

# EVERYBODY'S *Summer '66* MONEY

A MAGAZINE FOR  
CREDIT UNION MEMBERS





**AS A CREDIT UNION MEMBER** you are part of a worldwide movement that involves 25.7 million people who belong to 47,097 credit unions. Since it is impossible for so many people in so many separate groups to function well without organization, most credit unions are members of Leagues. In North America almost all Leagues are set up on a state or province-wide basis. It is their function to serve their member credit unions. Leagues in turn, belong to CUNA International (formerly the Credit Union National Association), which in effect serves Leagues in the same way that Leagues serve their member credit unions. All levels of the organized movement are democratic, member-controlled units. All levels—CUNA, the Leagues, and local chapters of credit unions set up as educational groups—are aimed directly at you, the member, because you are the most important element in the whole structure. As a member of an affiliated credit union you are an important part of an idea that is both humanitarian and practical, that is helping millions all over the world—low-income, middle-income, and even higher-income people, because the credit union idea has proved itself good for everybody.

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# EVERY BODY'S MONEY

How to Read the Ads	4
Sunglasses Ain't for Subways	7
Aspirin is Aspirin	8
Consumer Assembly '66	10
Contest Winner's Letter	13
Installment Debt!	14
It's Back to School for Housewives	16
Briefcase	19
Nursery Schools	20
Letters to the Editor	23
All About Tires	24
Power Mowers	27
Buying Men's Shirts	29
Useful Publications	31

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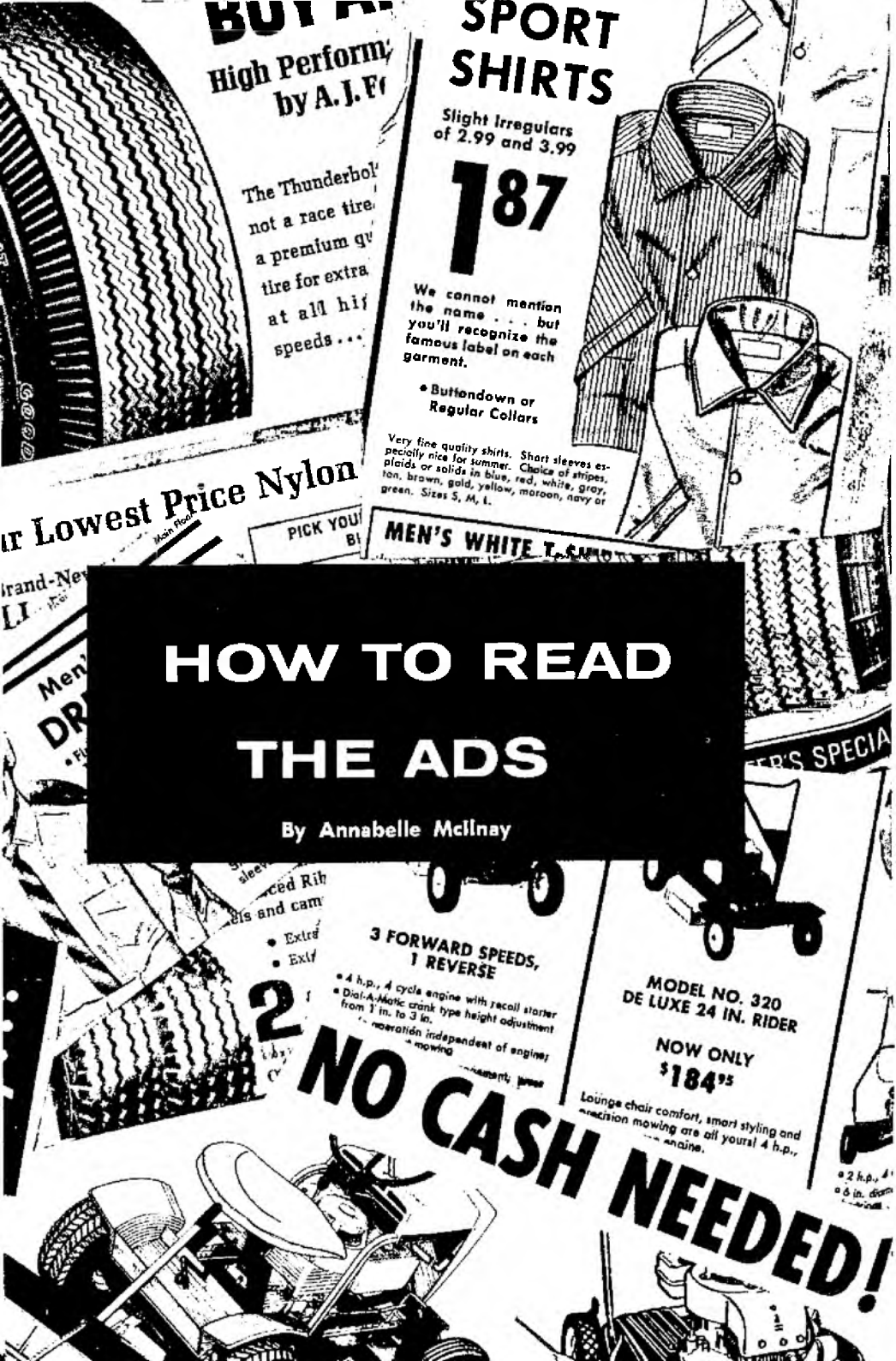
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Circulation this issue over 1½ million

Cover by Jerry Stangl



**BUY A**  
**High Perform**  
**by A.J.F.**

The Thunderbolt  
not a race tire.  
a premium qu  
tire for extra  
at all hi  
speeds...

**SPORT**  
**SHIRTS**

Slight Irregulars  
of 2.99 and 3.99

**187**

We cannot mention  
the name . . . but  
you'll recognize the  
famous label on each  
garment.

• Buttondown or  
Regular Collars

Very fine quality shirts. Short sleeves es-  
pecially nice for summer. Choice of stripes,  
plaids or solids in blue, red, white, gray,  
tan, brown, gold, yellow, maroon, navy or  
green. Sizes S, M, L.



**Lowest Price Nylon**

PICK YOUR  
BI

**MEN'S WHITE T-SHIRT**

# HOW TO READ THE ADS

By Annabelle McInay

• Extra  
• Ext

**3 FORWARD SPEEDS,  
1 REVERSE**

• 4 h.p., 4 cycle engine with recoil starter  
• Dial-A-Matic crank type height adjustment  
from 1 in. to 3 in.  
• Operation independent of engine;  
mowing

**2**

**MODEL NO. 320  
DE LUXE 24 IN. RIDER**

**NOW ONLY  
\$184<sup>95</sup>**

Lounge chair comfort, smart styling and  
precision mowing are all yours! 4 h.p.,  
engine.

# NO CASH NEEDED!



**H**ow can you tell when a bargain is really a bargain just by reading the ads? Don't be confused or taken in by lead words that seem synonymous, but in actuality aren't. The words, "regular," "sale," "special purchase," "irregular," "seconds," all seem to denote terrific bargains, but they don't.

Because United States newspaper advertising is governed by federal laws, advertising people have devised a "language" of their own. For example, the phrases, "Reg. 19.99" and "19.99 value" are not synonymous. They have specific definitions. The best way for you to know whether you are getting the bargain you want is to be able to interpret the ads according to their advertising meaning.

Here is an ad that seems to be a "real find." The headline screams:

**"FAMOUS NAME LEATHER BAGS,  
MADE TO SELL FOR 8.99  
3.99"**

This is enough to bring out the spending urge in anyone. But read on, because in the fine print, or body of the ad, you will find out whether you are truly saving money. Here you read, "A wonderful selection of simulated leather; grain or smooth, in a variety of colors. Each bag with the original label still in it."

Now you have the whole story. Simulated is not genuine leather; the fact that there is a label in each sounds impressive but means nothing because almost every item has a label—not necessarily one you are familiar with; the "made to sell for 8.99" is an arbitrary statement made by the retailer and has very little significance in regard to the value of the bag.

However, had the body of the ad read "genuine leather bags, each with the original label. Because of

*the special price, we can't reveal the name of the manufacturer. Many styles, black only,"* then you, the reader, would know that the manufacturer is a well known one and the 8.99 is his suggested retail price, but that he was overstocked with black bags and rather than carry them over in his warehouse he sold them at a loss to the retailer. So, if you need a black bag, this is the one to buy. You'll save \$5!

