

AN ADULT CONSUMER EDUCATION CLASS FOCUSED
ON LEGAL PROTECTION FOR THE CONSUMER

By

SHERI LEE WHITE
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ON LEGAL PROTECTION FOR THE CONSUMER

Thesis Approved:

Ruth Vestle

Thesis Adviser

Honore McKinney

Elizabeth C. Hillier

W. Hurham

Dean of the Graduate College

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CHAPTER I

INTRODUCTION

The Oklahoma State Department of Vocational and Technical Education has emphasized teaching consumer education at the adult level since the Vocational Education Amendments of 1968. Because consumer education had not been previously taught in Grove, Oklahoma, it was the desire of the author to teach a class in Consumer Education.

Laws and government regulations are necessary to protect the consumer in the marketplace. The United States government has passed laws and set up agencies to protect the consumer, but consumers are not aware that these laws or government agencies exist, nor are they aware of how these laws and agencies could aid them when functioning in the marketplace. The author felt the adults needed to be informed concerning these laws and government agencies, and one procedure that could be used to inform the adults could be the teaching of an adult class on "Legal Protections for the Consumer". With these ideas in mind, the problem and objectives for the study were selected.

Significance of the Study

The problem for the study is significant for three reasons: the need for legal protection regarding consumer affairs, the need for the consumers' awareness of this legal protection, and the need for education regarding legal protection for the consumer.

In a free enterprise system, such as in the United States, some rules and regulations must be established. Senator Gaylor Nelson (35) illustrated the need for government aiding the consumer when he said:

Our democratic system of government must lend a helping hand to our consumers in the modern marketplace. Elected representatives of the people must write rules of fair play, and then the government must serve as a referee to make certain that these rules are fairly observed by all.

He continued and listed five obligations of the government to the consumer: to protect against fraud, to guarantee fair choice, to insist on minimum quality standards, to extend a helping hand to those who need special help, such as the poor, and to provide a fair break with the government (35). These opinions, as expressed by other authors, will be discussed in the review of literature.

After the government became aware of the need for extending more legislation to aid the consumer and began to provide laws and additional protection to the consumer, the need developed for the consumer to become aware that protection did exist. This opinion is supported by two quotations from Paul Crown (15):

The consumer, in order to defend himself against the unscrupulous, must be armed with knowledge. He must be aware of the protection that is available to him and he must know what to do in the event he suspects or becomes a victim of a fraud.

Crown (15) also states:

The consumer is not a chemist, nor an engineer, nor for that matter a lawyer. Hence, it is necessary that the consumer be protected through outside sources. It is important, also, that the consumer be aware of the legal protection that he is afforded and the role that he can play in assuring himself of this protection.

Administrative units within government have been set up to assist the consumer, and the point has been established that the consumer needs

to be aware of these protections established by the government.

How to inform the consumer or homemaker was the next consideration in this study. The author believed the solution was education and this belief was supported by various authorities in the field of consumer education. Harriet Van Tassel (58), who is with the Department of Commerce Affairs in New York City, states:

The secret of combating such unethical practices and the sales of shoddy merchandise is the same secret as getting across to people the basics of getting the best for their money. The secret is . . . education.

Congressman Richard L. Ottinger (43), in an address at the First Regional Conference on Consumer Education in New York stated:

If the consumer is to make a rational choice in his own interest, he must be aware that there is a choice and he must have at his command the information and techniques with which to make that choice effectively. Patently, this calls for a vast expansion of organized consumer education in schools, colleges, and adult education programs.

The significance of the present study is shown by the statements of various leaders in the field of consumer education and consumer protection. They have indicated the need for legal protection, the need for the consumer's awareness of this legal protection, and the need for education regarding legal protection for the consumer. Two lawyers, Ralph Nader and John Banzhaf, have dedicated themselves to the interests of the consumer. Men, such as these, strive to make society alert to unfair practices, to the need for new legal protection, and to the enforcement of existing laws (7).

Statement of the Problem

The author believed that consumers were not aware of existing laws or how these laws could benefit them in purchasing goods and services

in the marketplace. It was also believed that the adults could be informed of the legal protection afforded them by the teaching of an adult class on legal protection; therefore, the problem selected for this study was the development, implementation, and evaluation of an adult class in Grove, Oklahoma, centered on legal protection for the consumer.

Objectives of the Study

The objectives of the study were as follows:

1. To gain knowledge and understanding concerning legal protection for the consumer, consumer education, adult education, and evaluation in adult education.
2. To determine if adults in Grove, Oklahoma, would be interested in attending an adult class on legal protection for the consumer.
3. To evaluate the adults' knowledge of legal protection before attending the class on legal protection.
4. To develop the lesson plans for teaching an adult class on legal protection for the consumer.
5. To teach an adult class based on these lesson plans on legal protection for the consumer.
6. To determine changes in the knowledge of the adults who attended the class on legal protection for the consumer.
7. To make recommendations regarding a continuing consumer education program in Grove, Oklahoma, at the adult level.

Delimitations of the Study

The study was limited to a group of adults in Grove, Oklahoma, which is a rural community of about 2,500 residents.

The survey to determine the adults' interest in a class on legal protection was sent to the members of two sororities in the community, Grove High School faculty members, and adults who had previously participated in adult education programs through the high school home economics department. This procedure limited the group surveyed to 50 people.

The adult class in consumer education was limited to a series of nine lessons on "Legal Protection for the Consumer".

The nature of the evaluation provided by the study was limited because of the small group of adults who attended at least six of the nine lessons on legal protection.

Definition of Terms

The following terms have been defined for the clarification of the study:

Consumer is anyone who spends money buying goods and services (55).

Fraud is the intentional misstatement of fact and the reliance, by the buyer, upon this misstatement (53).

Deception is the subtle and deliberate intent to mislead, while remaining within the framework of the law (53).

Consumer Protection is protection provided by private and governmental agencies which attempt to protect the consumer by educating him, protecting the legitimate

businessman and restraining those who would practice fraudulent and illegal business methods (53).

Consumer Education includes the assessment of one's own values and the development of knowledge, skills, understandings, and concepts important to using personal and family resources in satisfying ways (11)

Adult Education is designed to educate adults for three important roles in life: parents and homemakers, citizens, and workers or wage earners (2).

Procedure

The following procedure was used to complete this study:

1. A review of literature, concerning legal protection for the consumer, consumer education, adult education, and evaluation in adult education, was completed.
2. A survey was developed and conducted to see if adults in Grove, Oklahoma, were interested in attending a class on legal protection for the consumer.
3. An interview schedule was developed to determine the adults' knowledge of legal protection before the class began. It was hoped that the schedule would encourage the adults to seek further information concerning legal protection by attending the class.
4. The lessons on legal protection were developed and taught to the Family Living and Home Economics IV classes at Grove High School. These lessons were adapted for use at the adult level.

5. The series of adult lessons on legal protection were publicized in the newspaper, on the radio, and by a newsletter sent to the adults.
6. The clippings brought to class by the adults, the Consumer Bingo game, developed by the author, and Consumer Redress, developed by Kiplinger Publishers, were used to evaluate the adults' knowledge of legal protection after attending the class.
7. A questionnaire was developed to allow the adults to evaluate the lessons on legal protection and indicate their interest in a continued consumer education program at a later time.

Summary

The significance of the study, the statement of the problem, the objectives of the study, delimitations, definitions of terms, and the procedure have been explained in this chapter. Chapter II contains a review of literature related to federal consumer protection activities, consumer education, adult education, and evaluation in adult education. Chapter III presents the procedure used to develop, teach, and evaluate the adult class on legal protections. Chapter IV contains the analysis of the following: survey, which determined the adults' interest in a class on legal protection, the interview schedule used to evaluate the adults' knowledge of legal protection before the class, the techniques used to evaluate the adults' knowledge on legal protection after the lessons, and the questionnaire used to evaluate the adult lessons on

legal protection. Chapter V includes a summary of the findings, conclusions, and recommendations for others who may wish to teach an adult class on legal protection for the consumer.

CHAPTER II

REVIEW OF LITERATURE

To accomplish the first objective of the study, a review of literature was undertaken to discover federal legislation, as it relates to the consumer, and to ascertain curriculum materials for developing an adult class on legal protection for the consumer. The author also reviewed literature regarding the techniques for teaching adults and the methods for evaluating the knowledge the adults had gained from attending the class on legal protections.

