedding these hormones continuously, milk should be eliminated from acne patients' diet.

The known facts are that acne affects 95 percent of adolescents and that it is triggered by the upset in hormone balance which occurs at puberty. The changing levels of hormones cause the sebaceous (oil) glands of the skin to increase in size and overproduce oil. Skin pores thicken and become plugged with oil. But oily skin alone does not cause acne.

For some unknown reason, cells around the sebaceous glands die and the oil gland becomes clogged with debris. In the body's effort to rid itself of this debris, skin around the gland becomes inflamed and acne results. The condition is aggravated, but not caused, by poor hygiene, fatigue, improper diet, bacterial infections, emotional tensions, and individual allergies to certain foods and drugs.

Treatments

Since each case of acne is different and there is no one universal remedy, doctors have their own preferred methods which they vary with individual patients. (This is why acne patients should not pass along prescription drugs or diets to their friends.)

Acne is a problem of too much oil; therefore acne-sufferers are instructed to cut down on additional oils in the diet. Forbidden foods include fatty, fried, and starchy foods, dairy products, chocolate, heavy spices and sweets such as candy, desserts, sugar and cola drinks. (A typical teenage lunch of milkshake, fatty hamburger fried in more grease and smothered with

mustard and ketchup is strictly prohibited.)

Instead the doctor will prescribe well-balanced meals which include adequate amounts of protein, vitamins and minerals. Following the prescribed diet will not, in itself, clear up acne. But for some patients, certain foods aggravate an acne condition and cause a further outbreak. For others the prohibited foods may have little harmful effects.

To keep the skin free of excess oil, doctors recommend that acne patients wash their face at least twice a day (or more) with hot water and a good quality soap. Authorities agree that acne-sufferers should never use oil-base cleansing creams or cosmetics which would add more oil and clog the pores.

Oily hair and the dandruff which usually accompanies acne must be controlled if the condition is to improve. Therefore doctors advise that the hair be worn short and away from the face and that it be washed often. (Bad news for beatniks and Beatle fans.) Greasy hair preparations, hair sprays ("instant acne" according to one druggist), and spray-on shaving preparations are forbidden.

One welcome bit of medical advice to acne-sufferers: they should relax and get out in the sun. Doctors note that acne lesions are more likely to appear around the time of final examinations and that the condition usually improves after an idle summer at the beach.

For a young person in a hurry for a clear complexion, the strict regimen of bothersome "dos" and "don'ts" and acne's slow response to treatment can be discouraging. But there is no cure-in-a-bottle for acne. [END]



*A money-saving
food around
the world . . .*

RICE

Rice may be nice as a change of pace from potatoes, macaroni, or other starchy foods on the dinner plate. The relatively inexpensive rice in the plain cellophane bag may be all you require.

Shopping for rice may not be so simple. Plain rice is overshadowed and outplayed in color and razzmatazz on the packages: of rice and assorted flavors, "instant" or "5-minute rice," wild and long-grain rice. Convenience is built into some of these products, but it's up to you to judge if it is worth the extra money to save minutes in preparation time in the kitchen.

In Madison, Wis., the least expensive rice buying is in a Far Eastern food store, where you can buy a 100-lb. bag of long grain white rice for about \$13.95. This brings the price per pound down to 14¢, a healthy saving over the 19 to 21¢ per pound when you buy single pound bags or boxes. (Five pound and 25-pound bags are also good buys.) If 100 pounds

of rice seems too much for your family, try to get some neighbors to share the purchase with you.

Compare to save

Estimate the better buy by figuring the cost per serving of cooked rice. A U.S. Department of Agriculture study recently showed these costs per serving:

	per 3.35 oz. serving
Home prepared regular long-grain rice	1.17¢
Parboiled	1.84¢
Canned	4.57¢
Precooked	3.08¢

We tried to compare costs of serving three different brands of "instant" rice. (In each case—"instant," "quick," and "minute"—it takes five minutes to cook the rice.) An attempt to make this comparison of packers' claims may leave you frustrated. One manufacturer's formula was for $\frac{2}{3}$ -cup servings and another's was for $\frac{1}{2}$ -cup servings. Some packers state the number of servings that their 7 oz. or 11 oz. or 1 lb. 12 oz. (note the odd weights) of rice will

yield. One manufacturer gave a formula for ½-cup servings, claimed that the 11 oz. inside the box would yield 5¾ cups of cooked rice, and gave no number of servings. A sliderule helps to figure out that you will get 11.3 servings; and the cost of each is about 3.4c.

Up the price ladder

Fancier rice combinations can double the cost of a rice dish. Beef or chicken flavored rice and macaroni, seashore flavor rice (whatever flavor a seashore may be!) cheese flavor rice, Spanish and Curried rice, all sound exotic and seem to save time in preparation. But the cost of these "convenience" rices goes to about 7 or 8¢ per serving.

Moving up the price line, you will find savory rice products, herbs added, at 8 to 12¢ per serving. *Basmati*, a fragrant rice from India, is sold in Far Eastern food stores for 69¢ a pound. Nutritive value equals that for long grain white rice but yield is slightly less. This hard type of grain is used to make exotic pilaf dishes.

By now most cooks know that wild rice, from the shores of Minnesota and Wisconsin lakes, is a very special luxury food, at about \$5.50 to \$6 per pound. In an attempt to bring wild rice within reach of the common man, one packer sells long grain and wild

rice, with herbs and seasoning, in a 6-oz. pack for 89¢. The cost per 1.3-oz. serving is about 19¢, the price for a pound of raw white rice in the cello bag.

Close in nutritive value

There are hundreds of rices. They have been known and used for centuries by peoples around the world. In the United States and Canada the best known are the long grain, brown, and ordinary white rice. Brown rice has higher nutritive value than the enriched long grain rice, but their prices may be nearly the same. Because rice loses much of its food value when milled and polished, ordinary white rice is low in the nutrition scale. However, converted or parboiled rice is made in the mill so that it retains more iron and vitamins than white rice.

Compared to baked or boiled potatoes, brown rice or the enriched and parboiled white rices give slightly more food energy in every 100 grams of edible portion. Rice may be the better buy, since there is no waste of skins and parings; it is especially a better buy when potato prices rise to untouchable heights as they did about a year ago.