When you read the word "regular" before a price, this means that the store normally sells the item in its regular stock for that price, and it is marked down for the sale. If you should read the word "value," this means the item was bought specifically for the sale and the value set by the retailer. It has never been in the store's general stock. Once again, read the body for a clarification of the word "value." For instance in looking for a comforter you may run across an ad that starts with

**"SPECIAL PURCHASE!  
Comforters . . . 15.99 values!  
7.99"**

The first sentence of the body tells you the true story . . . this is a quality item. It reads, "Because of one seam you save over one-half the original price." This indicates that the only difference between the 15.99 comforter and the 7.99 is that the 7.99 is made from the bolt ends of the cover fabric of the more expensive comforter; the patterns were matched and the cover seamed down the middle. The filling is the same. Now, isn't one seam worth 8.00 to you?

The words "Special Purchase" told you that these comforters were bought especially for this sale, to be sold for this price. Some of your

best bargains are indicated by these words.

On the other hand, had the ad started out with "Manufacturer's closeout," you had better have a lot of time, know exactly what to look for and the difference between good, mediocre and bad. This is a clearance of a warehouse, the leftovers, the unwanted, samples, discontinued patterns, the soiled, the expensive with the inexpensive. Unless you know the merchandise very well, be extremely careful of closeouts.

Don't be afraid of the word "irregular" or its synonym "if perfect." One of your best buys in irregulars is hosiery. When hosiery is knitted, beside being tested for weave, it is also miked for size and length. Should this measure reveal even a thousandth of an inch deviation from government standards the hose is immediately classed as irregular. You'll never feel the difference when you wear them, only your budget will, though, as you often save as much as 100 per cent on irregular nylons.

Usually the body of the ad will reveal the exact irregularity. An ad that tells you that because of a slight oil stain or a crooked seam a particular brand of underwear is selling for 50 per cent off is telling you the truth. This underwear is correctly sized, will fit properly and wear as long as the regulars. Once again, the only difference is in the price.

When purchasing larger items such as furniture, study the ads over an extended period of time to be sure you are getting a bargain and not buying an item that is perpetually on sale. This means that, though there is an advertised regular price and a sale price, the

sale price is the only one the item is sold for. Let's say you want to buy the man of the house a recliner. You find an ad that reads,

"REG. \$89 MANSIZE  
4-POSITION RECLINER  
Save \$30 now!"

Who can resist? The body of the ad reveals it is everything you want, but you follow this ad over a period of time and find that this \$89 chair always sells for \$59; always has and always will, with one possible exception; during holiday time when the selling price may go up to \$69.

Check drapery prices carefully. The big, eye-catching price is for the smallest drapes.

Be careful of seconds. This often denotes a flaw in the weave of material, meaning a weak spot in the garment.

Watch out for the word "value," make sure it is clarified. Be particularly careful of the word "imported." The public has too long associated the word "imported" with top quality. This is not always true. Today, many items that are imported are cheaply and poorly constructed.

Keep in mind the basic rules of advertised sale shopping. First and foremost, shop reliable stores. Watch for your key words when you read the ads. When you see "Special Purchase, regular, originally," check it out. If you read "irregular" or "if perfect," check it out. Read the body copy carefully. Keep in mind that it is here that the ad should tell you everything you need and want to know.

By following these simple rules you can spot an advertised bargain and save yourself many a frustrating trip—and many a dollar. [END]  
*Mrs. McClain is a retail copy writer.*



**W**hat's new? Pussycat sunglasses are new. Eye-shaped, they come complete with lashes. Fighting them for a place in the fashion sun are Batman, pirate (one lens black, one white), Agent 007, and granny glasses (to be worn on the tip of the nose (a la Ben Franklin)). The last sells mostly to teenagers who want to look old and wise; but eye health is hurt because too much of the sun's rays are not stopped by the lenses.

None compares in daffiness with the hairband glasses, new this year, and supposedly to be worn on top of the head more often than over the eyes. Which raises the question: Are sunglasses a protection against the strong rays of old sol or a costly fad or fashion item?

Sunglasses are intended to admit to the eye no more than 30 percent of the total visible solar light rays. They are not intended to be worn after the sun goes down nor indoors, unless a physician prescribes otherwise. They must not be worn as a shield against headlights when driving at night. Sunglasses are not for subways nor, on the other hand, for looking directly at the sun.

#### **Avoid the oddball types**

When buying a pair of sunglasses, avoid the oddball shapes and designs. For example, a wrap-around model may look chic but its distortion of side vision is dangerous. The wavy world seen through the bottom of a pop bottle may also be produced by low-price molded plastic or glass lenses. Better and more expensive grades of molded lenses may offer sufficient

protection. Check for distortion by moving the glasses up and down and sideways while looking through them at a sunlit object with straight lines—a building or signpost. If the lines appear to be wavering, the lenses probably have defects unhealthy for your eyes.

Optically ground and polished lenses, recommended by eye specialists, are made as carefully as regular eyeglass lenses. Plastic lenses withstand breakage but tend to warp and scratch. Ground glass is the best material; and shatter-resistant lenses are available. A neutral gray tint is recommended; it allows the least color alteration. Prices range from \$5 to about \$15.

So-called instant sunglasses—the kind that darkens in strong light and clears in the shade or indoors—have yet to be made safely effective.

Prescription sunglasses should be bought after consulting an ophthalmologist (a Doctor of Medicine who specializes in eye conditions and eye diseases) or an optometrist (licensed by state boards of examiners to test vision and fit eyeglasses).

In the drugstore trade, sunglasses are considered an impulse sales item. Some in the trade figure that you will try on an offbeat pair to see how you look as a movie star but that you will end up buying more conservative glasses. Hence the fad and fashion appeal of pussycat, granny glasses, hairband, and Batman styles. If the impulse seizes you, the money goes like a whoosh of steam. If you buy carefully for eye protection, the money is well spent. [END]

Look at what's happened to aspirin! It's been buffered, double-strengthened, superpowered, glorified, and time-released. It comes in assorted grains, shapes, and colors; it pours, and effervesces, and dissolves in your mouth, in your stomach, or holds off until it reaches the digestive tract. You can chew it. There are liquid, candied, and aspirin-cold tablets for children and an aspirin product for women only. In short, the old standby comfort for fevers and grippe, aches, pains, and inflammation has become so *specialized* you can give yourself a headache, trying to figure out the 60 some brands now on the market!

And while all the aspirin products claim fast, fast relief—some brands faster than others—there's a huge difference in what they cost. Not only does the price vary from store to store and between cities, but national brands often sell for seven or eight times as much as the private labels. One national brand, for example, sells 100 tablets for \$1.23 while a local brand, just as effective and safe, offers 100 for 13 cents.

Why this cost difference? Dr. William O'Brien of Yale University's school of medicine says it's because of "the advertising campaigns and expenses involved." One manufacturer currently is spending \$7 million to launch a promotion of his product—admittedly just aspirin. Pharmaceutical houses buy the same chemical (it's around 56 cents a pound) from the same suppliers, compress the aspirin into capsules and tablets, and sell it under their own names. "Essentially," says Dr. O'Brien, "it's the same stuff."

Why, then, the big variation in aspirin products? Let's look first at

the plain and buffered brands. Aspirin is the trade name selected by the Bayer company of Germany for acetylsalicylic acid, the successful combination of pain-reducing, stomach-irritating salicylic acid and the neutralizing (vinegar-like) acetyl acid.

### Specialized aspirin

Aspirin, buffered with antacids, such as *Bufferin* and *Alka-Seltzer*, might be called the pace-setter of the higher-priced specialized brands. Buffered aspirin is supposed to speed through the stomach for faster relief and less irritation than plain aspirin. However, "The Medicine Show," a Consumers Union publication, points

A large, elegant cursive script of the word "Aspirin" is centered on the page. The letters are fluid and interconnected, with a classic, slightly ornate style.

out that the absorption of aspirin "is more profoundly influenced by the amount of food in the stomach and the emotional state of the user than by the presence of a small amount of antacid in the aspirin tablet."

And in *Drugs of Choice*, Dr. John J. Bonica and Dr. William F. Kennedy of the University of Washington college of medicine point out that controlled clinical tests showed buffered aspirin to be no more effective than plain aspirin.

If an antacid is needed for stomach irritation, Doctors Bonica and Kennedy suggest that "a small pinch of bicarbonate of soda with

each aspirin tablet will control gastric irritation much more effectively than the 140 mg. of antacid in a tablet of *Bufferin*."

*Empirin*, *Stanback*, *Excedrin*, and *BC* tablets, for example, are aspirin combined with phenacetin and caffeine, and are not only more expensive than aspirin but higher priced than *APC* tablets (also *PAC* and *CAP*), abbreviations for aspirin, phenacetin, and caffeine. However, phenacetin products should never be used for an extended time without a doctor's advice. According to the *Medical Letter* the phenacetin-aspirin-caffeine combination has never been proved to be more effective than aspirin

# is Aspirin

alone. Since a federal ruling a few years ago against phenacetin (for suspected kidney damage), some producers of compound analgesics such as *Anacin* removed the drug from the product.