History of Government Interest in Consumer Protection

In 1892, the first consumer protection was established by Congress. Postal regulations protected the consumer from fraudulent practices through the use of the mail (21) (49). The period between 1879-1905 was a time when legislation was passed to regulate interstate commerce and the sale of food and drugs. Businesses strongly objected to the regulatory laws, but with the writing of Upton Sinclair's book The Jungle in 1906, Congress was alerted to the need for additional consumer protection and enacted the Federal Food and Drug Act of 1906 (21) (49).

Federal regulation began to increase during the next two decades. In 1927, the Caustic Poison Act required all household poisons to include a note of caution on the labels. During the 1930's, problems

arose in relation to the preparation of food and medicinal drugs. Congress set forth legislation to strengthen the Food and Drug Act, but the legislation was not passed for five years. After 100 persons were killed from a solvent used with the new drug, sulfanilamide, the legislation was finally enacted as law which extended the Food and Drug Act of 1906 to include cosmetics and therapeutic devices (49). As the government's concern for consumer protection increased during the 1930's and 40's, consumer education became a prime concern of home economists.

Government action taken during the 1940's was primarily directed toward inflation with emphasis on price controls, quality deterioration, housing, and rent control. Rationing consumer products was another means of consumer protection instigated during the 1940's (21). Action taken during the late 1940's provided protection in the areas of antibiotics, meat inspection, pesticides, and adulterated or misbranded products (49).

During the 1950's, little action was taken in relation to consumer protection (49). Most men in the field felt the problem of consumer protection was insignificant and there were other problems of greater concern. Only a few protections were enacted and these were in the areas of flammable fabrics, pesticides, and radiation control (49).

Various authors have referred to the 1960's as the "decade of the consumer" (21). Bishop (6) gives four reasons why the 1960's were set apart from the earlier years:

1. Reformers who identify and publicize these issues are trained lawyers.
2. Journalists have accurately and effectively supported the reformers.
3. Politicians are aiding the cause and often leading the cause.
4. Two presidents have institutionalized the consumer movement in government.

In 1961, President Kennedy saw the need for additional aid to help the consumer function successfully in today's economy when he stated the "Consumers' Bill of Rights".

First is the right to safety--to be protected against the marketing of goods hazardous to health. Second is the right to be informed--to be protected against fraudulent, deceitful, or grossly misleading information, advertising, labeling or other practices, and given facts needed to make an informed choice. Third is the right to choose--assured access to a variety of products and services at competitive prices. Fourth is the right to be heard--to be assured the consumer interests will receive full and sympathetic consideration in the formulation of government policy (18).

This was the breakthrough for "the age of the consumer". People in government became aware that the average consumer needed protection against fraudulent practices which he encountered in the marketplace.

The concern for the consumer continued into the next administration when President Johnson in 1964 appointed Betty Furness as Special Assistant to the President for Consumer Affairs. In an address to Congress, she set forth the role of government in relation to the consumer: "The government's role must be as a provider of the tools the consumer needs to achieve justice and recourse" (6).

President Nixon has followed through with the emphasis on the consumer when he established, by executive order, the Office of Consumer Affairs on February 24, 1971. In this executive order, President Nixon reinforced the concept of the buyers' rights:

- the right to make an intelligent choice among products and services;
- the right to accurate information on which to make a free choice;
- the right to expect that the health and safety of the buyer is taken into account by those who seek his patronage;
- the right to register dissatisfaction, and have a complaint heard and weighted, when a buyer's interests are badly served (15).

These rights, as first set forth by President Kennedy and reiterated by both President Johnson and President Nixon, have now been adopted by the United States Chamber of Commerce. Many businessmen are now encouraging their public relations department to have empathy when dealing with consumers in the marketplace (42).

During the "age of the consumer", as it is sometimes described, laws were enacted regulating color additives, truth in lending, truth in packaging, automobile and highway safety, gas pipeline safety, child protection, radiation, meat and poultry inspection, product safety, land sale frauds, and cigarettes (49).

Between 1960-1970, there have been passed "a maze of uncoordinated laws and agencies" (55). In order to determine to what extent federal activities protected or advanced consumer interests and what agency was responsible for each consumer protection activity, a Committee on Government Operations sent a questionnaire to 35 departments or agencies in the government. From the questionnaire sent to the Federal agencies, the Committee on Government Operations revealed 33 departments of the Federal government were involved in some type of consumer protection, providing 296 activities, but only 103 of these dealt directly with consumer protections (57).

In House Report Number 1241, made to Congress, September 20, 1961, the Committee on Government Operations classified the Federal Agencies according to the function they performed. Although there was found to be much overlapping, the Committee was able to set-up eleven classifications in the report. Within each classification, the Committee listed the activities which directly protect consumer interest, and administering agency, number of personnel, and approximate annual expenditure.

For the purposes of this study, the author was concerned with the activities which directly protect consumer interests and the administering agency. The following is only a brief summary of the report of the Committee on Government Operations (57).

Classifications and Activities

Agency

I. Regulation

A. Regulation of Rates	
1. Rail	Interstate Commerce Commission
2. Telephone	Federal Communications
3. Natural Gas	Federal Power Commission
B. Regulation of Services	
1. Airlines	Civil Aeronautics Board
2. Investment Companies	Securities and Exchange Commission
C. Regulation of Safety Standards	
1. Radioactive Materials	Atomic Energy Commission
D. Regulation of Competition	
1. Advertising by Banks	Federal Deposit Insurance Commission
E. Regulation of Products	
1. New Drugs, Food Additives Color Additives	Food and Drug Administration
F. Regulation of Securities	
1. Register to Prevent Fraud	Securities and Exchange Commission

II. Licensing

A. Licensing of routes, channels, and frequencies	
1. Radio and Television	Federal Communications Commission

III. Inspection

A. Inspection of warehouse	Department of Agriculture
B. Property inspection	Housing and Home Finance Agency

IV. Prevention of Economic Cheats

A. False and Misleading Advertising	Federal Trade Commission
B. Enforcement of Labeling Requirements	Federal Trade Commission
C. Investigate illegal activities such as illegal drug sales, quack medical products	Food and Drug Administration

<u>Classifications and Activities</u>	<u>Agency</u>
IV. (Continued)	
D. Fraudulent Mail Practices	Post Office Department
V. <u>Enforcement</u>	
A. Prosecution of	Department of Justice
1. Mail Fraud	
2. Homebuilding Fraud	
3. Monopolies	
VI. <u>Health Protection and Safety</u>	
A. Pollution	Public Health Service
B. Control of Flammable Fabrics	Federal Trade Commission
C. Require adequate labeling	Food and Drug Administration
VII. <u>Classification and Standardization</u>	
A. Grading of Meat, Poultry, and Grain	Department of Agriculture
B. Standards for Containers	Department of Agriculture
VIII. <u>Consumer Information and Education</u>	
A. Consumer Education through Home Economics in Secondary	Department of Health, Education, and Welfare
IX. <u>Promotion and Development</u>	
A. Loans, Subsidies, and Grants	Department of Agriculture
B. Investigates for Natural Gas Services	Federal Power Commission
C. Direct Government Services	Department of Defense
X. <u>Conservation</u>	
A. No activities were directly related to consumer protection.	
XI. <u>Miscellaneous Activities</u>	
A. Clearance of fund raising activities for federal employees	Civil Service Commission

Classifications and ActivitiesAgency

XI. (Continued)

B. Protection against theft of property in the mails Post Office Department

Due to the large amount of legislation and information regarding legal protection, some delimiting was necessary. After reading the laws and agencies in each classification as set-up by the Committee on Government Operations, the author selected four classifications which were most related to the homemaker as a consumer: regulation, prevention of economic cheats, classification and standardization, health protection and safety. These four classifications were used as a basis for the interview schedule and the organization of information for teaching the class.

During the 1970's, it is predicted that the individual will become even more conscious of his role as a consumer (48). In his first message to Congress, President Nixon indicated that Consumerism was a healthy development that was here to stay (21). New laws will be enacted by the government, and it would be to the advantage of the consumer to know that the law existed and the protection provided by it in the marketplace.

Other authors have expressed the importance of the consumers' awareness of protections afforded them in the marketplace. In the book, National Goals, and Guidelines for Research in Home Economics, the opinion was expressed:

A special need exists to determine the extent of individual knowledge about legal protection. Although there is increasing pressure for more consumer laws, many citizens are not well informed about existing laws. Thus, a logical approach for adequate protection is first, the determination of consumer awareness; second, the development of improved methods of diffusing such information where gaps exist; and,

finally, the assessment of need for additional protective measures (49).

Virginia Knauer, Special Assistant to the President for Consumer Affairs, indicated "Our greatest challenge is to heighten the consumer's awareness of his rights and to educate him about the marketplace and his role in it" (23).