Rice is an age-old food that can be a money saver. You can make good use of it if you plan carefully. [END]

Words of praise

The Post cereals division of General Foods is being praised by housewives for the smaller, compact packages that hold the same amount as the larger containers and take up less space on the cupboard shelf. The weight of the packages is clearly printed so the consumer knows what he is buying. Also appreciated is the Pillsbury Company's decision to use "new and improved" in describing its products only when the products are new and improved by consumer standards.

All those health and social services to which you contribute in fund drives, or support by taxation, can you ask any of them for assistance? You can. You need only to know which agency provides the service you want. Some agencies make no charge; frequently the cost is low. Others base the fee on the ability to pay.

Family service agencies

Unless you are familiar with social agencies, the best place to begin is with a family agency or with the Community Welfare Council, a planning and coordinating service for public and voluntary agencies. Or you can contact your family court judge or the county welfare department for counsel and direction. Because welfare agencies recognize that problems occur in all families, not only those of the poor, health and social services are being extended to include the welfare of anyone in need of help.

Family service agencies—there are some 325 member agencies of the Family Service Association of America—are nonprofit and help over a million people a year. They are not all known by the same name: in Pittsburgh, Penna., the agency is called Family and Children's Service; in Los Angeles and Madison, Wis., it's Family Service; and in Atlanta, Ga., it's known as the Family Counselling Center.

The services of family agencies are as many as the problems a family may experience. The greatest amount of counselling, however, is given to marital problems, the needs of the aged, the guidance of children with problems, the betterment of parent-child relationships.

Although most services are provided by person to person discussion, family agencies also make

available other aids: they may provide a homemaker to manage a home, care for children, or assist an aged person with the heavy household chores. Or the agency might work with an unwed mother, an emotionally disturbed child, a teenager in need of understanding. And the agencies will direct people to other sources of assistance such as the Legal Aid Society, an adoption agency, a mental health clinic, a recreational center.

agencies

yours to use
for self-help!

**HEALTH, SOCIAL SERVICES
INCLUDE THE WELFARE OF
ANYONE IN NEED**

For family service counselling you can expect to pay nothing to several dollars an hour, depending on what you can afford. In most communities, the charge is on a sliding scale, based on net income, the size of the family, the financial burden. A man, earning \$25,000 a year, whose alcoholic wife has deserted her small children, urgently in need of a homemaker, will be able to pay much more than a man earning \$5,000 whose family problems are just as serious. Some family agencies assess a weekly fee, no matter how many times any member of a family may visit the agency.

Visiting nurse service

The Visiting Nurse Service is a

public health nursing agency that brings health care, treatment, and instruction to the home—often-times to new mothers—by registered, professional, and practical nurses, and licensed physical and occupational therapists. The agency also provides health supervision should a member of the family be able to take over the treatment such as insulin shots, muscular exercise, or body massage. The Visiting Nurse Service, in some areas, offers a "loan closet" of equipment such as wheel chairs, beds, and crutches, and a volunteer "friendly visitors" program. The agency charges a maximum fee which is adjustable to a patient's ability to pay.

Mental health clinics

Most larger cities have clinics for the diagnosis and treatment of children and adults with emotional and behavioral problems. Treatment is given on an individual, family, or group basis. Some clinics have extensive programs in family life education. Referrals to the agency are made by the schools, social agencies, physicians, clergymen, and the courts.

You can visit a mental health clinic by calling for an appointment; however, for intensive psychiatric treatment you may need to wait several weeks. Payment is based on the individual's ability to pay.

Adoption agencies

There are several adoption agencies which assist in helping unwed mothers obtain financial help; in many instances arrangements are made for a mother to work, thereby making it possible for her to meet expenses. Social workers counsel with each mother, with the unwed father whenever possible,

and with the parents. When a baby is to be placed for adoption, an agency worker and the mother agree on a plan as to what is best for the baby and then work together toward the mother's adjustment. Children's Service Society and religious adoption agencies have basic fees, ranging from \$100 to \$600, but actual payment depends on your ability to pay. (Adoptions are also made through some county welfare departments.)

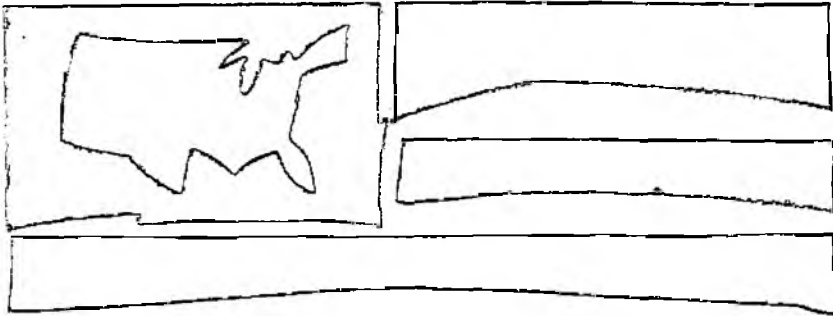
Legal aid

Legal Aid Societies handle problems of family relations such as divorce, annulment, non-support, child custody, debts and other monetary claims, location of missing persons, personal injuries, accident claims under \$100, and landlord and tenant cases. Society members are law school students who work under the supervision of a licensed attorney or law school faculty member. Fees are small, based on the ability to pay.

In some areas the county bar association maintains a voluntary rotating system, member lawyers taking turns at helping those who cannot afford to pay expensive legal costs. Most states have legal assistance programs (in Wisconsin it is *Judicare*), funded by the U.S. Office of Economic Opportunity and sponsored by state bar associations. Information may be obtained from your attorney, the county welfare department, or the community action representative in your area.

There are other agencies, too, such as those serving the blind and the deaf; still others that help with speech problems, training the retarded, and the social adjustment of the mentally rehabilitated.

They are all yours to use, if the need arises. [END]



What's new in the truth-in-lending campaign

Truth-in-lending, like the truth of old John Brown, is marching on.