Because sufferers of rheumatism and arthritis are the biggest users of aspirin, many "glorified" products promise results better than aspirin but usually contain aspirin as the only active ingredient. Prices are as big as the "promises." The Federal Trade Commission has issued cease and desist orders against various glorified aspirins for superpowered claims; and though these products no longer can pledge superior relief, they

now assure "faster, safer" results.

In Canada, the Bayer people have a copyright on the word aspirin which sells there for around 98¢ for 100 5-grain tablets. Other companies market aspirin under the name A.S.A., the abbreviation for acetylsalicylic acid and a 100-tablet bottle size costs around 35¢, sometimes less than 20¢.

## Children's aspirin safety

A federal law has been proposed to control the bottle size (suggested 25-tablet limit) of candied aspirin in order to bring down the terrifying number of deaths each year due to youngsters swallowing the contents of full bottles of the drug. (Experts say flavored aspirin is not necessary.) Liquid aspirin, claimed to be "safer than aspirin," is not safer according to research studies (children can get into *anything!*) and is less effective than tablet form.

In the fast-changing aspirin business there is a constant stream of "new" products—but aspirin is always the active ingredient. Often the fancy container and the catchy name are excuses for out-of-line high prices.

It's a good idea to have only a two-to-three-months' supply on hand and to keep it in a cool, dry place. Old aspirin is crumbly and smells of vinegar; and in that condition the drug loses its effectiveness and may be a stomach irritant.

Read and compare labels for drug content and compare prices; don't be persuaded by "personality", "symbolic" packaging nor hypnotized by slogans and advertisements. When you come right down to it a plain bottle of plain aspirin at the lowest price is your best buy. Aspirin is aspirin. [END]

...the  
embly



**FIGURING** the true annual interest rate is no mystery, as Sen. Paul Douglas (Illinois) shows with the use of handy computers. The wheel device is CUNA's own Instant Rate Converter. Sen. Philip Hart (Mich.) is an attentive listener as he waits his turn to speak on the Truth in Packaging bill.

# consumer assembly



**A** dollar ain't a dollar," especially when it disappears into high food prices, high interest rates on installment and other "easy credit" buying, autos with defects costly in life and money, deceptive packages super-duper on the outside and skimpy on the inside; high prices for drugs costing pennies to manufacture; or wage garnishees to pay debts for overpriced, oversold and often under-quality goods.

Tired of all that and looking for a new deal? We have been for years, and so have you, judging by letters this magazine receives.

And so have at least 50 million Americans.

Thirty-three organizations representing that number of members, in credit union, farm, labor, cooperative, senior citizen, church, veteran, and consumer groups, decided to go after that new deal. Last

April 25-27, some 300 representatives of those groups got together in Washington, in Consumer Assembly '66. Among the 33 sponsors was CUNA International. This meeting proved to be a high point in the campaign to halt the watering down of everybody's money in the marketplace.

Consumer Assembly was the first national gathering of its kind. Out of it came a determination to carry on, possibly to a bigger and stronger Consumer Assembly '67.

### Consumers lobby for reforms

One afternoon during the assembly the people attending went up to Capitol Hill to talk with their Senators and Representatives. They asked legislators first of all to support the Truth in Lending and Truth in Packaging bills. They told lawmakers that they appreciated tire safety and safe-auto-standards bills. They also urged laws

like Rep. Leonor K. Sullivan's bill to require drugs and cosmetics makers to pre-test products at their own expense for safety (and effectiveness for drugs) before selling them to the public. Mrs. Sullivan pointed out that without the law the American public serves as guinea pigs for such products.

The Truth in Packaging bill (S. 985), these grass roots lobbyists explained, would have manufacturers state reasonable net weights and measures on packages; to avoid, for example, such brain teasers in the store as finding the better buy between a 6½ oz. can of tuna fish at 24¢ or the 3¼ oz. can at 2 for 29¢.

They pointed out that the Truth in Lending bill (S. 2275) would require lenders to make a full statement of the true rate of interest in annual terms. If it passes, buyers will be able to know how much they'll have to pay for the use of credit, and they will be able to shop around for best terms. (Nova Scotia already has such a full disclosure bill.)

Some lenders, the Assembly learned, favor the Truth in Lending bill and some food retailers favor the Truth in Packaging bill, even if the big industry associations don't. In favoring these bills these people are with the 50 million consumers represented at Consumer Assembly '66.

So are a number of lawmakers, some of whom spoke to the Assembly. Senator Edmund Muskie (Maine) told about his efforts for laws to halt pollution of rivers and streams and of the air in cities and towns. Rep. Wright Patman (Texas), a friend of credit unions, charged that rising living costs are due to rising interest rates set by

the Federal Reserve Board. Patman pointed out that a one percent increase in interest rates adds \$4,734 in interest costs on a \$20,000 mortgage loan over 30 years. He said that high interest rates are a cruel and unfair tax on the poor, and he urged Congress to curb the power of the Federal Reserve Board.

### Truth bills

Senator Paul Douglas (Illinois), author of the Truth in Lending bill, showed how simple it is to figure the true annual interest rate when borrowing money. He charged that the real interest rates are known to sellers and lenders but they refuse to disclose the information to buyers and borrowers. (Credit unions, as readers know, tell their members how much interest they pay in dollars and cents and in true annual interest rates.)

Senator Philip Hart (Michigan), author of the Truth in Packaging bill, spoke on "Confusion in the Supermarket" and reported on progress of the bill. He cited a Grocery Manufacturers Association survey sampling of 51 million consumers (about one fourth of the U.S. population of 197 million) which revealed that 20 percent of them would like to see changes in the practices that the Truth in Packaging bill covers. That would mean about 40 million "unhappy with aspects of packaging," Hart said.

### Words to the wise

"More than anything else," the Senator said, "this Consumer Assembly should serve as a word to the wise in government and business that it is a voice which will grow—and to which heed must be paid."

please turn page

Most dramatic of the sessions was one on "Auto Safety: Can We Leave it to Detroit?" featuring Ralph Nader, auto-safety crusader. Ford and General Motors had been invited to send spokesmen to the panel, but none appeared.

In the auto safety panel Rep. James Mackay (Georgia) spoke for his bill to establish a National Traffic Safety Agency. He said that traffic safety requires, among other things, "safety performance standards" for the manufacture of all motor vehicles. On the day that Nader's and Mackay's remarks were reported in the newspapers, the auto manufacturers agreed that the government should set up safe car standards.

"Higher quality, lower cost medical care" was discussed by Dr. Caldwell B. Esselstyn, executive director of Detroit's Community Health Association, Dr. Dean Clark of the University of Pittsburgh graduate school of public health, and Kenneth M. McCaffree, associate professor of economics at the University of Washington, Seattle. McCaffree cited the Group Health Cooperative of Puget Sound. It provides an all-around package of health care to member families for about \$7.50 per month per individ-

ual for a family of four. This payment covers all physician services (home visits and office calls), hospital-surgical care, x-ray and lab procedures, physiotherapy, eye care and fitting of glasses, drugs prescribed by a physician, and limited psychiatric care. Dental services are not covered.

Charles Ross, member of the U.S. Federal Power Commission, led off a list of speakers on "Utility rates and the prices we pay." Ross said that consumers must have a voice in who gets appointed to the FPC.

#### To carry on

Finally, Sidney Margolius, writer on family money problems, summed up the history-making meeting as "a real landmark in what has become a national effort to stop the exploitation of the American consumer." He sounded the keynote for the future when he backed a suggestion of Mrs. Esther Peterson, consumer advisor to President Johnson, that the Assembly carry on with a federation of the 33 sponsoring groups.

With your interest and support, the Assembly could prove to be effective in beefing up the buying power of your dollar. A dollar could be a dollar again. [END]

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### The 33 national organizations sponsoring Assembly '66

Amalgamated Clothing Workers of America; American Federation of Labor-Congress of Industrial Organizations; American Public Power Association; American Veterans Committee; Communications Workers of America; Consumers Union; Cooperative League of the USA; Council on Consumer Information; CUNA International; Electric Consumers Information Committee; Friends Committee on National Legislation; Foundation for Cooperative Housing; General Federation of Women's Clubs; Group Health Association of America; International Association of Machinists; International Ladies Garment Workers Union; National Association for the Advancement of Colored People; National Association of Housing Cooperatives; National Association of Negro Business and Professional Women; National Board of the Young Women's Christian Association; National Catholic Rural Life Conference; National Consumers League; National Council of Catholic Men; National Council of Catholic Women; National Council of Negro Women; National Council of Senior Citizens; National Council on Agricultural Life and Labor; National Farmers Union; National Retired Teachers Association-American Association of Retired Persons; National Rural Electric Cooperative Association; Oil, Chemical, and Atomic Workers International Union; United Automobile, Aerospace and Agricultural Implement Workers of America International Union; United Steelworkers of America.