Consumer Education

Consumer Education has different meanings for different people. For the businessman consumer education means procedures which help him sell his product. To the consumer, the definition might be knowledge concerning fraud and deception when functioning in the marketplace. Government views it as education regarding the laws and regulations that encourage competition and protect consumer interests. Finally, most educators view consumer education as the knowledge of skills which aid the consumer in fulfilling his consumer role in society (55).

Consumer education was further defined by Armstrong (3) in a recent Consumer Education Study at Purdue University as:

The educational informational investments in the human agent's capabilities for performing those roles associated with directing economic activity, satisfying public and private wants, and improving economic performance in the marketplace.

Consumer and homemaking education is also defined by the State Boards of Vocational Education as:

Education designed to help individuals and families improve home environments and quality of personal and family relations, and management of resources with emphasis on selection, use, and care of goods and services, budgeting, and other consumer responsibilities (1) (32).

The Oklahoma Consumer Education Curriculum Guide defined consumer education as:

. . . the assessment of one's own values and the development of knowledge, skills, understandings, and concepts important to using personal and family resources in satisfying ways (11).

Whatever the definition the authors agreed that information to help the consumer function in the marketplace was the foundation for consumer education and that there was a need for consumer education to be taught at all levels in every school system.

Because a well informed consumer will enable the Better Business Bureau to serve the public to a greater advantage, one of the goals set forth by the Council of Better Business Bureaus was to "expand and diversify consumer education techniques" (45). Through education, the consumer will understand what the Bureau could do to help him function in the marketplace.

Bay (6), who is on the staff of the Department of Consumer Affairs in Washington, D. C., said in a speech at the 54th Annual Oklahoma Homemakers Conference that "an informed consumer is the best protection for our society". Frequently, people are victims of fraudulent practices because they were not educated to the facts that these tactics were illegal or that anything could be done to gain redress.

Perloff (46) referred to a study which indicated that 37 per cent of a selected sample did not know where to go for consumer protection, thus identifying a definite need for extended consumer education programs in the high school and on the adult level.

Price (48) indicated two reasons why he felt consumer education was a vital part of the total education program. First, he felt that the marketplace was large and complex and the consumer who is uneducated encourages the sale of undesirable products through his uninformed selection of products.

Today, more people are aware of the need for consumer education at all levels throughout the school system--from kindergarten to adulthood. Several authors reviewed were dissatisfied with the present consumer education programs being taught at all levels--elementary, secondary, and adult. Troestrup (55) stated:

Much of the responsibility for the retarded development of intelligent consumption must rest on our education system, which is weighted in favor of the producer interest against the consumer interests. In short, our system does a good job of teaching how to make money, but not how to spend it intelligently.

The literature indicated that consumer education is gaining support from teachers, school administrators, and community leaders. The task of encouraging the acceptance of consumer education programs in the school system is not as difficult now as in the past, but the challenge now facing educators is to structure the program to fit the needs of the students (56). Suggestions which were found in the review of literature indicating who should be responsible for teaching consumer education, how consumer education classes should be taught, and what concepts needed to be stressed in a course of this type will be discussed next.

Information from a 1971 Purdue Consumer Education Study indicated that of the 300 public schools in the sample, 97 per cent of the home economics departments offered one or more courses in consumer education (3). Consumer education was also found to be taught in the business education classes and social studies classes. In home economics, emphasis was given to buying and income management, in business education, the topics emphasized were consumer law, credit, and advertising, and in social studies, the role of the consumer was stressed (56).

It was suggested by the Consumer Advisory Council (18) that the course be taught with a positive approach to the subject matter.

It was also felt by the Council that the teacher should help the consumer understand himself and encourage him to be honest; stress the importance of the consumer not feeling he has been used by the seller; emphasize the principles of price structure which are basic to the American Society, but teach in a simplified manner so consumers may apply this knowledge to the selection of goods and services for personal use; and base the consumer education program on the four basic rights as outlined by President Kennedy so that the consumer can see how he may use these rights to gain satisfaction. In summary, it was stated that a consumer education class should be geared toward man as a man, not as a money maker (18). This researcher agreed with this method of teaching consumer education and used the four basic rights later as the beginning for the adult class taught on legal protection.

Another method mentioned for teaching consumer education was that it be centered around the family life cycle, the roles of the family members, their goals, and resources. The teacher should teach for change and problems which might occur in the family unit (54).

Shear and Ray (51) suggested that learning packages be used for teaching consumer education. These would be self-instructional materials which related to a basic concept in the consumer education unit. By using these learning packages, the learner proceeds at his own rate, selects suggested materials to be read, and chooses from a list of suggested learning experiences which have been developed to help him achieve a specific behavioral objective.

The Purdue Study isolated four varieties of consumer education concepts which could be used as guidelines for a consumer education class. First, consumer education could be related to the values and the

satisfactions received from the purchasing of goods and services; such as, values and goals which affect spending decisions. Second, there could be general understanding of the American Economic system; such as, how an individual's spending might affect the economy. Third, it would include the purchasing of all types of goods and services; for example, selecting of household appliances, automobiles, and insurance. Fourth, consumer education could provide information regarding government laws and regulations which aid the consumer; for example, a study of the government agencies which protect the consumer (56). The concept selected for this study was one of the four mentioned in the Purdue Study--providing information regarding government laws and regulations which aid the consumer.

A further recommendation from the Purdue Study was that consumer education be a life-long process and that the secondary program be linked with an extended program of adult education as well as the elementary school program (48).

In a message to Congress, President Nixon stated the importance of consumer education in relation to aiding the consumer:

Consumer education is an integral part of consumer protection. It is vital if the consumer is to be able to make wise judgments in the marketplace. To enable him or her to do this will require a true educational process beginning in childhood and continuing on (15).

Adult Education

The purpose of education as stated by the Adult Education Association is teaching for growth and change (34). There should be change in the behavior of the student whether an adult or adolescent. A definition of adult education given by Garner coincided with the purpose of

education as stated by the Adult Education Association. He stated: "adult education is a process designed to effect a change in the behavior of the individual involved" (22). Education for the adult should be part of an organized plan to further his knowledge or ability to function and fulfill his role in society.

In home economics, the overall goal is to improve personal, family, and community living. Opportunities for learning ways to accomplish this goal should not end after high school (2). One's entire life should be for learning so that he may be an asset to his family and the community where he lives.

Teaching adults could resemble teaching high school in many ways, but the educator should remember that the adults are present in the classroom on a volunteer basis. They may leave whenever they wish and do not have to return (17). Only through an understanding and application of certain facts, such as this related to adult education, can an educator truly be effective when teaching an adult program.

There are several characteristics of the adult student that should be of concern to the teacher. The life style of the adults has been established. His habits, personality, attitudes, and interests are deep-rooted, and it will be difficult to change or even influence them. The adult student probably has a definite idea of what he wants from the class, and, if these wants are not satisfied, he will probably stop attending the class. The teacher must realize that unlike the adolescent, the adult has accumulated knowledge and experience from which he may draw ideas or conclusions, and he may want an opportunity to express his ideas to his peers or the teacher in the class. He is quite capable of thinking and reasoning through problems and should, by this time,

have a good deal of common sense (20).

The old cliché that the adult is too old to learn is not true. Adults can definitely learn, but it may take longer than for the adolescent. The adults' range of interest may be somewhat narrow. It is necessary that he feel a need for whatever is being taught. An educator could spend a longer period of time on a particular topic with adults than with high school students since adults have a longer attention span (30).

Some adults may feel uncertain about returning to school for even a series of lessons offered through the home economics department. Some feel it is degrading to admit as an adult that they do not know everything and want to come back to school (22). The expectations of the teacher and student may differ. A child comes to school and takes what the school offers, while the adult may have some ideas of his own about things to be taught or things which interest him (34).

Adults have individual differences the same as adolescents. All adults will not respond to learning in the same manner. An adult who is aware of the objectives for the class may be highly motivated and strive much harder than a high school student to reach the goal (2).

The educator, who teaches adults, should be aware of the characteristics of the adults and possess certain characteristics which would help provide an ideal classroom situation for adult learning. Clara Brown (8) gave the following characteristics for a desirable teacher of adults:

1. Chronological and emotional maturity
2. Physical fitness with invigorating ability
3. Mental vigor and flexibility
4. The ability to be a good host, to provide for freedom of action and thought

5. Keen sensitivity to situations; continuously developing judgment and tact
6. A contagious sense of humor
7. Enthusiasm for subject taught
8. Personal attractiveness in dress, manners, and speech
9. Good scholastic attainments with a broad specialization and an understanding of the learning process
10. Energy and ambition
11. Impersonal attitude
12. Ability to get along with others.