Several big steps toward a federal law requiring the disclosure of credit terms were taken by Massachusetts and Pennsylvania last spring and summer, and by the United States Department of Defense. In addition an upset in the Virginia primary elections may aid the passage of a federal truth in lending law, now bottled in committee. Significant too is the New York State Bankers Association recommendation in June that a ceiling stated in true or simple interest terms be put on interest charges to consumers.

First, a new directive of the Defense Department requires all lenders to military personnel and their families to show the full financing charges on all loans and on other credit deals including revolving credit. The disclosure to GI borrowers must be both in dollars and cents and in simple annu-

al interest. If lenders refuse or fail to do so, they will not be able to do business with armed forces personnel and they cannot expect the military officials to help them collect their debts.

Massachusetts leads

On November 1 a new credit law goes into effect in Massachusetts. It will place some tough restrictions on the "easy credit" practices in the instalment sales field. Sellers of goods will have to disclose to instalment buyers the full cost of instalment credit in dollars and the true annual interest. If they advertise interest rates they must state the true annual rate. In any event the rate must also go into the contract. Shopping will be made that much easier for a buyer. He will be able to compare the financing costs in different stores and auto dealerships.

Some of the other good features of this partial breakthrough law are: A buyer's cooling-off period of one full business day to re-

consider his purchases, when made from a door-to-door salesman. Hopefully there will be no more sad mornings-after when a family finds itself tied to a contract for something it was high-pressured into buying.

All credit contracts must spell out the buyer's rights. One example is the buyer's right to pre-pay in full at any time.

Sellers are required to notify buyers in most cases of their intention to repossess goods at least 14 days in advance.

The law provides a maximum charge for credit life insurance at 50 cents per \$100.

The law sets a ceiling of 1½ per cent per month on the unpaid balance on revolving accounts up to \$500 and 1 per cent above \$500. The Massachusetts law breaks through the tight barrier of opposition put up by retailers and financial interests. On the other hand the interest disclosure section does not apply to revolving credit accounts and personal loans from banks and loan companies.

Pennsylvania follows

In Pennsylvania during the summer the legislature was working on a bill that would protect consumers making credit purchases. In the bill is a one-day cooling off period for buyers if the merchandise had not been delivered. In the bill passed by the Pennsylvania House of Representatives and sent to the state Senate, instalment credit charges are limited to 12 per cent per year on the unpaid balance, and to 1 per cent per month on revolving sales.

The seller would be required to give the buyer a signed and completed copy of the contract when the buyer signs, including a listing of the mathematics of the sale in

logical order. The seller would also have to furnish the buyer with the amount of each instalment allocated to principal and interest.

Financial institutions that take over credit contracts will be made liable for all provisions of the purchase contract. This should prevent finance institutions from disclaiming responsibility for poor performance or defects of products while the buyer is still paying for them.

Although not yet a law, the Pennsylvania bill is a sign that the truth-in-lending campaign is picking up steam.

Virginia voters help

Another hopeful sign for a federal law, especially the one sponsored by Senator Paul Douglas of Illinois, is the upset in the Virginia primary elections early last summer. One of the casualties was Senator A. Willis Robertson who is the chairman of the Senate Banking and Currency Committee. His defeat removes him from the running in November and removes him in January from the chairmanship of the committee in which he has blocked the truth-in-lending bill. Senator Robertson had enjoyed the support of retailers and strong financial interests in opposing the Douglas bill.

The way is now clear for citizen pressure to bring the bill out of committee and give it a chance for debate on the floor of the United States Senate. If such a bill protecting consumers were ever needed, now is the time. Now that interest rates in general are going up and forcing the cost of living up, buyers will be better off if they can shop around for their financing. With the aid of a truth-in-lending bill the job will be made easier. [END]



Christmas!

Gifts at little or no cost . . .

Remember Christmas shopping last year?—the crowds, the traffic snarls, the jammed parking lots, the packed stores, the tired, inexperienced clerks, the exasperated shoppers standing three-deep to a counter, the marked-up prices, the missing parts, the all-to-often shoddy merchandise.

This year you can avoid the Christmas rush and still give delightful gifts to everyone on your list. And the gifts need not be royal. A clever little gift, perhaps bought at the dime store or handmade by you, will be treasured if it is carefully chosen with the interests of a particular person in mind. The thoughtfulness of a gift, especially at Christmas time, will outweigh its price.

Watch for clues

It's easy to buy Christmas gifts, if you have extra money to spend. But choosing an inexpensive, unusual yet practical gift can be a challenge. You must give something of yourself—your taste, imagination, concern in finding out a person's special interests and ability to match these interests with an appropriate gift.

Suppose that sometime during the year you find out that some-

on is interested in golf or astronomy or gourmet cooking. Make a note for a Christmas gift—golf tees, a book or chart on astronomy, a box of peppercorns. Know someone who is a party-giver? Letter-writer? Statistical-minded? Nature-lover? Late night tv-watcher? Gardener? Neat dresser? Then look for colorful cocktail toothpicks, address labels, a paperback *World Almanac*, bird-feeder, a large package of popcorn, packets of seeds and a seed catalogue, a lint remover. These items make unusual gifts, yet they are inexpensive and useful. And the recipient will be pleased and surprised that you remembered his interests.

Those useful things

A gift that will make some person's day a little less hectic will be appreciated. Often a gift can be some little item that everyone uses, but seldom remembers to buy for himself. To get some ideas, listen to complaints. For that person who can never find a pencil, paper clips, hair pins, a needle or spool of thread, shoe laces, can opener, large envelopes, a coat hanger, a comb or whatever, present him with a gaily-wrapped box containing any number of these items. The woman who is always losing the key to the car, the front door or the mail box will be delighted with a duplicate set of keys.

Handmade gifts involve more time than money and they always are treasured. But there's no need to spend hours in the workshop or kitchen to turn out homemade gifts. For example, a tiny plant started from a slip of your much-admired houseplant or on artistic arrangement of dried flowers would be a homemade gift. Handmade Christmas cards, tree orna-

ments and festive candles to be given early in the season make thoughtful gifts. A no-cost gift could be foreign postage stamps you've saved over the year to present to a stamp collector. For someone far away, write a Christmas letter with added notes from members of the family. Relatives will appreciate an album filled with recent family snapshots.