# THE WINNER'S LETTER

## FINAL OF THE CONTEST

Dear Contest Editor:

### FLY NOW PAY LATER

You do, I found out.

Fly now pay later. It sounded pretty good. I had the occasion to go to New York, from Minneapolis, to attend the wedding of my son.

I went to the airlines office, downtown Minneapolis, said that I want to fly now and pay later, to go to New York on Tuesday Nov. 24th, 1964, and return on Nov. 29th.

The airline gave me a somewhat detailed application which I filled out there, and then returned home to await results. A week later I received my tickets and at the same time a notice by a loan and thrift company that my contract with the airlines was purchased by them, and that the amount of contract was now \$124.20 payable in 9 monthly payments of \$13.80 each.

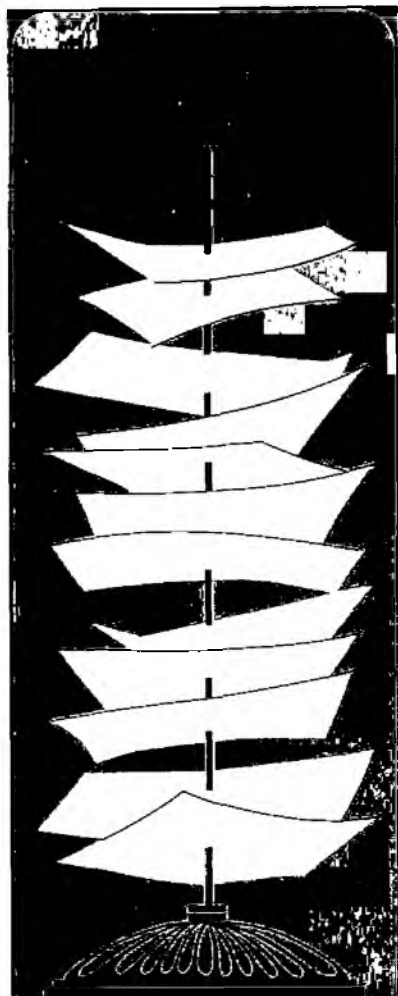
The amount of the tickets was \$127.58, I paid a down payment at the airline office of \$13.58, leaving a balance of \$114.00. Therefore on the round trip tickets from Minneapolis to New York costing \$127.58, I paid a total of \$137.78. You do pay later.

Harold E. Rajala  
Hiway Credit Union  
St. Paul, Minnesota

Dear Readers:

We've learned much from your "Easy Credit" contest letters and hope others have too. Now we are closing the contest. But we hope to hear from you not only about the "no money down—pay later" trap but about other marketplace experiences. Our Letters pages will be open to as many brief statements as we can manage. Let's keep in touch.

The Editors



**Take charge  
of your  
installment  
debt!**

**C**hances are you're a prime candidate for financial troubles if your present instalment payments total more than 20 per cent of your income after taxes have been paid.

In general, borrowing isn't evil. Often it's necessary, such as when an emergency arises. The danger lies in borrowing too much so that the payments take too big a chunk out of your income. Just be sure the payments will fit into your budget and try to maintain a cash reserve by saving at the same time so that another emergency doesn't foreclose the loan.

Here are a couple of guideline hints. Avoid contracting to pay the higher limits permitted by auto finance companies, credit jewelry and credit furniture stores, and door-to-door peddlers of encyclopedias, pots and pans, vacuum cleaners or other household equipment. On a 30-day charge account, the amount should not exceed one week's take-home pay.

**Look at your situation**

But consider your own personal situation first. If your job is insecure, you won't want to carry much debt. If there are any unusual expenses coming up in the near future—such as a new home, a car, a baby, or other medical expenses—you may not be able to meet the required payments. And don't count on your wife's earnings if she is working. Her income may be cut off at anytime due to pregnancy, or a job layoff, for example.

A young couple with reasonably well-paying jobs can usually carry more instalment debt than a family with a large home mortgage and many children to feed and clothe. Try listing your current expenses to see where you stand.

Start with those you have to pay no matter what happens: home mortgage payments or rent, water, electricity, phone, insurance, fuel, current instalment payments, taxes not deducted from your pay check, and other fixed expenses. Then list what you spend a month on food, new clothing and its upkeep, household goods and savings. Finally, list the more flexible payouts, such as for furniture, a car and its upkeep, contributions, gifts, recreation, entertainment, and vacation, personal care, medical (doctor and dentist), education and personal advancement. Subtract all this from your monthly take-home pay. The remainder is what you have left for cash purchases or monthly payments on a new instalment purchase or loan.

#### **Try saving first**

However, before you rush out and buy or get a loan from your credit union, try putting that amount in your credit union share account for the next couple of months. If you can't get along without it, you obviously can't afford to pay off that much on a loan.

Even if you can, it still pays to be cautious. Don't be rushed into using credit, regardless of the wonderful bargain you might miss by not acting right away. You may lose far more by using credit hurriedly and unwisely than you can possibly lose by making a good buy. There will always be another bargain. Generally, if you must borrow, use your credit for large purchases. For small or moderate purchases, save the money first; you'll

avoid interest payouts later.

And never assume that it's all right to use credit just because it seems easy to get. Remember, commercial finance organizations make a profit on your borrowing. It's their business and they make sure they won't lose.

Also try to avoid long-term credit. If you can pay off a \$500 credit union loan in a year it will cost you only \$33.10 at most. If you drag it out for two years, the cost jumps to \$64.86.

#### **Key questions**

If everything still indicates you should use credit to make that purchase you're thinking about, ask yourself these final questions:

1. Is the item really worth what I'll be paying for it?
2. How much risk is involved?
3. Will the item last until I'm through paying for it?
4. How much am I paying for the privilege of using credit?
5. Can my credit union give me a better deal?

If you want to live within your income, follow this simple checklist:

- Avoid high-cost credit
- Shy away from those "easy payment" plans
- Resist sales pressures
- Stay away from revolving credit and charge accounts
- Don't be an impulse buyer
- Bargain on your purchases; don't follow suggested retail prices
- Purchase by grades and net weights

**DO IT YOURSELF.** Ask your credit union for a copy of Family Budget Service form CFF-9, or write for one at no charge, Family Financial Counseling, CUNA International, Inc., Box 431, Madison, Wisconsin 53701. This handy form will help you out of the woods to a sensible spending/saving plan.

By the time she's 32, the average housewife has sent her last child off to school. And she has 30 to 35 productive years ahead of her. Her children in school, her husband at work, her housework lightened by modern conveniences, the housewife is relatively free. What to do with her new leisure time? She may go back to work. Or she may join hundreds of thousands of other women and go back to school.

Colleges, universities, vocational schools, and adult education centers see housewives as a new source of nurses, teachers, social workers and technicians now in short supply. To lure the housewife back to school, many educational institutions are now offering special benefits and services ranging all the way from cash scholarships to babysitting to car pools. And housewives, eager to escape the confines of the kitchen and intrigued at the prospect of a satisfying, well-paying job once they complete their training, are accepting the challenge.

#### **Benefits for mature students**

Colleges and universities recognize the special problems of a housewife who returns to school. They try to arrange services which will put her on equal footing with younger students. A woman with family responsibilities usually has limited time and money for her schooling. She may have to arrange for child care and/or commute long distances. She may have "rusty" study habits and need to brush up on basic subjects.

To help women students overcome these problems, many schools have set up counseling bureaus for the "mature" woman student. Under such names as "continuing education for women" and "special



*It's back to school*

projects for women," these bureaus serve as a liaison between the returning student and the school. Counselors, attuned to the woman's needs, advise her on course requirements, financial aids and special services available, and provide encouragement and a personal interest in her progress.

Through the efforts of these women's counseling bureaus, mature women students are able to arrange a flexible program of study and evade much red tape.

For example, many schools lift bans on part-time undergraduate study for older students. Whenever possible, schools arrange flexible class schedules to fit into a busy mother's life. Some schools now schedule one three-hour class per week, rather than three one-hour classes. Brooklyn College offers special courses from 10:00 a.m. to 1:00 p.m. while children are in school. To save students time and



Universities send professors to community centers to conduct classes.

University of Wisconsin Photo



schools give proficiency tests on languages and "stale" college credits to eliminate the necessity of repeating earlier courses.

The University of Minnesota lessens the woman student's day-to-day worries by arranging for low-cost babysitting and car pools. The University of Wisconsin has another aid in child care. Recently this university's extension division scheduled a class in "creative dramatics" for children ages 3-5 while mothers attended a class in the same building.

Although these provisions make life a little easier for the mature student, she is on her own in the classroom. She still must compete with younger students in a rigorous, long-range program of study.