Many of the authors reviewed for this study presented suggestions for teaching adults or for adult education programs. Fleck felt a teacher would benefit from knowing the background and personality of those with whom she was working. Knowing these facts could help in planning the learning experiences for the class. Adults are the same as all other students--they all have needs which should be met (4). By learning of the background and personality of the adults, as mentioned above, the teacher may be able to meet some of the adults' needs.

Morgan's text gave additional suggestions for teaching an adult class. He said the teacher should remember that the adult did not have to return to class or prepare assignments. The adult needed to possess a desire to learn before he would continue to attend the class (41). When planning the class, the teacher should offer a subject which is relevant to the times and the problems possibly facing the adults. The teaching of the class should be changed from a course-centered class to a student-centered class where the adult is made to feel that he is important in the situation (31). Clear goals should be set up so the adult knows what is to be accomplished during the class (20). Dobbs and Morgan agreed that the teacher should help the adult understand each step taken to reach the goal for the class. If the adult can see the purpose, oftentimes, he is more encouraged to continue and complete the class (41) (17).

If is very important to use up-to-date materials, and as the class progresses, the teacher and the adults should be aware of new materials related to class instruction or the topics being discussed. Dobbs and Pollard (17) (47) suggested that a variety of teaching materials be used in the class: visual materials, such as, bulletin boards, film-strips, or charts; auditory materials, such as tapes, records, or skits; and manipulative materials with which the adults could work.

Small discussion groups are usually more successful than large group discussions in the adult class. Most adults have their own opinions and have a desire to express the way they feel (23). Adults may not answer if they do not feel their response was correct or satisfying to the teacher. The teacher should be alert and not express annoyance because of a response on the part of an adult (41).

There should be a certain continuity of the lessons. One lesson should lead to the next, and the adults need some idea of what is to follow (47). Time is very important to all ages of people, but especially adults. The class should begin and end on time. The adults may want to decide some of the regulations for the class; such as, time to begin or serving of refreshments (20). If the lesson continues for a period of time, it would be a good idea to allow the adults to take a break, serve refreshments, possibly just stand for awhile, or walk around the room to observe bulletin boards and displays (41).

After the characteristics of the student and the teacher were established and some ideas were discovered which provided suggestions for teaching adult programs, it seemed feasible to discover the different types of adult classes which might be offered. The different types of programs which were considered in this study were suggested in

the text by Pollard. The first type was the short lesson. This type of program incorporated a series of short lessons into the planned adult program. Since the class only met for a short length of time, the interest was usually strong throughout the class rather than becoming remote toward the end of the series of lessons. The second type was called the special advanced schedule. This class provided an advanced class for those students who were beyond the beginning level and had a desire to learn more about the subject being taught. The third type was a revolving schedule which was a series of short lessons on different topics for a certain length of time; for example, one lesson might be meal planning and the next might be money management. These lessons cover the subject briefly, but could serve as a means of interesting the adults in subjects which had not been previously taught. The fourth type was the consulting service which was not an organized adult class, but rather a time provided when adults could come to find the answers to certain problems they might have. The fifth type was the speakers bureau. This type involved a planned series of speakers on various topics which interested community members. These types of adult programs were considered (47). The series of short lessons was selected to be used for this study.

After the teacher has decided to have a class, selected the subject to be taught, and the type of program, the problem now is to promote the class and encourage adults to attend. Suggestions were found in the review of literature which were helpful on this point. Marshall (40) suggested that if the class was on consumer education, it should have a catchy and interesting title. Also, Marshall suggested not to charge for the program. She pointed out that a consumer does not want to spend

money to learn how to spend it (40). The teacher could write articles for the public and school newspapers. She might also write letters to adults in the community informing them of the class and bring a friend. Short radio announcements could be made periodically throughout the day. Displays could also be set up downtown or in areas around the school or public library (47). Probably the most valuable method the teacher has for interpreting the program is personal contact. The teacher should inform everyone with whom she comes in contact and encourage others to do the same (2). Marshall (40) suggested advertising through any means possible; for example, mimeograph flyers could be sent to groups within the community and school. Promotion should not end after the class begins. News articles on the progress of the class might encourage others to attend and, therefore, steadily increase the enrollment of the class. It was mentioned that free materials provided for the adults to take home reminded them of the class (40).

Adult education plays a vital role in the total educational system of this Country. Only through the continued interest and efforts of educators can one use the "whole of life for learning" (22).

Evaluation in Adult Education

In the text on adult education, Morgan (41) gave a definition used by educators when referring to evaluation: "Educators use the term to identify the process of determining the strength or value of their work" (41). The manner of stating this definition indicated the primary purpose for evaluation was to see if the educator had presented the subject matter effectively to the student or if the method of teaching had been effective. Fleck (19) defined evaluation as "the process which

determines the extent to which the educational goals have been developed". This definition gave the impression that goals had been established at the beginning of the class, and all course work was directed toward achieving the goals.

Several purposes for using evaluation were found in the literature. The first purpose mentioned by Chadderton (10) was to determine individual differences. By learning the students' differences, the teacher would be more alert to possible learning difficulties. The second purpose was to encourage learning. Through the use of evaluation, the teacher was able to learn which pupils learned rapidly and those who did not and aid them accordingly. The third purpose was to provide a means to give grades or determine the amount of growth which had taken place. This purpose was mentioned by both Chadderton (10) and Kidd (34). Brown, Kidd, and Morgan (41) (34) (8) agreed with Chadderton (10) and stated the fourth purpose of evaluation was to determine how effective the learning experiences used in class were at increasing student knowledge. Two purposes for evaluation were found in addition to those mentioned by Chadderton (10). The fifth purpose was to serve as a basis for guiding and directing learners on to new and different experiences (8). The sixth purpose was to provide tools for educational research (8).

The review of literature revealed many types of evaluation which were considered to fulfill the sixth objective of the study. Evaluation does not have to be in the form of a written test, and when working with adults, a written form of evaluation is usually dreaded and should be avoided if at all possible. The adults do not obtain a grade for the class, but many times the teacher would like to know if the adults had

gained knowledge relating to the material that was taught. Pollard (47) mentioned several methods of evaluation which prompted ideas in how to evaluate the adults' knowledge after attending the class on legal protections. Pollard (47) also suggested that one means of evaluation might involve an activity done outside of class hours. The adults could be asked to locate or be on the watch for a particular type of article in a magazine or newspaper. The teacher could keep anecdotal records on particular individuals. This would be a description of his behavior; such as, how he reacted to the learning experiences. The teacher can learn a great deal from talking with the adults informally before or after the class. Sometimes the adults might be asked to evaluate the ability of the teacher, information provided, or the use of time. The teacher may also want to keep a check sheet, and after each lesson record certain responses from the adults. After a series of lessons, the adults may indicate a desire to continue and learn additional information about the topic or they may want to continue in adult education, but study another phase of home economics. Chadderdon (10) suggested these additional techniques for evaluation: games, which can provide a means of evaluation and stimulate the feeling of accomplishment for the winner; projective techniques, such as role playing could be used or a situation could be given and the adults could decide what should be done to solve the problem.

In summary, the literature indicated that the teacher should have a definite purpose in mind when planning for evaluation. Objectives for the class should have been stated realistically at the beginning of the class and in the form of expected behavior. The teacher should refer to these objectives before beginning any form of evaluation. Evaluation

was shown in the literature as a means for learning whether people have changed during the instructional process. It was suggested that the teacher should use different instruments for evaluating since there are many different types of objectives being met. It would not be necessary or possible to evaluate all phases of the class. Evaluation should be a continuous process. An objective for the class may be the same each time the class is taught, but the teacher should try different means of evaluation (41). The evaluation process could continue throughout the duration of the class, and many times, the adults need not know the process was taking place.

Summary

The review of literature regarding the history of government interest in consumer protection provided information to use when teaching the class on legal protection as well as furnished a foundation for the development of the interview schedule. Consumer education was found to be needed at all levels in every school system. Consumer education was indicated to be a worthwhile subject which would benefit every individual. The review of literature indicated that adult education has a vital role in the educational system of the country and should continue to prepare individuals for improved roles as parents, citizens, and wage earners. Evaluation was found to have its place in adult education as well as secondary education, but adult evaluation must be more indirect and avoid the actual testing of subject matter.