At this time of year, there are any number of books and magazines containing ideas and instructions for handmade Christmas gifts. If you're rushed for time or have little patience, choose your project accordingly. And try to use your own assortment of odds and ends, rather than order a special kit. Such kits can be costly and a test of your perseverance.

More time than money

A gift of time—your time—is a welcome gift and costs nothing. Think of some task or chore or long-put-off project and promise to help someone do it. Issue promissory notes (and stand ready to back them up) for babysitting, dog-walking, knitting lessons, a trip to a nearby city, a party for a teenager, a helping hand for a repair job, or x-number of breakfasts in bed, shoes to be polished or snowy sidewalks to be shoveled.

For friends, give certificates entitling them to a trout dinner (perhaps caught by you), four Wednesday night dinners at your house, 12 dozen cookies to be supplied during the next year, or two helping hands to put up screens next summer.


If you must splurge . . .

If part of your Christmas tradition is shopping for many gifts along with the Christmas crowds, an inexpensive Christmas will not

appeal to you. Perhaps this is the one time of the year you really "splurge" and you can afford it.

Shop early while there is a good selection of gifts. Then you won't be tempted to buy a more costly substitute gift. Also prices tend to go up around Christmas time, even on items which sell at a lower price throughout the year. Avoid "Christmas" merchandise in boxed sets or wrapped in expensive paper. Gift sets of cosmetics and toiletries give manufacturers a chance to sell slow-moving items. Think twice before you buy those cute battery-operated toys. They're expensive to maintain and children lose interest fast. A toy which provides some element of learning would be a better choice. Watch those expensive wrapping papers, trimmings and ribbons; for the same cost you can use colorful towels and dishcloths as wrappings and give a practical gift at the same time.

If possible, pay cash for your purchases. It's easy to say "charge it," especially when you're caught in the Christmas rush. But those monthly payments, due long after Christmas gifts are broken or packed away, can be discouraging. And usually, at department stores, you'll pay 1½ percent per month interest which adds up to a hefty 18 percent or more a year. If you do not have the necessary cash, see your credit union. [END]



Bah, humbug!

A gal out of breath running to catch a bus or whose job has her bustling up and down an aisle of file cabinets obviously needs a different kind of hosiery than the woman balancing a cup of coffee on her knee at a kaffeeklatsch.

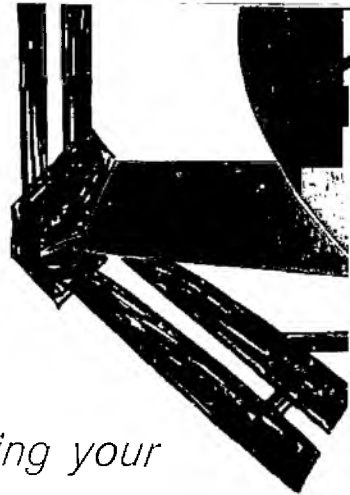
Such different stocking needs, usually for the same woman, makes legwear an expense to watch. Nylons, as every woman knows, take a big bite out of her clothing budget.

A typical woman buys 18.5 pairs of nylons a year and pays anywhere from a low of 29¢ up to \$1.95 a pair. (This year, the year of short skirts and short-skirt-hosiery, "fashionable" stocking prices are more apt to start at \$2; panty hose, a waist-to-toe garment, can cost as much as \$5.) The price a woman will pay for her stockings depends on her personal preference for a particular style or brand name and where she shops for nylons.


What's in a name?

Brand name stockings, which account for 15-20 percent of all hosiery, retail at premium prices of \$1.35 to \$1.95. These stockings are sold in department stores and exclusive shops, often in an atmosphere of status and luxury. Department stores may also sell private label stockings or stockings packaged under the store's own name for around \$1 a pair. Mail order companies and chain stores sell their brands of cellophane-wrapped stockings for less than \$1, usually 69¢ to 98¢ a pair. Supermarkets, drug stores, and discount houses stock the lowest-priced stockings. These are usually unbranded, two-pair-to-a-package stockings priced at 29¢ to 88¢ a pair.

Strangely enough, all of these stockings, in this wide range of price and quality, may have been manufactured by the same company. (In



*Getting your
money's worth
from ...*



Nylo

the U.S. the six largest hosiery firms do most of their business in private label and unbranded hosiery, in addition to the manufacture of their own brand name hosiery.)



n stockings

"Tube" vs. "fashion" hosiery

Low-priced stockings are generally "tubes"—that is, stockings made from a continuous tube of nylon turned out by high speed machinery

and heat-set to size and shape. This fast and cheap method of manufacturing has made it possible to offer nylons for sale at prices as low as 29¢.

"Fashion" hosiery is at the opposite extreme. In a slower, costlier process, shape and fit are knit into the stocking, with loops dropped and added to shape the leg. Large amounts of fine, lightweight yarns are necessary to produce greater sheerness. The result is a high quality stocking with a matching high price.

If a customer is shopping for price alone, low-priced "tubes" are widely available. But if a woman is looking for quality nylons—comfortable, flattering to the leg, available in a wide choice of styles, knits, and fashion colors, she can expect to pay a higher price. But a customer need not pay \$1.95 for stockings with these qualities. Stockings in the \$1.25 to \$1.50 price range are usually considered good quality and suitable for most purposes.

How long should nylons last?

Nylons, regardless of their cost, develop runs, snags and holes long before they have a chance to wear out. Just how long they may last depends on a number of factors: quality of the yarn, type of knit construction, movements of the wearer, how carefully stockings are pulled over the foot and leg, how often and how carefully the stockings are laundered, and just plain good luck in avoiding accidents.

A 1963 Consumers' Research study on chain-store brand stockings showed that one pair lasted for 1370 hours, while another failed in only 5 minutes. However, a second pair of the longer-lasting stockings failed after 26 hours.

Such diverse life spans often lead

to complaints. Hosiery manufacturers, in turn, say that women buy stockings too sheer for all purpose wear. The best-selling "dress sheer" is intended for wear on "dress" occasions requiring nothing more strenuous than balancing a cup of coffee on the knees.