### **Community colleges**

For the woman who does not have the time or desire to work for a college degree, nearby one-and-two year colleges are often the answer. These colleges are accessible to more women and the course work is flexible enough to allow part-time and evening study.

These colleges are usually vocational schools, nursing schools, and junior colleges which offer terminal courses in secretarial training, bookkeeping, accounting, medical and dental technology and nursing. Most offer a two-year liberal arts program leading to an Associate of Arts degree. College credits from an accredited community college may be transferred to a four-year college.

Nursing schools offer many at-

*school for housewives*

needless commuting, the University of Pittsburgh sends professors to a central meeting place in a suburb.

Since a long absence from school often makes a student ineligible to compete for regular scholarships, a few schools have a limited number of scholarships available to mature women students, even if they attend school part-time. The amounts vary from a token \$50 to provide incentive up to \$2000 or more to help pay for child care.

To shorten the time a woman must spend in the classroom, many colleges lessen restrictions on resident requirements and allow transfer of credits from other schools. In another effort, Brooklyn College, after a careful evaluation based on proficiency tests, gives college credit for life experience and independent study. This college also offers intensive seminars which review courses a woman may have taken years before. Most

tractions to the mature woman. Because of the critical need for nurses, many schools offer refresher courses to former nurses and make concessions for mature student nurses who live at home.

One nursing school in Canada, the Quo Vadis School of Nursing, admits only women aged 30-50 to its two-year program. (Nursing schools usually require a three-year program.) Its teaching methods take into account the value of life experience and "rusty" study habits of the older woman student. The students of this school must pass the regular examination set by the Ontario College of Nurses, along with younger students, before they can become registered nurses.

### **College credits via tv**

Women confined in their homes with young children, or far away from educational facilities, can earn college credits by watching television. There are over 300 educational and commercial television stations in the U. S. offering college credit courses. In Canada, the Canadian Broadcasting Corporation offers a number of television courses broadcast both in French and English. By 1971, the National Education Television in the United States hopes to televise enough courses for the first two years of college.

In Chicago, it is now possible to earn an Associate of Arts degree (60 college credits) from the Chicago City Junior College entirely from TV courses broadcast over WITW-Channel 11. According to a report from the school "a typical TV-at-home student is about 30 years of age, married and busily rearing a family, highly motivated, eager and industrious.

Two-thirds are women, and two-thirds plan to complete the full junior college program. Almost 40% plan to become teachers."

TV students have the same rules as classroom students, except for classroom attendance. Placement tests and examinations are the same. Students mail in assignments and meet in a central meeting place for examinations.

### **Correspondence study**

Correspondence study is often the choice of the mature woman planning to return to school. This is an excellent way to refresh her knowledge of language and basic college courses. And she can work at home at her own pace. However, accredited colleges do not grant degrees on correspondence work alone, and usually will accept only a limited number of correspondence credits.

Many universities and colleges offer home study programs. In the U. S. there are 77 private home study schools accredited by the National Home Study Council in Washington, D. C. In Canada, 10 universities offer correspondence courses for college credit. In addition, technical and vocational correspondence courses are offered by provincial departments of education.

Educational opportunities for the mature women are widely available, even in small communities. The woman truly interested in continuing her education will make use of these opportunities. Her rewards will be other than monetary. Returning women students report a new sense of purpose, a new zest for life, and a broader, fuller life for themselves and their families. [END]



## Briefcase...

**COLLECT \$1000** a year for life? You can, if you save \$1000 a year for 16 years at 4½%, reports a California credit union. Then you can withdraw \$1000 a year without disturbing your balance. The principle works for any amount of money.

**A NEW GADGET** on the market lets you squeeze that last drop of toothpaste from the tube. May not be worth it, though. Cost: \$2.85.

**POW! BAM! KLUNK! BATMAN TAKES OVER!** The current craze for the Masked Marvel rivals that of coonskin hats and hula hoops. Frantic mothers are besieging stores with "Give me anything with Batman on it!" Batmerchandise will sell at the rate of \$80 million this year, according to Licensing Corporation, which has licensed over 500 batproducts.

Even professional toy buyers have gone batty. At the recent American Toy Fair, one buyer, quoted by *Drug News Weekly*, says "Some buyers are losing their sense of value . . . a 39¢ banner with Batman on it is priced at 98¢." It's a riddler, alright.



**HELP FOR HOUNDED HOUSEWIVES.** Oregon's new Consumer Protection law makes it unlawful to try to sell you anything over the phone unless the caller tells you who he is and why he is calling within 30 seconds after coming on the phone. Oregon's law also includes door-to-door salesmen—the kind who tell you they are "just conducting a survey" and then try to sell you something later on.—"Dollars and Decisions," University of Vermont Extension Service.

**SAVE MONEY** by buying food and the merchandise you get for trading stamps separately. That's the advice of the staff of the National Commission on Food Marketing. Trading stamps, they say, "add another layer of promotion costs to the food bill."

**TRUTH IN LENDING.** The Consumer Protection Act passed by Nova Scotia's legislature last April is the first truth-in-lending law in North America. The law calls for full disclosure of interest rates in terms of dollars and cents and in percentages. Where the lender is also a seller the percentages must be stated as a true annual rate on the unpaid balance. Lenders' advertisements must include full details of interest charges and costs expressed as an annual percentage rate. If Nova Scotia can do it, why not the rest of North America?

# NURSERY SCHOOLS AID TO WORKING MOMS

"The best nursery schools are places where children have the opportunity of being their completest selves, their most effective selves, under the guidance of teachers who understand something of the needs of young children."

—JESSIE STANTON

Noted early childhood educator

**L**ittle children in a nursery school run and play, look and learn, poke and paint, climb and cling, sing and dance, talk and think, build and bang—and all this activity helps them to grow up as individuals and as members of their families and the community.

Nothing really takes the place of a child's home, but a nursery school or day care center can also be very important in a child's life.

Looking at the world with a huge question mark in mind, the young child wants to get answers. He learns by using his eyes, ears, nose, fingers, toes, knees, elbows, and sometimes his teeth. He meets other children and they talk and communicate, become friends, work and play together, learn to like people and be liked by people.

Almost all children benefit from their time in a nursery school or day care center, during normal attendance of two-and-a-half to three hours a day. If the nursery school is a good one, well planned, well

equipped, well staffed with at least one professionally trained and certified director and teacher who cares for and understands the needs of little children, the youngsters will enjoy an atmosphere that stimulates and encourages learning and growing. This is what parents want for their little ones, and home life can be aided tremendously by nursery school education.

## **Help for working mothers**

Mothers who work find that they must provide a place for their young children while they are away from home. A mother's importance in the home is well-established, but the woman who is called upon to keep the world in orbit needs understanding and real help. Countries the world over try to help by establishing day care centers and nursery schools.

For example, in Canada a hospital in Toronto and one in Saskatoon each maintain nursery schools for the children of young married nurses on their staffs. The Head

Start Project launched by the United States in 1965 gave more than half a million children preschool experience. Now many communities are starting similar projects, with the aid of federal government money.

Parents are also organizing cooperative nonprofit nursery schools. Mothers and fathers organize and incorporate for this purpose, and hire a professional to direct the children's program. Parents and teachers together make school policy. Financing, administration, and tuition fees are in the hands of the parent body. Parents sometimes assist teachers in the schoolroom.

Preschool facilities may be privately owned and operated, or part of a public school system, as in Philadelphia and California. Colleges and universities run excellent nursery schools in connection with teacher education programs. Churches also sponsor nursery schools on their premises. In addition, public supported day care centers and family day care homes are found in almost all states and in several Canadian cities, notably in Ontario.

Almost always the preschools are for children three to five years of age. Some day care centers take two-to-six-year-olds. Few accept children over six years old.

#### **Day care centers**

A day care center is much like a nursery school. Fees may be lower than in a nursery school and more flexible according to parents' ability to pay and needs of the children. A nursery school is basically a pre-kindergarten educational institution while a day care center puts its emphasis on providing a safe, healthful and pleasant place for children who might otherwise be neglected during any part of

the day. However, a good school or center is not a "parking place," advises the National Association for the Education of Young Children.

Nursery school children attend either a morning or afternoon session. Day care centers may open as early as 6 a.m. and close at 6 p.m. to accommodate children with varying daytime needs of mother and child.

In most states day care centers are licensed and must meet local and state standards for health, safety, sanitation, water supply, and sewage disposal, as well as educational standards. Licensing is required in British Columbia, Alberta, Saskatchewan, Manitoba, and Ontario. If day care is in a home or a school, parents should insist on a licensed facility for their youngsters. Help in choosing one is readily offered by social agencies. Parents can see for themselves by visiting a day care home or center.