The following chapter will explain the procedure for the development of the survey of adult interest in a class on legal protections, development of the interview schedule to evaluate the adults' knowledge

of legal protection before attending the class, development of the adult lessons on legal protection, development of the techniques to evaluate the adults' knowledge of legal protection after attending the class, and development of methods to evaluate the adult lessons on legal protection.

CHAPTER III

PROCEDURE

Development of the Survey of Adult Interest in a Class on Legal Protection for the Consumer

A survey was planned to determine if homemakers in Grove, Oklahoma, were interested in attending an adult class on the legal protection for the consumer. This was the second objective of the study. The survey was selected on the basis of three views expressed in the review of literature. Good (26) felt "a survey could provide data for planning future developments"; Hall (29) stated "a survey is a means to discover opinions about the home economics program or some phase of the program"; and Brown (8) wrote "a survey frequently furnishes a foundation for further investigation which may be more nearly of a research character."

The questionnaire found in Appendix A was developed in order to conduct the survey. The author was careful to see that the purpose of the survey was stated clearly. This was accomplished by explaining the purpose of the survey in bold type to catch the reader's eye. The author then proceeded to explain in more detail why the survey was being conducted, where the class would be taught, who might take the class, the cost of the class, and some of the activities planned to take place during the class.

A list of topics which might be discussed during the class was

provided in order to interest the reader. The titles had been selected and then revised to be more "catchy" in order to arouse interest. For example, a lesson on deception, fraud, and quackery was called "To Tell the Truth". The format of the questionnaire was simple and explicit instructions were given for completion. Those items of emphasis were typed in bold letters. If the adults were not interested in the class, they were asked to give a reason so that the author might use this as a guide for planning other adults' classes, as well as a means of understanding why the adult was not coming or was not interested in this particular class. If the response, regarding interest in the class, was "yes", the adults were asked to check additional statements in order to plan the meeting time and the arrangements, such as babysitting and transportation that would need to be offered through the home economics department.

Development of the Interview Schedule on the Homemakers' Knowledge of Legal Protection

The interview schedule in Appendix C was developed to determine the homemakers' knowledge of legal protection and encourage them to attend the class on legal protection for the consumer. This was the third objective of the study.

The review of literature revealed some 33 departments of the Federal government involved in some type of consumer protection, providing 296 activities, but only 103 of these activities dealt directly with consumer protection (55). Due to the large amount of legislation and information regarding legal protection found in the literature, some delimiting was necessary. After reading the consumer protection

activities under each classification, as established by the Committee on Government Operations, the author selected four classifications which she felt related to the homemaker as a consumer; prevention of economic cheats, classification and standardization, health protection and safety, and regulation. Of the 103 consumer protection activities, 52 of these were divided among the four classifications selected by the author: two under health protection and safety, six under prevention of economic cheats; seven under classification and standardization; 47 under regulation (57). Since the majority of the consumer protection activities was classified under regulation, the major portion of the questions developed for the interview schedule was related to regulation. The author developed 25 questions related to those laws and consumer protection activities which she felt should be emphasized and would be of interest and important to the homemakers. In order to prevent the interview from becoming too lengthy, the interview schedule did not include a question related to every law or activity mentioned in the four classifications. Five questions of the schedule referred to prevention of economic cheats; two questions related to classification and standardization; four questions referred to health protection and safety; nine questions related to regulation; and five general questions related to consumer protection.

A group of graduate students in a Research Methods course was asked to give their reactions to the questions on the basis of the following in order to evaluate the interview schedule; clarity of question, validity, and relativity to the homemaker in the marketplace. Further directions to the class were that they decide if each question was understood, if each question was relevant to the purpose of the interview

which was to evaluate the homemakers' knowledge of legal protection, and if the question was related to a situation which a homemaker might face when dealing in the marketplace.

Reactions to the interview schedule were compiled and evaluated by the author. Three questions seemed ambiguous or misleading to a respondent. The general opinion was that the other questions were clearly stated, could create interest among homemakers, and were all related to the homemaker in the marketplace. Several class members felt that the interview schedule was too lengthy, and the form used did not provide enough space for recording responses.

In order to shorten the interview schedule, as recommended by the class, eight questions were deleted from the original interview schedule. This reduced the number of items from 25 to 17. Space was provided on the interview schedule for marking a simple "yes" or "no" answer as suggested by the Research Methods Class, and additional space was allowed for the interviewer to write comments made by the homemakers. For example, question number six, which refers to the Hazardous Labeling Act and classified under health protection and safety, was written as follows:

6. On the labels of certain household substances such as detergents, ammonia, and bleach are written the words "Danger," "Warning," "Caution," or "Poison." Does the manufacturer merely volunteer this information?

_____ Yes

_____ No

Why is it on the label?

The interview was begun with a short introduction giving the author's position and the purpose for the session (Appendix B). The interviewee was told that the interview would not be long, but would be of value when completing the plans for the adult class.

The four opening questions of the interview were very general and were used to help the respondent understand the nature of the interview. As the interview proceeded, the author tried to encourage the homemakers to think in more specific terms concerning what they knew regarding legal protection.

The interview schedule shown in Appendix B is expanded from the form given to the homemakers with the law related to each question shown in parenthesis. The symbol to the right of each number indicates the classification for that particular question according to the four classifications of laws around which the study was built. Identification of law and classification was not on the schedule used during the interview.

The interview schedule was pretested with three faculty members in Grove High School to see if the questions were understood, if the form provided enough space for recording responses, and to ascertain the amount of time required for participation. The average time for the interview was about seven minutes, but this varied according to the answers of the respondents.

The closing of the interview consisted of general questions, which indicated whether the homemakers felt the class would be of value and if they were interested in attending. The final statement expressed to the homemakers the author's interest in their problems and needs.

Development of the Adult Lessons on Legal

Protection for the Consumer

High School Consumer Education Unit

The lessons on legal protection for the consumer were taught during

the Family Living and Home Economics IV classes at Grove High School, as a portion of a semester unit on consumer education. At the beginning of the consumer education unit, the students studied the following topics:

1. Resources
2. Wants and Needs
3. Values and Goals
4. Decision-making
5. Budgets
6. Savings and investments
7. Credit
8. Insurance
9. Social Security
10. Taxes
11. Consumer buying

Students were given different family situations, asked to assume the roles of a couple and functioning in pairs, make decisions related to the areas studied. Each pair was given a description of the family, which they used to determine the family's values, goals, and resources. As the unit progressed, the students completed assignments in which they proposed the family's budget, bought goods on credit and selected items such as automobile, house, insurance, food, and clothing for the family. The students periodically adapted the family's budget to the changes in the family income and family life cycle. By the time the lessons on legal protection for the consumer was taught, the students had become acquainted with consumer buying and some of the problems which might face the consumer in the marketplace. Thus, the students were asked--What might be done if the consumer was not happy with his

protection in the marketplace? This question led to the lessons on legal protection for the consumer.

The basic outline for the lessons on legal protection for the consumer was derived after research in curriculum guides and after referring to the 11 classifications of consumer protection activities as established by the Committee on Government Operations (57) (11). Concepts, generalizations, and learning experiences were selected from a variety of curriculum guides and other references (12) (13) (53) (14). Thus, the lessons found in Appendix C consisted of the following concepts:

1. A Buyer's Bill of Rights
2. You, A Consumer, and the Law
3. Protective Agencies and the Consumer
4. Fraud, Deception, and Quackery
5. Complain? When! Where! How!

The Buyer's Bill of Rights, the concept for the first lesson, emphasized that consumers have the right to be heard, to safety, to be informed, and to choose, but with these rights, come certain responsibilities (6). The second concept, You, A Consumer, and the Law, accentuated the federal laws related to consumer buying. The laws which were discussed are listed and summarized in Appendix D. The third concept, Protective Agencies and the Consumer, familiarized the students with the government and private agencies which might help consumers function more efficiently in the marketplace. To Tell the Truth, the fourth concept, encouraged the students to recognize fraud, deception, and quackery. Even though the government and communities establish organizations to aid the consumer, the consumer must be alert to the

occasional malpractices of businesses. The fifth concept, Complain? When! Where! How!, emphasized the steps for presenting a complaint concerning a product or service purchased in the marketplace.

The objectives for the lessons were stated in such a way as to show the results obtained after completing the learning experiences (37); for example, the objective for the concept, Consumer Rights, was written as follows:

Students will be able to list the four "Rights of the Consumer" and illustrate through a group presentation, how these rights relate to them in the marketplace.

From the objective, the author described the behavior which was expected from the students.