Many women mistakenly believe that the more they pay for stockings the longer they will last. Fact is, premium-priced "dress sheers" have the same, if not shorter, wear life than less costly stockings. The customer is paying for extra sheerness, not longer wear life.

Buy for purpose intended

To get the most satisfactory wear from nylon stockings, buy a wardrobe of stockings in varying degrees of sheerness: *dress sheers* for "dress" occasions, *daytime sheers* for office, *walking sheers* for shopping, walking and more strenuous activities, *service sheers* or *service weights* for moving furniture or weeding the garden. (These designations of sheerness have generally replaced the former "denier" and "gauge" specifications.) One problem: *i n e x p e n s i v e*, cellophane-wrapped stockings usually are not labeled by sheerness other than to say that they are "sheer" stockings of "1st quality."

For all purpose wear, "daytime" or "walking" sheers are a better choice than "dress sheers." They cost less and will wear longer. Daytime sheers are not the opaque, unfashionable stockings that most women imagine but now are made almost-as-sheer as the more fragile "dress sheers." [END]



Stocking tips:

- Watch for hosiery sales. Brand name hosiery is offered at reduced prices at manufacturer-sponsored once-a-year sales. Private label or store brands are often featured as "loss leaders." Estimate your needs and buy a year's supply.
- Always buy at least 3 identical pairs at a time. Then you have spares when one stocking develops a run. Save odd stockings and boil together to even out colors.
- Buy correct size. Too small stockings soon run at points of stress and too large stockings are uncomfortable and baggy.
- Use care in putting on stockings. Wear cotton gloves if hands are rough. Roll stockings down to the toe, slip over foot, placing heel in heel pocket and work up the leg. Fasten back garters first, then sit down, fasten front garters. Don't fold over welt or place garters outside heavy welt.
- Rinse new hosiery before wearing. Wash after each wearing and hang on a smooth towel bar.

It can happen in other states . . . and too often does!

Hundreds of California families every month are being lured into debt for over-priced products by the promise of making money or getting something free, Helen Nelson, state consumer counsel, said recently.

"These families fall victim to so-called referral selling plans, which aren't selling plans at all, but deceptively baited traps," Mrs. Nelson asserted.

She said her office is receiving an increasing number of complaints from families across the state who have bought products under such plans, and wish they hadn't.

A typical "referral scheme"

A salesman makes an appointment using the name of a friend or relative. Sometimes the friend or relative phones or writes ahead. At the heart of the salesman's pitch—once he is in your living room—is the promise that if you buy his product, he will pay you money for every person you "refer" who also buys the product.

"It sounds good," said Mrs. Nelson, "but in actual fact you are committed to a high-interest installment contract for a product that usually is grossly over-priced—and rarely is a payment made for the referrals."

Recent complaints

Vacuum cleaners sold with a promise that a machine will cost nothing if the buyer refers the company to seven other persons who buy the same product within a stated period of time.

Home intercom and fire alarm systems sold at inflated prices with a pledge that all or part of the

price will be refunded as sales are made to referral prospects.

A "discount" operation in Southern California purported to allow large merchandise discounts in return for a large membership fee and the names of friends and relatives.

Television sets sold with unknown labels, but at premium prices.

Sold to finance company

"In every case," said Mrs. Nelson, "the buyer signs a credit contract and makes a small down payment. The contract is immediately sold to a finance company, leaving the salesman and his company free to disclaim further responsibility.

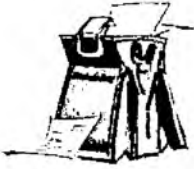
"In most cases, the families are stuck. They are unable to cancel the contract or return the merchandise," she explained.

Mrs. Nelson said that it is the "method not the product that consumers should watch out for."

Helen Nelson strongly advocates legislation to ban such "referral schemes" in California.

"In the absence of legislation," she said, "I feel it is my duty to warn Californians to steer clear of such plans." [END]





briefcase

WHAT'S WRONG (OR RIGHT) with food marketing in the U.S. could fill a book—and in fact does. It's the 204-page report of the National Commission on Food Marketing, "Food From Farmer to Consumer." (Single copy available from the NCFM, Room 4050, GSA-ROB, 7th and D Sts., Washington, D. C. 20407.)

Some of the Commission's conclusions after an 18-month study: advertising adds to food prices, the costs of trading stamps are passed along to consumers, packaging is so confusing that consumers can't compare prices, private labels sell

for a substantially lower price than competing products, inefficient deliveries of bread and milk and expensive shipping of bone-in meat carcasses and untrimmed vegetables add to the costs of these foods, and chain stores generally sell at lowest average retail prices, but it is often impossible to say which firm has the lower prices in a particular community. In other words—what perceptive consumers have been saying all along.

The Commission recommended (9 to 6) that there be a central consumer agency within the government and that government grade labeling, standards of identity and informative labeling (truth-in-packaging) be established. So far there has been no government action on the report.

Those long-awaited **LETTUCE LEAF CIGARETTES** are now on sale . . . at \$5 for a ten-pack carton.

A 10-, 12-, 14-, 15-transistor radio at less than \$10? That's what the ads are saying, according to the National Better Business Bureau. After consumer complaints, the NBBB shopped these offers and found that the Japanese-made radios contained a number of "dummy" transistors which were not even wired into the circuit and that diodes (vacuum tubes) were counted as transistors. In a special bulletin to importers, the NBBB warned that the phony transistor racket must stop or it would issue public warnings which could lead to a "government crackdown."

REMEMBER "Food is a Bargain," slogan of the Grocery Manufacturers of America? Chances are, you haven't heard it lately. The slogan has been quietly dropped. Paul S.

Willis, president of the organization, was recently quoted in the *Wall Street Journal* as saying "toward the end of 1965, there was a feeling that consumers contested our slogan." Proposed new slogan: "Food—America's Greatest Blessing." Add a question mark—rising prices diminish the blessing.

THAT'S MORE LIKE IT — Sachs Quality Stores in New York recently advertised three rooms of furniture for . . . \$2,770.74.