#### **What to look for**

These are the features to ask about and look for: Is the center licensed? Does it seem a happy, comfortable place for young chil-



dren? What are the age ranges of the groups of children? And the sizes of the groups—you will find about 10 to 20 depending on the age of the children. Is the day care staff warm and friendly, do they understand and respect children, and are they qualified to supervise and train children? Very important—do the children in the center seem at ease? Rigid, barracks-type behavior is oppressive and unhealthful for small children, let alone for most adults. Children should have plenty of room indoors and outdoors where they can run and play. They also need a variety of materials and equipment. If children will be in the center for a meal, is the food adequate, attractive, and well prepared? Any other questions, especially about the child's individual needs or problems, should be discussed with the caseworker of a child welfare agency or of the day care center.

A young child will be better prepared for later schooling and growing up if he is in a day care center or a nursery school with groups of children of his own age. In such an atmosphere and under a professionally planned and supervised program the child will develop his mind and body.

### **A child's busy day**

In nursery schools and day care centers, children take part in music, singing, and rhythmic activities; learn to love books and stories, and their horizons are broadened. They build with blocks and express themselves through their paintings, crafts, games, and dramatic play. They get a chance to learn about the big grown-up world around them by science experiences and by trips.

A good nursery school is ar-

ranged in areas of interest where little boys and girls can move about easily and choose what they want to do. Always, of course, a teacher or teacher-assistant or a mother assisting them will be present. The room looks lived in and the sights and sounds are not like those in schoolrooms for older children. Be pleased at what seems like an informal get-together of the children. At this age they are learning much by being free to move from one interest to another.

If some children are permitted to play quietly apart from the listeners at story time rather than being commanded to sit in a circle, again be reassured — each child's development is the school's concern in such cases. Sometimes three-to-five-year-olds need to be loners or be in small groups. Some are not ready to be in large groups, all working on the same activity. Look favorably on a school where you see such freedom.

Outdoors, climbing equipment, barrels, boxes, a dirt hill, and a sandbox should be more in evidence than ready-made realistic toys like automobiles and fire-engines.

Tuition fees vary so much that it is difficult to state even a range of rates. The best a parent can do is to ask each school for its rates. If transportation is provided by the school or center, the cost may be in addition to tuition. Ask about scholarships, which some schools offer.

These are only a few hints to help working mothers find a good preschool for young children. As one nursery teacher stated, "School doesn't pretend to take the place of the home, but it can extend, add to, enrich, some of the experiences of growing up." [END]

(For More Information, See Page 31.)

# Letters

## On Buying a New Car

We represent the Cedar Rapids Automobile Dealers' Association. The members were very much concerned with your article entitled "Buying a New Car" which appeared in your Spring 1966 edition of *Everybody's Money*.

The dealers feel this article was highly misleading, particularly in the paragraph on page 5 purporting to give an example of how to figure the cost for a particular car. Under the example, the author completely disregarded the federal excise tax factor which would not be subject to a discount any more than are the freight charges.

William H. Ryan  
Shuttleworth & Ingersoll  
Cedar Rapids, Iowa

*We agree that federal excise taxes are not subject to discount either to the car buyer or dealer. This point should have been made in our article, but we assumed our readers knew that taxes cannot be bargained down.*

*In any case, should our readers misinterpret this, 25% of a 7% federal excise tax would not amount to much more than the \$50 leeway we gave these calculations.*

—Ed.

## Mobile Homes

Spring 66 *Everybody's Money* is excellent, the *best buy* in consumer information. Keep up the good work.

On p. 24 under "Mobile Homes", you might have spelled out how expensive depreciation can be. As you say, depreciation on a mobile home is like that of a car. Buy one for \$5,000, allow  $\frac{2}{3}$  depreciation in four years, and your depreciation loss is \$3,300 or \$69/month. Such a venture can be

a painful, costly experience, one your readers could well be alerted to.

For the many who never move their mobile homes, conventional homes will usually be better buys. After seven years when the mobile home owner gets title to what the used-trailer market will then consider junk, the owner of a conventional home has property that is still relatively new with a remaining life of many decades; and he will, if the last 25 years is any guide, be able to sell out for at least what he paid. He may even have a gain.

Robert L. Tichenor  
Waynesboro, Virginia

## Behind Scene View

After receiving and reading my first copy of your magazine, I cannot utter sufficient praise, for which the magazine staff is deserving.

I have been a subscriber to the *Consumers Digest* and *Changing Times* magazine for many years; and I discovered that your publication takes the reader for a view of the "scenes behind the scene."

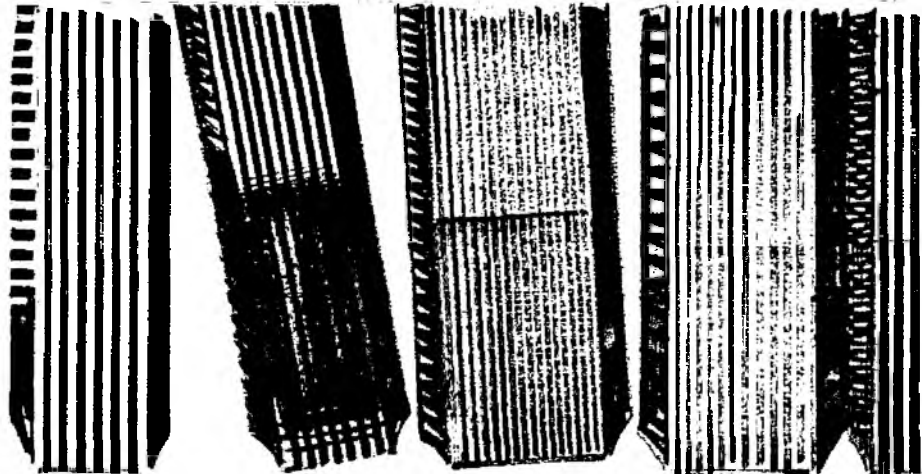
Joseph Sekerak  
Elyria, Ohio

## Helpful To Friends

I have just finished reading the Spring edition of *Everybody's Money* and found it one of the best free [to the member] magazines I have read in quite some time. The subjects chosen were well written and certainly very informative.

I intend to pass this booklet around to my friends. . . .

Mrs. Flora Rennie  
Telephone Workers Credit Union  
Boston, Massachusetts



**T**ire confusion in the market place is being ironed out at long last. But there's a long way to go and it's all uphill!

Buying the right tire for your car will be a challenge for some time to come. Legislation, setting safe performance standards for new and retread tires, stricter controls over tire manufacturers was passed by the U. S. Senate and sent to the House. A new advertising guide, set by the Federal Trade Commission, became effective May 10. Tire industry rebuttals on the Commission's proposed standards for safety, grade, quality, and guarantees continue to be heard.

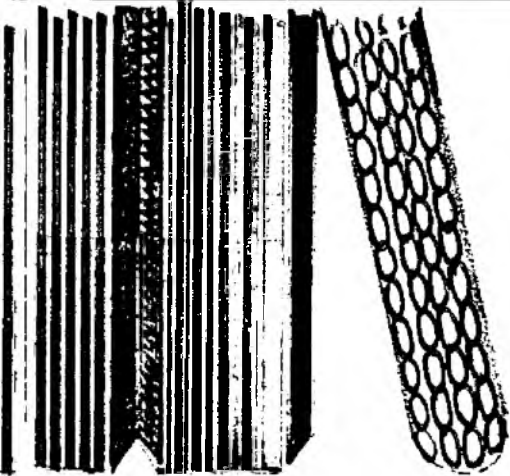
Even though the purchase of a reasonably-priced, safe and guaranteed tire may seem as chancy as pinning the tail on the donkey's derriere, you can do a pretty good job. Two things are important: that you know something about tires, your car, and your driving habits and that you shop brands and prices before you buy.

#### **The bead on the rim**

Around each side of a tire, where it hugs the wheel rim, runs a tight cluster or *bead* of wires (similar to piano wires). These beads, wrapped in rubberized ny-

lon or rayon fabric, hold the tire to the rim. Cords of the same fabric, called *plies*, encircle the tire at angled layers from bead to bead; they reinforce the beads, sidewalls, and the tread and are only as strong as each manufacturer makes them. Many tire dealers feel that the strongest tires are those with radial ply, wherein one set of cords runs at right angles to the tread, while a second "belt" set encircles the tire. Radial-ply tires flex less, building up less heat and therefore show less wear; however they ride "harder" and cost more.

Tires are measured from sidewall to sidewall and by wheel rim diameter, for example 6:50 x 14 (6½" x 14"). A same size 2-ply tire would be 6:50 x 14/2. As a rule, better grade tires are heavier than less expensive ones; they have a wider, fatter tread face (4½" to 4¾" is average) and a non-skid tread depth of around 11/32-inch. Numerous cross-cuts or "sipes", tiny lines between the treads, give added traction. When a car is in motion, the weight is taken up by the tread and the cord strength; the even flexing of the tire walls increases with speed to the point of constant motion when heat and friction build up and remain in



# All about TIRES

balance with the correct inflation pressure. (At 65 miles an hour, a tire fights distortion and centrifugal pull especially on curves.)