Learning experiences for the lessons not only involved a recall of facts on the part of the students, but also provided opportunities to put these facts into use (10); for example, after discussing the gimmicks and pressures used by salesman, the students were given situations and asked to give their reactions and recommendations for the person who had been victimized.

Teaching aids for the lessons were selected from a variety of resources (12) (13) (53) (14). Appendix C includes a list of references used to develop the high school lessons. Each of the references was assigned a reference code and these codes were used throughout the lessons to designate the source of a teaching aid; for example under consumer rights, one learning experience was to view a transparency "Basic Consumer Rights"--(C). "C" refers to the reference from which the transparency was taken. The teaching aids developed by the author were also coded and were included in the list of reference codes.

By teaching the lessons on legal protection to the Family Living

and Home Economics IV classes, the author tried a variety of learning experiences which might later be adapted for the adult level. This pre-teaching of the lessons gave the author confidence for teaching the adult lessons as well as increased her background of knowledge in the area of legal protection.

Arrangements for the Adult Class

Several different methods were employed to inform the adults in the area that a class was being taught on legal protection for the consumer. The survey in Appendix A was distributed to the members of two sororities in Grove, Oklahoma, the Eta Omega and the Alpha Zeta Chapters of Upsilon Sigma Alpha, which consisted of about 30 homemakers. The response was received from 18 adults so the author sent the survey to faculty members and adults who had participated previously in the adult education program at Grove High School.

As time approached for the class to begin, the author publicized the class in the local and surrounding area newspapers, sent a newsletter to those adults who had participated in the survey, and had a short news spot on a nearby radio station. The newsletter and copies of the articles which appeared in the Grove Sun and Miami News Record are given in Appendix E.

Upon arrival, the adults were given different colored name tags which would be used throughout the nine classes. The color of their name tag corresponded with the color of their Bingo card or the pen used for recording responses in the game, "Consumer Redress." By using this color technique, the author did not have to ask for names to be placed on papers and, therefore, did not call attention to any form of

"testing" being done. The adults were given an introductory paper to complete and return which informed the author of their name, address, telephone number, and the method by which they learned of the class. This form is found in Appendix G.

Those adults who had not already participated in the interview were asked to complete a form which resembled the interview given to the adults (Appendix C). It was explained that this form would familiarize the adults with some of the topics which would be discussed during the class. These papers were collected by the author to use later during the evaluation.

Babysitting services for the class were provided by the Grove Chapter of Future Homemakers of America. Refreshments were either provided by the author or adults in the class. In some cases, such as the lesson related to the Meat Inspection Act, door prizes were given.

Adult Lessons on Legal Protection

After teaching the high school lessons on legal protection, the lessons were adapted for use in the adult class, which was the fourth objective of the study. The same concepts were used for both the high school and adult lessons, but the wording of the objectives and learning experiences had to be revised. This was done because individual or group projects, such as researching a particular government agency, which had been used in the high school lesson as a learning experience, were not possible at the adult level.

The review of literature had suggested using a variety of interest-holding techniques, such as reading, lectures--teacher, guests, or other students, tapes, field trips, and class demonstrations when teaching

adults. The author tried to use imagination and to plan a variety of learning experiences for the adult class. The complete lessons for the adult class are found in Appendix D. References, hand-outs, and teaching aids are listed and coded in the same manner as for the high school lessons.

The first lesson, Buyer's Bill of Rights, was almost the same as the high school lesson, but instead of the adults making up skits to illustrate each consumer right, taped skits which had been made up by the high school students were played for class discussion. A brief introduction describing the background of the "Consumers' Bill of Rights" was presented and was followed by a discussion of Presidents Kennedy, Johnson, and Nixon's views concerning consumer protection since 1961 (18).

During the second lesson, You, A Consumer, and the Law, the adults were familiarized with the 11 classifications regarding consumer protection activities set up by the Committee on Government Operations (57). The author described the four classifications which would be emphasized during the class and began the lesson with a discussion of government laws related to regulation and prevention of economic cheats. The author developed the hand-out (B) found in Appendix C which is a list of the laws emphasized during the class and categorizes them according to regulation, prevention of economic cheats, classification and standardization and health protection and safety.

The third lesson, a continuation of You, A Consumer, and the Law, provided the adults with a chance to observe one of the consumer protection activities at work. A representative from a local meat selling plant discussed the value of the Meat Inspection Act for the consumer

and its affect on the wholesaler and the retailer. He also gave numerous money saving tips on selection and preparation of meats.

The activities behind the Meat Inspection Act was organized under classification and standardization and provided a background for lesson four, You, A Consumer, and the Law, which included a discussion related to the consumer protection activities under classification and standardization and health protection and safety. After the discussion of the consumer laws, a set of slides on labeling, which were borrowed from the Food and Drug Administration, was shown and discussed. The evaluation technique called "Consumer Bingo" was used that evening to evaluate the understanding of the adults after the discussion on consumer laws from the previous lesson. This technique will be discussed later in this chapter with other evaluation techniques.

Lesson five, Protective Agencies and the Consumer, famularized the adults with the various government and private agencies which protect the consumer. Lesson six, Protective Agencies and the Consumer, followed through with the activities of a specific government agency, the Food and Drug Administration. Video-tapes on the function of the agency, food additives, and toy safety were borrowed from the Educational Support Systems Center in Stillwater, Oklahoma. Several "FDA Fact Sheets" were reproduced and distributed among the adults. Lesson seven was a continuation of the concept, Protective Agencies and the Consumer. Since the community is small, it seemed valuable that the adults become familiar with a private protective agency such as the Better Business Bureau. The information, presented by the representative of the Bureau, was quite complete and extended into the area of fraud, deception, and quackery.

During lesson eight, Complain? When! Where! How!, the adults discussed when, where, and how to complain and played the game "Consumer Redress" (14). The game was used not only as a means of evaluation, but also as a way to familiarize those attending the class with the channel of appeal for complaints, to impress upon her that she has a right to be heard, and to acquaint the adults with the process and difficulties in obtaining compensation for their complaints (14).

The representative from the Department of Consumer Affairs was unable to meet the class at the scheduled time so his discussion of the Department and the Oklahoma Uniform Consumer Credit Code served as a summary for the entire nine week class. The discussion of this law and government agency was lesson nine and entitled, You, A Consumer, and the Law.

Development of Techniques to Evaluate the
Adults' Knowledge After Attending
the Class on Legal Protection

In order to determine if the adults' knowledge had increased after the class on legal protection, two games--Consumer Bingo, developed by the author, and Consumer Redress, developed by Kiplinger Publishers--and the clippings the adults brought to class which illustrated a consumer law were used as a means of evaluation.

Clippings

The class members were asked to watch for recent articles in magazine and newspaper which were related to the laws discussed in class. Each week the class members were asked to report recent information on

legal protection. A record was kept of those adults who found articles and examples related to the consumer laws which had been studied in class. The record of these articles was used later for evaluating the adults knowledge after attending the class on legal protection.

Games

It was decided to discover the changes in the adults' knowledge of legal protection by comparing knowledge shown on the interview schedule to knowledge shown on two games--one developed by the author called "Consumer Bingo" and another called "Consumer Redress" adapted by the author from a game found in Kiplinger resource kit on "Consumer Law" (14).

"Consumer Bingo". The game was played after the discussion of the laws related to the consumer and the four classifications for the consumer protection activities: regulation, prevention of economic cheats, classification and standardization, and health protection and safety. The organization of the game was based on the consumer laws found in Appendix D and the classifications listed above. The structure of the playing card in Appendix G was much the same as a "Bingo" card with the exception that only four headings which referred to the four classifications were used at the top of the card. In the squares under each column were written the names of the laws related to the four classifications studied. Four laws were listed in the columns on regulation, prevention of economic cheats, and health protection and safety, but only three laws were discussed and, therefore, could be listed under classification and standardization. In order to complete that column,

the card has a "free" square, but it does not appear in the same square on each card.

Each adult had been given a different colored name tag at the beginning of the class. These colors were recorded by the author for later use. The color of each adult's bingo card was the same color as his name tag. By using this method, the author did not have to ask for names to be placed on the cards; therefore, calling little attention to the evaluation process taking place. As the game began, the classification for the law and the situation or question related to the law were read. The adults then were to mark the law which was related to the situation; for example, the author would read:

Under Health Protection and Safety:

What law requires the word "Caution" placed on a bleach bottle?

The adults marked their cards with a large "X" shown in Appendix G. A prize of a plaster plaque and easel were awarded to the winner. The cards remained in the department for later use in evaluating.