DIFFERENCE between margarines at 17¢ . . . 33¢ . . . 45¢ a pound? According to a Michigan State University Extension Service report, the cheaper margarines contain some meat fats, in addition to vegetable oils. Medium-priced margarines contain more of the expensive oils and are better packed. Premium-priced margarines contain mostly pure corn oil and are packed in fancy packages. All margarines, whatever the price, are produced under strict federal standards.

SMALL ECONOMY SIZE? After years of turning out supersize, King-size, "giant" size packages, manufacturers are now moving toward the other extreme. Teeny-weeny packages containing one serving of ketchup, salad dressing or jelly or one application of deodorant or shaving lotion are appearing on store shelves in increasing numbers. These individual servings and the convenience of "no muss, no fuss" raise the cost per ounce of the product, but according to one packaging executive quoted in the *Wall Street Journal*, "People don't seem to mind." Another said: "We think that particularly among

the younger, less sophisticated shoppers, a great many people don't even know they're paying more."

FURNITURE SHOPPING? Better double-check for manufacturing defects and/or repairs. There are growing reports that shoddy merchandise is coming from the furniture manufacturers. Even retailers are complaining they have to hire extra repairmen to put the furniture in a marketable condition. Most retailers blame the quality collapse (of top-name furniture manufacturers as well as popular-priced furniture makers) on overproduction to meet increased orders. Defects to watch for: unfinished dresser drawers and backs of furniture, overspraying of finishes, broken corners, to name a few.

ANTIBIOTIC THROAT LOZENGES won't cure a sore throat, contrary to what the ads may say. Thus last spring, the FTC ordered Merck & Company to discontinue its false germ-killing and pain-relieving claims for "Screts" and "Children's Screts." And on the basis of the 1962 Food and Drug Act amendments requiring drugs to be effective as well as safe, the FDA ordered a halt in the production of more than 200 antibiotic throat lozenges. (Drug companies were allowed to sell existing stock so there still may be antibiotic lozenges in drug stores.) Fact is, antibiotics are effective only against bacteria, not against viruses which cause the common cold. And furthermore, according to the FTC, the antibiotics in throat lozenges could not reach, kill or make ineffective the germs that cause a sore throat.

The consumer revolution

(continued from page 2)

Japan—we have it in the U.S.A. Wasteful overadvertising of drugs, cosmetics, and dietary products in France—we have it in the U.S.A. A need to ban deceptive packaging in West Germany—we have had it for a long time in the U.S.A. How to help the poor, the elderly and the disabled to get better information about food buying and usage and proper medical care—this is a world problem including the U.S.A. Women from a number of African countries, India, and Latin American countries made this quite clear.

Obviously it is not enough to talk about problems and compare conditions in your country with those described by delegates from Israel, Japan, Dahomey, Colombia, Sweden, Mexico, Gabon, Austria, and Australia, to name a few. Consumers have to organize to do something to provide better conditions. And they have done something, as this world meeting proved.

First of all, consumers unions exist in more than 20 countries. These organizations test products, report on them to their members and the public, and influence politicians to put consumer protection laws on the books. In the United States, Consumers Union has taken a leading part in such activity. In England the Consumers Association performs the same service and its magazine *Which?* gets widespread attention in newspapers and on

British Broadcasting Corporation (BBC) television.

In Austria, the *Verein für Konsumenteninformation* (Association for Consumer Information) goes one step further and maintains a consumer advice center in Vienna. There a prospective buyer of a washing machine or television set or refrigerator, for example, actually can see a display of the products (not for sale by the center) and compare their good and bad features as discovered by independent teams of technicians and engineers.

A voice for consumers

The newest and most promising sign of the consumer revolution is supplied by local consumer groups in the United Kingdom, Australia, and Canada, according to delegates' reports. In the British Isles, 95 groups of citizens in cities and towns investigate goods and services in food stores, garages, electrical goods shops, public and social service agencies, and other establishments. They then publish their fact findings in their own little newsletters and magazines. Not only do their own members know what to look for or what to avoid in the stores and other sales places but manufacturers, merchants and governmental bodies are told about shortcomings and defects in products and services. Consumer Groups in the North-East of England have

AT THE GRASS ROOTS, in the towns and neighborhoods of cities in the United Kingdom, the citizens have banded together to get a better break in buying the things they need and want. Here are two local Consumer Groups' newsletters that bravely tell what's new and true about shopping—who is charging how much for what; and whose service is good at reasonable charges.



had a regular spot on a weekly radio program; groups in the Midlands have a weekly column in the local newspapers. Thus these voluntary, nonprofit groups of citizens representing a cross section of the community give the individual consumer a voice. And it is heard in the land.

Following the world conference of consumers unions in Israel, I stopped in England on my way home for a look at these consumer groups among other organizations protecting the consumers. The local groups sent representatives to a two-day annual general meeting of their National Confederation of Consumer Groups in Oxford on July 1 and 2.

Teaching each other

It was encouraging to listen to some 30 people in one seminar teaching each other how to make a survey in their localities about such things as grocery prices, nursery school facilities, butcher shops, buying shoes, restaurant service and food quality, car servicing, refuse collection, and recreational facilities for youth groups. A woman from Edinburgh explained how her group collected information and a man from Manchester told how his group investigated neighborhood shops. (I thought this could easily have been a woman from Boston and a man from Minneapolis plan-

ning to check on conditions at home.)

In a seminar on how to issue a local newsletter, I was impressed by a youthful spokesman of a small group of 100 members in Basildon telling people from London and Oxford how it sold 3,000 copies of its "Buyers Broadsheet." The method was simple but it was worth the great deal of effort that went into it. Members of the group went calling on neighbors, door to door, talked about the consumer group, and sold the little magazine at 9d per copy (about a dime in U.S. money).

Other groups, such as the five-year-old Oxford Consumers Group, are larger and produce professional magazines. Oxford has 1,200 members and receives considerable public attention.

A family affair

With such stirrings at the grass roots as a sign of the times, it became clear why the IOCU conference in Israel focused on the theme of the consumer revolution. In that new-old land it seemed last June as if the Israel Consumers Association was playing host to a gathering of the family of mankind, all religions and races, and all walks of life, sitting around the dining room table for a family consultation. It is a quiet revolution in self-help in the making, very much like the basic force of credit unions. [END]



Jan Noble, assistant manager, Hyde Park Cooperative Society Super Mart, examines merchandise on which the Chicago supermarket has indicated the price per ounce.