For the average driver with a standard car, making occasional 100-mile trips at moderate speeds, a first-line tire, with a potential of 25,000 service miles, is satisfactory. On today's market, however, are some 944 brand names, 100 private labels, and a multitude of "lines", "levels" or grades; what may be a "premium", "first line" or "100 level" highest grade tire to one manufacturer may be a third line to another; an industry-wide system of quality standards or grading is implied but it is non-existent.

## The price jungle

Prices vary with brand, grade, and size. (Tires will cost more later this year.) There are four classes of tire brands: the five *major* producers; subsidiary companies; independent producers; and private such as chain stores. There are list or starting prices, trade-in, advertised, and discount prices, sale and special prices, and there is the complicated two-for-one, three-way pricing system. The cheaper the tire, the skimpier the rubber com-

pound, the weaker the cord fabric, (quality depends on denier of the cord) the fewer the bead wires, the lighter the sidewalls, the narrower the tread; the tire is actually smaller than a more expensive one though the measurements can be the same! A good quality retread tire will cost about half to two-thirds as much as a new tire of the same brand and grade.

Snow tires may give you all the extra traction you need, but they cannot approach the performance of reinforced chains. (The price tends to rise with the first snowflake!) Comparatively new and legally-controlled in some states are tires with built-in chains, the studded tires for winter only.

In tubeless tires, the tube is vulcanized to the cord body and forms the air chamber with the wheel rim. Tubeless tire valve stems can deteriorate and should be periodically checked.

## Hocus pocus

The Tire Advertising Guide relates to tire pricing and cites numerous examples by which customers can be hoodwinked such as:

*Example A*—Dealer A advertises a tire as follows: "Memorial Day Sale—Regular price of tire, \$15.95

—Reduced to \$13.95.” During the preceding six months Dealer A has conducted numerous “sales” at which the tire was sold in large quantities at the \$13.95 price. The tire was sold at \$15.95 only during periods between the so-called “sales.”

In these circumstances, the advertised reduction from a “regular” price of \$15.95 would be improper since that was not the price at which the tire was recently and regularly sold to the public for a reasonably substantial period of time prior to the advertised sale.

*Example B*—Dealer B engaged in sale advertising weekly on the last three days of the week. It was his practice during the selling week to offer a particular line of tires at \$24.95 on Monday, Tuesday, and Wednesday, and advertise the same line as “Sale Priced \$19.95” on the final three days of the selling week.

Use of the price for only three days prior to the reduction, even though the higher price is resumed after three days of “sale” advertising, would not constitute a basis for claiming a price reduction. The higher price was not the regular selling price for a reasonably substantial period of time. Furthermore, when the higher price is used only for the first three days of the week and another price is used for the final three days, the higher price has not been established as a regular price, especially when most sales are made at the lower price during the final three-day period.

Even though the government, federal and state, is taking action on tires and tire safety, every car driver has certain responsibilities for tire safety:

Gauge tires when cool. *Never let out air (bleed) a hot tire.*

Guarantees are important but a good tire is worth more than the best guarantee 500 miles from home. (“If properly questioned,” writes Andrew J. White in *Trial* magazine, “a plant manager will admit that up to 5% of tires shipped are known to be defective or substandard with the hope the adjustment will not return to the factory.”) Know *what price* is used in an adjustment.

Will the original equipment tires (the OE’s on your new car) support the load you plan to carry at the speed you drive? Consider the extra-size option. Ask about the Owner’s Manual supplied by the tire manufacturer.

Tires not only support weight, transmit engine power, serve as brakes, but they absorb road shock. (Should one ply of your 2-ply tire break on a chuck hole, even though the plies are extra-strength, will the remaining ply be safe enough for you?)

Check tires frequently and rotate every 5,000 miles; an even tread helps in emergency braking. Improperly balanced, driven with faulty front end alignment, tires will wear out rapidly. It’s good business to recap good cord bodies; balding tires damage easily and can go into quick skids and spins. Overloading can ruin a tire before the tread wears.

Buy from a dealer whose judgment you trust.

The day isn’t too far off when tires will last as long as the automobile. But what we really need is a good, sturdy, reasonably priced one that will be self-changing!

[END]

The combat duty required of homeowners trying to clip a lawn without at the same time having to report to sick bay with lashed legs, parts of the body pierced by flying blades, twigs, stones, and dirt, has been somewhat relieved by improved design of power lawnmowers.

The war isn't over, however. Consumers Research of Washington, N.J., testing models bearing the industry's triangular safety symbol, last year found that some did not come up to the requirements of the American Standards Association (ASA). But some manufacturer's say that their machines exceed ASA standards.

This year's models hopefully will be better although the "new" features in many cases are refinements of those on last year's de luxe models. Early this year the Outdoor Power Equipment Institute, the industry's association, decided on a big push to convince the customer to buy a power lawnmower for its safety features rather than for any price considerations. (Prices this year *are* higher.)

Even so, retailers were preparing to blast off to record sales by focusing on promotions of low-end models (\$50-\$70) but really using this only as a come-on to sell more expensive mowers (\$100-\$150). This sounds tricky, but there is something to be said in favor of the higher priced machines. An inspection of \$40 mowers sold in chain stores and by some mass merchandisers reveals weak machines built of minimum strength materials and therefore potentially very dangerous to operate, and costly in the long run, since they are estimated to last only a couple of years. If the motor needs repair, a dealer explained, you might as well buy a

new one, the cost of which equals the price of the whole low-end mower.

The better machines, on the other hand, have sturdy decks and casings, some made of steel, some draping low enough over the blade to prevent a user's toes from accidentally slipping under into the path of the blade. Other safety features are motor controls on the handle; guards to deflect flying objects downward; blades made of stronger metal than in former years and with fold-back or collapsing features in case hard objects come into their high speed rotary path.

The man behind the mower—certainly it should never be a child or anyone too weak to control such a powerful and often heavy weapon—must be careful about every move he makes, no matter how safe the machines are claimed to be. Simply starting up the motor and wheeling off to battle won't do. First the lawn must be dry and raked clean of obstacles. The way the mower works must be known to the user, and the mower itself must be in good working condition—no loose nuts and bolts, no defective parts—and always properly lubricated.

Consumers Union, Mount Ver-

## POWER MOWER



non, N.Y., makes these excellent safety recommendations:

"Always turn mower off, and wait till blade has stopped moving, before you lift it or place hand or foot under it or into discharge opening.

"Before attempting to work on blade of a gasoline mower, remove spark plug or, at the very least, disconnect lead wire and jam it against part of engine or housing."

Some safety features to look for: clippings bags tough enough to catch hard objects that come up with the grass; deflectors (but double guard by raking the lawn first); starting controls on the handle or back of the engine and blade area; handles that do not flop over and cause you to lose control.

Power mowers may be driven by gasoline engines or by electric motors powered by house current or by a battery mounted on the machine. Rotary mower blades spin at high speed in a horizontal plane and chop the grass; reel mowers take the grass into the reel of blades and cut it as a fast-moving scissors might.

Reel mowers last longer than rotary machines and are generally safer. However, their most effective use is on lawns that are well maintained and in first-class condition. Cutting the grass with a reel mower requires more than one mowing a week.

Electric lawnmowers do a good job of cutting grass, but breaks in the electric cord present a shock hazard, especially if the lawn is moist. Battery operated models are heavy and need recharging after each mowing. Electrics may be most useful on small lawns but may be inefficient on large yards—as you get further from the power source,

less power is developed and the machine works harder, and it may wear out sooner.

A wheelless lawnmower that floats on air forced by a built-in fan does a satisfactory job on flat areas. Lightweight, the machine nevertheless becomes tiring when it must be moved in short back-and-forth and side-to-side swaths in order to scatter grass clippings, according to a Consumers Union test.

A lawn that takes only about fifteen minutes or so to mow doesn't require a power mower. If the task takes more time, a power mower will be useful, but buy the least mower with the most safety at a reasonable price. Two-and-a-half to 3 h.p. engines serve well for the average sized homeowner's lawn. Cutting swaths may be 18 inches for a lawn of 2500 square feet; 21" for a yard 15,000 sq. ft.; and 24" for larger lawns.

A guide to service costs (not necessarily the same in all parts of the United States and Canada) is in this list:

Sharpening blades: hand mowers	\$ 4.95
rotary: 18"-16"	12.50
26"-30"	15.00
single rotary blades	
off the mower	2.00
on the mower	3.00
Tune-up, 1-5 hours, labor only,	
minimum	\$10.50
Pick-up and delivery: one-way trip	2.00
round trip	3.50

Buy a power mower from a dealer you know you can depend on and who is prepared to give quality service when needed.