"Consumer Redress". The objective for the game "Consumer Redress" was to obtain redress for a series of grievances by selecting the proper channel of appeals. The winner was the person having the most grievances redressed by the end of the allotted period of time. The educational objectives stated in the guide for playing the game were to familiarize people with the channels of appeal for complaints, to stress that people have the right to be heard, and to acquaint people with the process and difficulties in resolving a complaint (14). The author used the game to evaluate the adults' knowledge concerning consumer laws and government protective agencies as well as to familiarize them with the course of action to take when voicing a complaint.

Most of the grievances listed on the cards referred directly to a specific law, government, or private agency. The game provided 50 situations which were called grievances. The author copied these grievances and attached them to cards so they would be easier for the adults to handle. Five grievances were added by the author because some of the laws and governmental agencies discussed in class were not covered by the grievances provided in the game. This change led to including additional information on the grievance docket and appeal channel cards. The game also stressed some agencies which had not been emphasized in class, but they were left in the game to give the adults an opportunity to gain more information concerning legal protection.

The general channels of appeal available to the consumer in the game were: Supply Channels, Business and Trade Association Channels, State and Local Government Channels, Federal Government Channels, Legal Channels, and Private Consumer Organization Channels. The general channels of appeal will be underlined when referred to in the text of the study. The general channels of appeal were divided into more specific channels; for example, supply channel was separated into direct channels or the retailer and indirect channels or the manufacturer. These specific appeal channels were listed on a form called a grievance docket.

Each adult had a grievance docket which was used to keep a record of the grievances selected, the channel who heard the complaint, and the result of the appeal. After the adult drew a grievance card and recorded the number with a pen, the same color as her name tag and Bingo card, she was off to get the grievance redressed.

Each appeal channel was provided with a card which listed the

grievances and the responses to the adults when they came for satisfaction to a complaint. The adults could approach any channel of appeal listed on their grievance docket shown in Appendix H. They recorded the result and proceeded on to another channel if they were not satisfied with the result. If the result was in their favor, they were to draw another of the 55 grievance cards; for example, one might select card number 11 which says:

You applied for a charge account at a store, but your application was turned down. You know of no reason why this should have happened. What can you do? (88)

The number of the grievance which was resolved was recorded as shown on the grievance docket in Appendix H.

The adults were asked to leave their papers after the game. Since each adult had used a different colored pen, it was possible to compare the grievance docket, Bingo card, and interview schedule without asking for names to be placed on the papers.

The game provided an excellent opportunity for the adults to practice what they had learned regarding legal protection as well as provide a means for evaluating whether their knowledge had increased since the beginning of the adult class. A comparison of the adults responses on the interview before attending the class on legal protection was made in relation to the responses on the two consumer games and the clippings the adults brought to class. The results of this comparison are discussed in the next chapter on analysis.

Development of Methods to Evaluate the Adult Lessons on Legal Protection

The adults' attendance and a questionnaire developed by the author,

were the two methods used to accomplish the evaluation of the adult lessons, the next objective of the study.

Attendance

The people attending the class wore name tags each week. The tags of those not present were put away before the close of the meeting. The adults were reminded to leave their name tags, and the attendance was checked from those tags which were left after the meeting. A record was kept of each adults' attendance on a chart.

Questionnaire

In order to find out how the adults would rate the lessons on a scale of poor, fair, good, or excellent, the questionnaire found in Appendix I was developed. The questionnaire also contained open end questions which allowed them to state their opinion freely regarding additional consumer education classes to be taught next year, the need for the same lessons on legal protection to be taught again at a later date, and their suggestions for specific topics to be taught in the area of consumer education.

Summary

The author developed the survey to learn if adults in Grove, Oklahoma, would be interested in attending a class on legal protection for the consumer. It also provided information used in making the final arrangements for the class. An interview schedule was developed to determine the adults' knowledge of legal protection and encourage them to attend the class on legal protection.

Lessons on legal protection were developed as a portion of a semester consumer education unit in Family Living and Home Economics IV classes. The teaching of the class provided an opportunity to utilize a variety of learning experiences and gain confidence in an area which the author had not previously taught. This chapter included the plans for the high school lessons on legal protection and the adult lessons which have been adapted from the high school lessons.

To evaluate the adults' knowledge after attending the class on legal protection, the author recorded the clippings collected by the adults and used two consumer games related to the 13 laws on the interview schedule. In order to evaluate the adult lessons on legal protection, an attendance record was kept and a questionnaire was developed to allow the adults to evaluate the lessons and to indicate their interest in attending other consumer education classes at a later date.

CHAPTER IV

ANALYSIS OF DATA

Analysis of the Survey of Adult Interest in a Class on Legal Protection for the Consumer

The survey was conducted in Grove, Oklahoma, to see if adults would be interested in attending a class on legal protection for the consumer and to aid in making final arrangements for the class. Fifty copies of the survey were sent to sorority members, faculty members, and adults who had previously participated in an adult education program through the home economics department at Grove High School.

Of the 50 surveys distributed in the community, 30 surveys were returned to the home economics department. Of these 30 adults in the survey, 16 indicated that they were interested in attending the class while 14 were not. The reasons the adults listed for not being interested in the class were children at home, time consuming, and no interest. A summary of the adults' remarks is indicated on the survey form found in Appendix A. The general consensus of the 16 adults who were interested in the class was to meet on Tuesday evenings. There would be no problem with transportation, but babysitting services were requested on one form.

From the results of the survey, the author made the final arrangements for the class. Meetings were set up on Tuesday evenings at

7:00 p.m. and babysitting facilities were provided for those who needed the service.

The survey served a threefold purpose. It indicated the general interest in the class. It provided information for completing the final arrangements for the class. It also served as a means of informing adults in the community that a class on legal protection for the consumer was being proposed by the home economics department.

Analysis of the Interview Schedule on
Homemakers' Knowledge of
Legal Protection

The purposes of the interview schedule were to determine the homemakers' knowledge of legal protection before the class was taught and to encourage them to attend the class on legal protection for the consumer. Fifteen of the 30 adults who had previously been surveyed were willing to participate in the interview at a later date.

The results of the interview are shown in Table I. Responses from six adults who were not interviewed, but who completed the form during the first meeting of the class, are included in Table I. The author defined:

Knowledge--understanding of the reasons behind the regulation or law.

Some Knowledge--an awareness that the regulation or law existed, but no idea of the reason why or how it related to the consumer.

No Knowledge--not being aware that the regulation or the law existed.

The number to the left of the laws listed in Table I corresponds to the number of the question as it appears on the interview schedule.

TABLE I
 ADULTS' KNOWLEDGE OF LEGAL PROTECTION
 BEFORE ATTENDING THE LESSONS
 N=21

Law as Listed on the Interview Schedule	Knowledge	Some Knowledge	No Knowledge
5. Sherman Anti-Trust Act	5	10	6
6. Federal Hazardous Substance Labeling Act	5	10	6
7. Uniform Consumer Credit Code	7	6	8
8. FTC Trade Practice Rule	4	2	15
9. Wheeler-Lea Act	6	1	14
10. Truth-in-Lending	6	6	9
11. Toy Safety Act	2	4	15
12. Federal Food, Drug, and Cosmetic Act	5	4	12
13. National Traffic and Motor Vehicle Safety Act	5	6	10
14. Fair Packaging and Labeling Act	1	5	15
15. Fair Credit Reporting Act	0	7	14
16. Public Health Smoking Cigarette Act	1	3	17
17. Wholesome Meat Act	11	2	8
TOTAL RESPONSE	58	66	149

The results indicated that the adults' knowledge concerning the laws mentioned in the interview was limited. The laws where the adults indicated the greatest amount of no knowledge will be discussed first and then those where the adults indicated knowledge will follow. Fifteen of 21 or over one-half of the adults were not familiar with law number 8, the FTC Trade Practice Rule, which states what can legally be done with unsolicited credit cards received through the mail. Only 1 of the 21 adults interviewed had knowledge regarding the packaging and labeling of cereals as exemplified by number 14, Fair Packaging and Labeling Act. Six of those 14 who had no knowledge of the Fair Credit Reporting Act, law number 15, mentioned that it sounded like a "fair idea" and should be tried. The adults were not aware that they could now question their credit rating, whether personal or financial. Seventeen of the 21 adults had no knowledge that the reason behind the statement on packages of cigarettes was the Public Health Smoking Act, law number 16. In summary, the laws with which the adults were least familiar were the FTC Trade Practice Rule, law number 8, Public Health Smoking Cigarette Act, law number 16; Toy Safety Act, law number 11, Fair Packaging and Labeling Act, law number 14, Fair Credit Reporting Act, law number 15, and Wheeler-Lea Act, law number 9.