Telling the consumer the truth is a matter of growing concern. And here the Hyde Park Cooperative Society displays its price-per-ounce labels on the shelves.

price per ounce

In the market for some instant coffee? One leading brand comes in three sizes: 10 ounces for \$1.69, six ounces for 99 cents, and two ounces for 51 cents.

Don't grab the large jar! It costs more per ounce than the middle-sized jar.

Now how about some laundry soap? One manufacturer packages 257 ounces for \$3.89, another is selling 92 ounces at \$1.04, while a third brand has 83 ounces for sale at 95 cents. Which is the best buy?

The story of the confused shopper is an old one. But the Hyde Park Co-op Society Super Mart on Chicago's southside has cleared the air with its labels showing the price per ounce for 2,000 items on its shelves.

The 10-ounce jar of coffee, for example, is translated into 16.9 cents per ounce and the six-ounce jar lists at 16.5 cents per ounce.

When buying soap the Hyde Park Co-op shopper can readily see that the per ounce prices for the examples previously cited are 1.51 cents for the first brand, 1.13 cents for the second, and 1.14 for the third brand.

Undertaking such a project is a monumental task. "Thirty-six people spent one intensive week to get the project started," said assistant manager Jan Noble. "They decided on the products—only those divisible by an ounce—and then collected the data for a computer." Among the products with PPO labels are detergents, soaps, waxes, and cleaning products; frozen fruits and vegetables; and all canned goods.

The project, however, has proved "truth in pricing" can be done at the retail level.

Eventually a study might be made to determine the effect of this revolutionary procedure on the consumer and the items stocked. In the meantime, the store is primarily interested in one thing.

Said Noble, "We like the consumer to be treated fairly." [END]

Gambling and debt

I have a barber shop and do my best to expose my customers to literature concerning their health, smoking, heart disease, their diet, etc., and now I have one article that can alert them to be on the lookout for the scoundrels who are experts at separating people from their money.

Your article on 'Gambling and Debt' did not include one of Denver's "Paycheck Pilferers" the Greyhound Track. Or if you wish, "the Dogs." The latter is a more appropriate name because that's where they eventually wind up. I have seen and personally know people who have lost their families, businesses, homes, and worst of all their self respect.

Congrats again on your excellent mag.

W. F. Griffin
Presentation Parish
Credit Union
Denver, Colorado

Watered turkeys?

Are frozen turkey also watered down such as hams? We bought one on sale from the Albany Public Markets store this past weekend and were amazed to see how much water had been frozen in the plastic container with the turkey.

The turkey came from Minnesota as indicated by the attached portion of the container.

R. A. Wrightson
Rensselaer, N.Y.

New York State forbids the sale of stuffed turkeys without proper labeling. Mr. Wrightson may have a complaint to register with weights and measures officials



in Albany, for the label attached to his letter merely states that the net weight of the package is 9 lbs. 6 oz. with no information on the weight of the water frozen into the package.—Ed.

Trading stamps:

I have been a stamp and coupon saver for many years. I shop very carefully and find that the prices of gasoline, groceries, drugstore items, etc. are about the same whether or not stamps are given.

Although I may pay a penny or two more for some items, others may be a little less; for instance, a gallon of vinegar in a store giving stamps is 75¢ and in a store not giving stamps 79¢—same brand.

Whether or not I pay for the stamps, I figure like this: it is an easy, painless way to save for something I want but do not need and am too stingy to buy! Such as: a bowling ball, a cuckoo clock, a food blender.

I say: Let's continue with

trading stamps and coupons.

Mrs. R. M. Price
Vancouver, Wash.

There will be exceptions. In general, most experts have shown that stamps do add to the costs of running a store and the costs are passed on to customers in higher prices. Also, some "gift" merchandise may be purchased at the same price or less than the equivalent in stamp values.—Ed.

Love and compliments

I love *Everybody's Money*—from cover to cover. Its timely analysis, helps and suggestions have already saved me some of my own.

Nettie R. Olsen
Overland Park, Kansas

I want to compliment you and your staff on the superb job you do in writing and editing *Everybody's Money*. It's a dandy little magazine, being up-to-date with the latest and having some great articles in it. Keep up the great work.

Mr. Billy R. Holvey
NGL & COP Federal
Credit Union
Phillips, Texas

Credit costs

We are happy to note a reference in the Summer 1966 edition to the Consumer Protection Act passed by the Legislature of Nova Scotia last April. The regulations of the Act are being prepared and we hope that they will become applicable in the near future. A copy of the Act is enclosed for your information.

It is not usually possible to obtain a benefit without paying a cost. There are a number of flexibilities in present arrange-

Letters

ments made by sellers to help purchasers in timing their payments. For administrative reasons, some of these arrangements may have to be restricted by sellers where a reasonable degree of accuracy is called for in disclosing the cost of credit in terms of an annual percentage rate. Any reduction in flexibility and any resulting inconvenience to purchasers will be the price of disclosure of the annual rate.

It is the hope and aim of the Nova Scotia Government to require disclosure of the cost of borrowing in all cases in terms of both dollars and cents and an annual percentage rate and this we hope to achieve with the least possible change in current business practices and procedures. It is felt that this disclosure, together with the other provisions of the Consumer Protection Act will help the consumer to help himself.

F. C. Burton
Registrar of Credit
Province of Nova Scotia
Halifax, N.S.

BRIEF LETTERS are welcome. Tell us and your fellow readers in credit unions your experiences in the wise use of money, the prices and practices you find in stores, the things you learn about the "no money down—pay later" trap. We try to print the most representative letters but we cannot print or reply to requests for individual advice on products or services. When you do write, please keep communications under 250 words.

Useful Publications

TO HELP YOU STRETCH YOUR PAYCHECK



HEALTH AND HEALTH INSURANCE

Health Insurance Under Social Security . . . Your Medicare Handbook, U.S. Government Printing Office, Washington, D. C. 20402. 20¢. Also available at your local Social Security Administration office. (Most persons over age 65 have already received this booklet from Social Security Administration.)