Relatively safe lawnmowing can be yours. Careful buying and careful operation and maintenance are the keys. Combat among the weeds doesn't have to be followed by a purple heart award, or a liability suit against a manufacturer.

[END]

## Buying Men's Shirts



**N**ew shirts, impeccable in their plastic wrappers, look pretty much alike. And they all look good. But how long the shirts will hold up through countless launderings—the true test of quality—doesn't show up in the store. Often the shirt buyer must rely on the manufacturer's claims or his own knowledge of what \$3.98 will buy.

### Which fabric?

Buying a shirt need not be a guessing game, if you know shirt fabrics and what to expect of them. New shirt fabrics and finishes appear on the market regularly, each duly advertised as "the last word in shirts." But the most common shirt fabrics are 100% cotton, 100% polyester (synthetics), and various blends of cottons and polyesters—with and without chemical processes, such as "wash-and-wear" and "permanent press," and special finishes that control shrinkage, color fastness, soil and perspiration absorption or add softness and luster to the cloth. Each fabric and finish has its advantages—and sometimes disadvantages.

Labels and hangtags list exact fiber identifications and explicit laundering instructions. These are your clues to fabric performance. A shirt labeled "100% cotton" will be long-wearing, comfortable, absorbent, and inexpensive. However, it will rumple easily and require careful ironing. If shirts are to be sent to a commercial laundry, a 100% cotton shirt without special finishes is an excellent choice.

A "100% polyester" (dacron, fortrel, kodel, or vycron) shirt will be less absorbent and more expensive than cotton, but it will be wrinkle-free, dry in a few hours, and require no ironing. "65% polyester-35% cotton" fabrics combine the best qualities of cotton and synthetics—strong, absorbent, and wrinkle-free. Because of their superior strength, these are the fabrics most often treated with "wash-and-wear" and "permanent press" chemical processes.

### "Easy-care" finishes

"Wash-and-wear" and "permanent press" finishes add \$1-\$2 to the cost of a shirt, but the easy-care qualities (savings on laundry bills or ironing time), comfort, and day-long, wrinkle-free appearance make them desirable.

Unfortunately, these qualities often come at the expense of fabric durability. The necessary chemicals and high heat in curing ovens weakens fabrics, especially cotton. Collars and cuffs tend to fray along the edges and at points of abrasion. Oil stains are hard, if not impossible, to remove. Fabrics may feel "stiff" to the touch. Seams may pucker, and require touch-up ironing. (If there is to be seam puckering on a "permanent press" shirt, you can see it before you buy. On "wash-and-wear" shirts, it shows up only after laundering.)

As for advertising claims of "no ironing," it is generally agreed that "wash-and-wear" shirts do require touch-up ironing. "Permanent

press" shirts require no ironing, *if tumble dried*. The effectiveness and durability of these finishes may vary, depending on the quality of the shirt.

### **Workmanship**

The workmanship—how a garment is cut, sewn, and finished—helps you determine the quality of a shirt. The best workmanship is found on the more expensive shirts, but look for high standards of workmanship on any shirt you buy. Even the best fabric is no good if the shirt itself falls apart.

Before you buy, ask the clerk to let you examine the shirt. Look for:

- Closely woven fabric. Symmetrical lines throughout the shirt—fabric cut on the grain, collar points the same length, plaids and stripes carefully matched.

- Even, short stitches, especially on collars. Longer stitches on "wash-and-wear" and "permanent press" fabrics to prevent seam puckering.

- Sleeves inserted at an angle to allow freedom of movement. Sleeves cut in one piece rather than pieced on the underside. Fullness of the sleeve pleated into the cuff, rather than gathered. Sleeve placket with at least a 6-inch opening. Continuous facing on sleeve placket of "wash-and-wear" and "permanent press" shirts to reduce seam puckering. Cuff stitching around top of cuff or through center to hold lining in place.

- Matching buttons, of uniform thickness, rustproof, and firmly sewn with no loose threads. Buttonholes firmly stitched and reinforced at each end.

### **Prices**

Shirt prices range anywhere from \$1.98 up to \$9 or more. A wardrobe of either inexpensive or costly

shirts may prove a false economy. Cheap shirts are less durable both in fabric and construction, shrink in washing, and poor quality polyester-cotton blends may turn yellow with the use of chlorine bleach. Expensive shirts are likely to be good quality, but you may pay extra for brand names and high fashion.

You can save on shirt prices by stocking up at sales. And many stores and mail order houses offer special prices on multiple purchases of two or more shirts. But don't over-buy. Subtle fashion changes can make your last year's shirt (and therefore your whole ensemble) look old-fashioned.

### **Longer-lasting shirts**

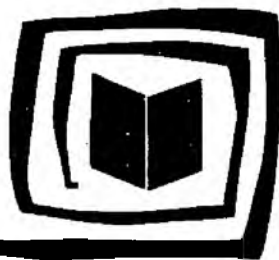
Proper laundering can make shirts last longer and look better. Cotton shirts should be washed after each wearing in hot water and heavy-duty detergent for 10 minutes. "Wash-and-wear" and "permanent press" shirts should be washed in cold or warm water (to prevent wrinkling) for 5 minutes. Collars and cuffs should be pre-treated with a liquid detergent. Check hangtags before using chlorine bleach on synthetic fabrics. A fabric softener helps prevent graying and yellowing. "Wash-and-wear" and "permanent press" shirts should be removed from dryer promptly. The heat of the dryer may set wrinkles permanently.

Of course, all shirts, whether "wash-and-wear" or "permanent press" may be sent to a commercial laundry. The special finishes will be retained.

A good quality shirt should last through an estimated 40 wearings and washings. How long your shirts *will* last depends on careful buying—and careful laundering. [END]

# Useful Publications

TO HELP YOU STRETCH YOUR PAYCHECK



## BUYING GUIDES

*Shopping for Shirts*, Home Economics Extension Leaflet 33, New York State College of Home Economics, Cornell University, Ithaca, N. Y. 10¢. Free to New York residents.

"Men's Shirts" (Wash-and-wear and conventional fabrics) *Consumer Bulletin*, July 1965. Consumers' Research, Inc., Washington, N. J. \$5 per year. (Or your local library)

"Permanent-Press Shirts," *Consumer Reports*, November, 1965, and May, 1966. Consumers Union, Mt. Vernon, N. Y. \$6 per year. Single copy 50¢. (Or your local library)

## CONTINUING EDUCATION

*Why Continuing Education Programs for Women?; Suggestions to Women and Girls on Training for Future Employment*, leaflet 33; *Training Opportunities for Women and Girls*, Bulletin 274; *Job Horizons for College Women in the 1960's*, Bulletin 288; *Memo on Job-Finding for the Mature Woman; Publications of the Women's Bureau Currently Available*, leaflet 10. Women's Bureau, Department of Labor, Washington, D. C. 20210. Single copies free.

*Opportunities for Continuing Education I and II; Job Training for the Mature Woman Entering or Reentering the Labor Force*. Women's Bureau, Department of Labor, Ottawa, Canada. Free in Canada.

*A New Career After 30*, 35¢; and *Vocational and Technical Training for Girls in Canada*, 35¢. Queen's Printer, Ottawa. *The Education of Women and Girls*, Bulletin No. 22, Ontario Institute for Studies in Education, 344 Bloor Street West, Toronto. \$1 plus 15¢ for out-of-town checks.

## NURSERY SCHOOLS

In Canada, parents should be in touch with the Institute of Child Study, Toronto; University of British Columbia, Vancouver; Institut Pédagogique, Montreal; Day Nurseries Branch, Ontario Department of Welfare, Toronto; and the Toronto Nursery Education Association, 370 Dundas St., West, Toronto. Also see "Canada's Backward Thinking on Day Nurseries," by Margaret Kesslering, in *Chatelaine* magazine, April 1966.

In the United States, look to the Head Start program in your community or write to Dr. Julius B. Richmond, Director of Project Head Start, Office of Economic Opportunity, Executive Office of the President, Washington, D.C. 20506. Write to the National Association for the Education of Young Children, 3700 Massachusetts Ave., N.W., Washington, D.C. 20016. Also read "How to Choose a Nursery School," by Helen Steers Burgess, Public Affairs Pamphlet No. 310 (25¢), Public Affairs Pamphlets, 381 Park Avenue South, New York, N.Y. 10016.

All of us are consumers—workers, farmers, clerks, teachers, businessmen—and we have the right to get our money's worth, the right to choose and to be informed. To be a wise buyer you must have reliable information on costs, contents, manufacture, and service of the products you buy. That is what **Everybody's Money** tries to do for you: to help you get the most for every dollar you spend.

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