Medicare—Benefits and Gaps/Social Security—Your Rights by Sidney Margolius. Public Affairs Pamphlet No. 389, Public Affairs Pamphlets, 381 Park Avenue South, New York, N. Y. 10016. 25¢.

Something Can Be Done About Acne, American Medical Association, 535 N. Dearborn Street, Chicago, Illinois 60610. 10¢.

FOOD

Food Grading in Canada, Publication 1283, Information Division, Canada Department of Agriculture, Ottawa. Free in Canada.

How To Use USDA Grades in Buying Food (PA-708), Office of Information, USDA, Washington, D. C. 20250. Single copies free.

Poultry in Family Meals, Home and Garden Bulletin No. 110, 15¢; *Eggs in Family Meals*, Home and Garden Bulletin No. 103, 10¢; *Cheese in Family meals*, Home and Garden Bulletin No. 112. 15¢. U. S. Government Printing Office, Washington, D. C. 20402.

Cost Per Serving for Meat (wallet-size), University of Wisconsin, College of Agriculture—Extension Service, Madison, Wisconsin. Free.

CONSUMER INFORMATION

Economics and the Consumer. Joint Council on Economic Education, 1212 Avenue of the Americas, New York, N. Y. 10036. 75¢.

Buyer, Be Wary by Sidney Margolius. Public Affairs Pamphlet No. 382. Public Affairs, 381 Park Avenue South, New York, N.Y. 10016. 25¢.

Be a Good Shopper, USDA Bulletin, U. S. Printing Office, Washington, D. C. 20402. 5¢.

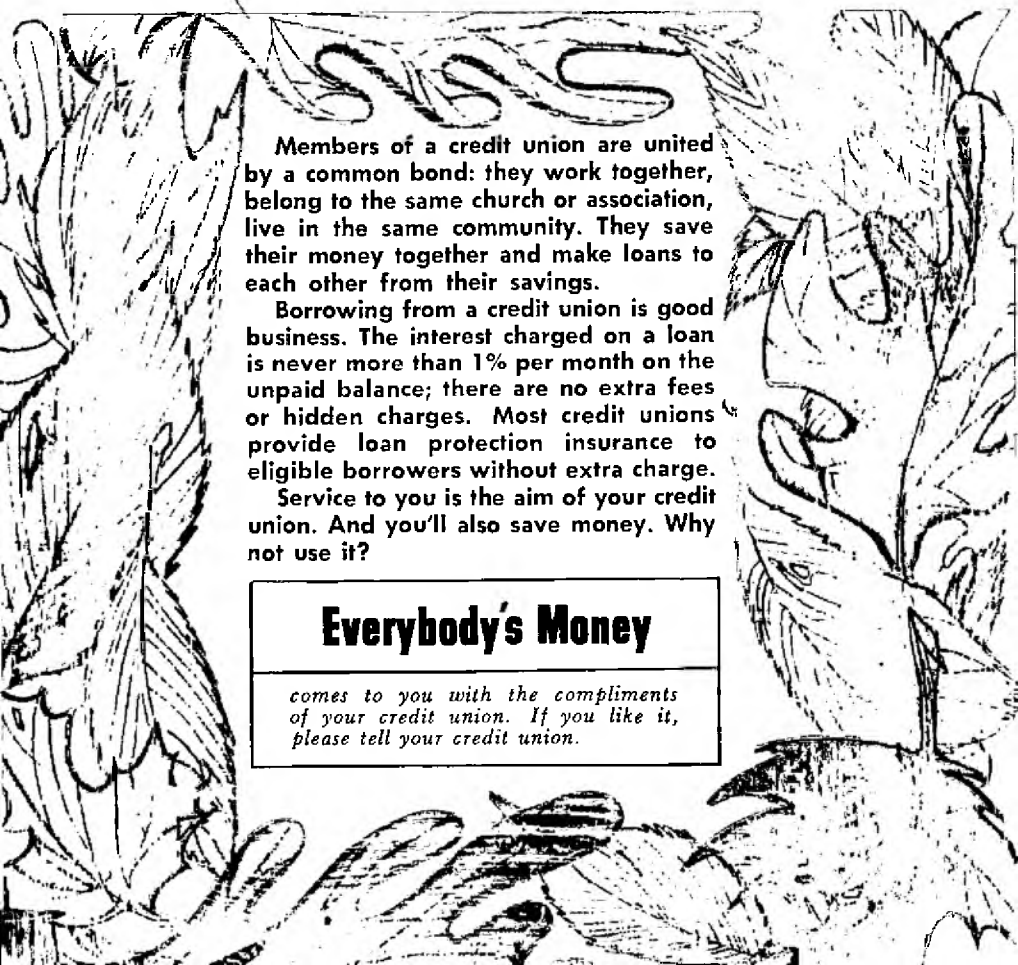
CREDIT IN CANADA

Consumer Credit in Canada, Proceedings of a Conference on Consumer Credit, Saskatoon, Sask., May 2-3, 1966, ed. by Jacob S. Ziegel and R. E. Olley, University of Saskatchewan Bookstore, Saskatoon, Canada. \$5 (paper), \$6.75 (hard).

MISCELLANEOUS

You Can Quit Smoking—Young Smokers Aren't Really Hooked, Department of Health, Education and Welfare Bulletin No. 433, 15¢; *Protecting Woolens Against Clothes Moths and Carpet Beetles*, Home and Garden Bulletin No. 113, 10¢. U. S. Government Printing Office, Washington, D. C. 20402.

Bibliography of Books for Children, Association for Childhood Education International, 3615 Wisconsin Ave., Washington, D. C. 20016. \$1.50.



Members of a credit union are united by a common bond: they work together, belong to the same church or association, live in the same community. They save their money together and make loans to each other from their savings.

Borrowing from a credit union is good business. The interest charged on a loan is never more than 1% per month on the unpaid balance; there are no extra fees or hidden charges. Most credit unions provide loan protection insurance to eligible borrowers without extra charge.

Service to you is the aim of your credit union. And you'll also save money. Why not use it?

Everybody's Money

comes to you with the compliments of your credit union. If you like it, please tell your credit union.