One can see by studying Table I that the knowledge concerning the laws mentioned by 21 adults interviewed was limited. The Wholesome Meat Act, law number 17, which deals with government inspection of meat was the law with which the adults exhibited the most knowledge. Eleven of the 21 adults responding on the interview were knowledgeable concerning this law. From this point, the breakdown drops to seven adults who exhibited knowledge regarding the Uniform Consumer Credit Code, law

number 7. Six adults exhibited knowledge concerning the Wheeler-Lea Act, law number 9, which deals with false advertising and Truth-in-Lending, law number 10, which deals with the federal regulation on extending credit. The Wheeler-Lea Act was also mentioned during the discussion of laws under no knowledge. The adults either knew or did not know this law, the Wheeler-Lea Act, and only one still indicated some knowledge of the law after attending the lessons on legal protection for the consumer. The interview indicated that the Uniform Consumer Credit Code, law number 7, which regulates the use of credit in Oklahoma, and the Wholesome Meat Act, law number 17, which deals with the inspection of meat, were the laws which were known most often by the adults.

The center column indicated some knowledge concerning the laws, but not enough to know the reason why. Referring to question number 10 on the interview schedule in Appendix A, some of the adults were knowledgeable concerning the requirement of certain information on monthly statements, but had not noticed what information was provided on these statements.

With a total of 21 adults responding to 13 laws, there were 273 correct responses possible if all the adults had been familiar with all of the laws emphasized on the interview schedule. Table I shows that the amount of knowledge relating to these 13 laws was only about one-fourth of the total possible or 58 out of 273, while the amount of no knowledge was over one-half of the total possible correct responses or 149 out of 273. Table I shows that the adults were generally lacking in knowledge relating to the 13 laws discussed during the interview.

Analysis of Techniques to Evaluate the Adults'
Knowledge After Attending the Class
on Legal Protection

The clippings the adults brought to class which illustrated a consumer law and the two games--Consumer Bingo, developed by the author, and Consumer Redress, developed by Kiplinger Publishers, were used as a means of evaluation to determine the adults' knowledge after attending the class on legal protection.

At the beginning of the lessons, the adults were asked to bring copies of magazine articles or newspaper articles they found which related to legal protection for the consumer. These were reported and discussed in class. A total of 42 articles was brought by the nine adults--one participant bringing as many as 10 and two as few as 1. The author posted these articles for others to see and recorded them on the attendance chart according to the law illustrated. Table II indicates the number of articles brought to class by the nine adults who attended six or more meetings of the class.

The "Consumer Bingo" game was constructed so all the laws discussed in the interview could be mentioned during the playing of the game, but because of the structure of the card, all adults did not have all the laws discussed in the interview written on their cards. Also, because of the rules of the game, all the situations relating to the laws were not read before someone said "Bingo". Therefore, it was necessary that the author use another method of evaluation, "Consumer Redress", and keep a continuous record of the adult responses for both consumer games. Responses given during the games were recorded on the attendance chart opposite the responses of the adults before the class.

TABLE II
RECORD OF CLIPPINGS BROUGHT TO CLASS BY THE
NINE ADULTS WHO ATTENDED SIX OR
MORE LESSONS

Number of Clippings Brought to Class	Number of Adults
10	1
9	1
8	0
7	1
6	1
5	0
4	0
3	2
2	1
1	2
TOTAL 42	9

Because of the structure of the game "Consumer Redress" and the time element involved, some of the adults were not given an opportunity to respond either positively or negatively regarding their understanding of a particular law. When this situation arose, the author marked "s" on the record chart indicating some knowledge or awareness of the law if the adult brought an article to class relating to the law. If this circumstance did not exist, the adult was merely given an "n" indicating no apparent knowledge of the law; for example, if an adult had no opportunity to indicate his knowledge regarding the Wheeler-Lea Act, which deals with false-advertising, but brought to class an article concerning some of the commercials the Food and Drug Administration has questioned, the author recorded this as some knowledge. The adult was at least aware that the law or regulation existed. During the consumer games, if the adults responded either positively or negatively to a situation relating to a particular law and had brought an article relating to that law, the response recorded for the adult was that given by the adult during the consumer games. Through the consumer games, the adults were given the opportunity to put the knowledge of the laws to work, which seemed more valuable than merely reading about the law or regulation in action.

Of the nine adults, who attended the class regularly enough to use their responses before and after the class for evaluation, four participated in the interview and five did not, but were given the same questions for completion in writing during the first meeting of the class. A comparison was made of the knowledge, some knowledge, and no knowledge responses before and after the class in order to determine the increased knowledge regarding each law on the interview schedule.

Table III is a summary record of the nine adults' responses regarding each law for both games, clippings, and interview schedule. The numbers to the left of the laws correspond to the number of the questions as they appear on the interview schedule. The responses are given for these nine adults before and after the class on legal protection.

There was a definite change in the number of adults who exhibited knowledge, as defined by the author, after attending the adult lessons on legal protection. The nine adults gave 72 positive responses indicating knowledge regarding the 13 laws emphasized in the interview after attending the class compared to only 21 positive responses relating to the same laws before attending the class. These figures show a definite increase in the adults' knowledge of the laws and how they function for the consumer; for example, before the class only two adults had knowledge of the National Traffic and Motor Vehicle Safety Act, law number 13, while after the class all nine of the adults had knowledge concerning this act. The greatest increase in positive responses was the FTC Trade Practice Rule, law number 8. After attending the class on legal protection, eight adults indicated that they had become familiar with the law and how it could influence their functioning in the marketplace. After the class, the number of adults familiar with the National Traffic and Motor Vehicle Safety Act, law number 13, increased by seven responses. Six adults also indicated that after the class they had knowledge of the Wholesome Meat Act, law number 17, and the Truth-In-Lending Act, law number 10.

Table III also indicates that after attending the class, the adults indicated no knowledge in only 24 of the responses regarding the 13 laws, while before the class, 63 responses indicated no knowlege.

TABLE III

ADULTS' KNOWLEDGE OF LEGAL PROTECTION BEFORE
AND AFTER ATTENDING THE LESSONS
N = 9

Law as Listed on the Interview Schedule	Knowledge		Some Knowledge		No Knowledge	
	Before	After	Before	After	Before	After
5. Sherman-Anti-Trust Act	1	3	5	5	3	1
6. Federal Hazardous Substance Labeling Act	5	7	3	1	1	1
7. Uniform Consumer Credit Code	3	6	3	1	3	2
8. FTC Trade Practice Rule	0	8	2	0	7	1
9. Wheeler-Lea Act	3	5	1	2	5	2
10. Truth-in-Lending	1	7	5	1	3	1
11. Toy Safety Act	2	6	2	2	5	3
12. Federal Food, Drug, Cosmetic Act	2	6	3	1	4	2
13. National Traffic and Motor Vehicle Safety Act	2	9	2	0	5	0
14. Fair Packaging and Labeling Act	0	5	1	3	8	1
15. Fair Credit Reporting Act	0	2	1	3	8	4
16. Public Health Smoking Cigarette Act	1	3	2	2	6	4
17. Wholesome Meat Act	1	7	3	0	5	2
TOTAL RESPONSE	21	72	33	21	63	24

Eight of the adults indicated no knowlege regarding the Fair Packaging and Labeling Act, law number 14, before attending the class, while only one had no knowledge after the class.

It may be seen that before attending the class on legal protection one adult indicated no knowledge of the Federal Hazardous Substance Labeling Act, law number 6, and after attending the class, there was no change in the number--one adult was still not aware of the act. The reasons for this might have been that because of the structure of the consumer games, the adult was not given an opportunity to answer positively regarding this law or the adult did not bring a clipping to class related to this particular law. In either case, because of the method for evaluating the adults' knowledge, change was not indicated on the part of this adult.

The increase in each of the nine adults' knowledge after attending the class on legal protection is seen in Figure 1. The Roman numerals designate each of the nine adults who attended six or more meetings of the class on legal protection. The points assigned for knowledge, some knowledge, and no knowledge as defined on page 51 were as follows:

Knowledge = 2

Some Knowledge = 1

No Knowledge = 0

Using the 13 laws on the interview schedule as a basis, there was a possible score of 26 points for anyone who had knowledge concerning all the laws.

There was an increase in knowledge on the part of all nine adults who attended six or more meetings of the class. Adult number VI increased the most from a score of 1 on the interview schedule to a

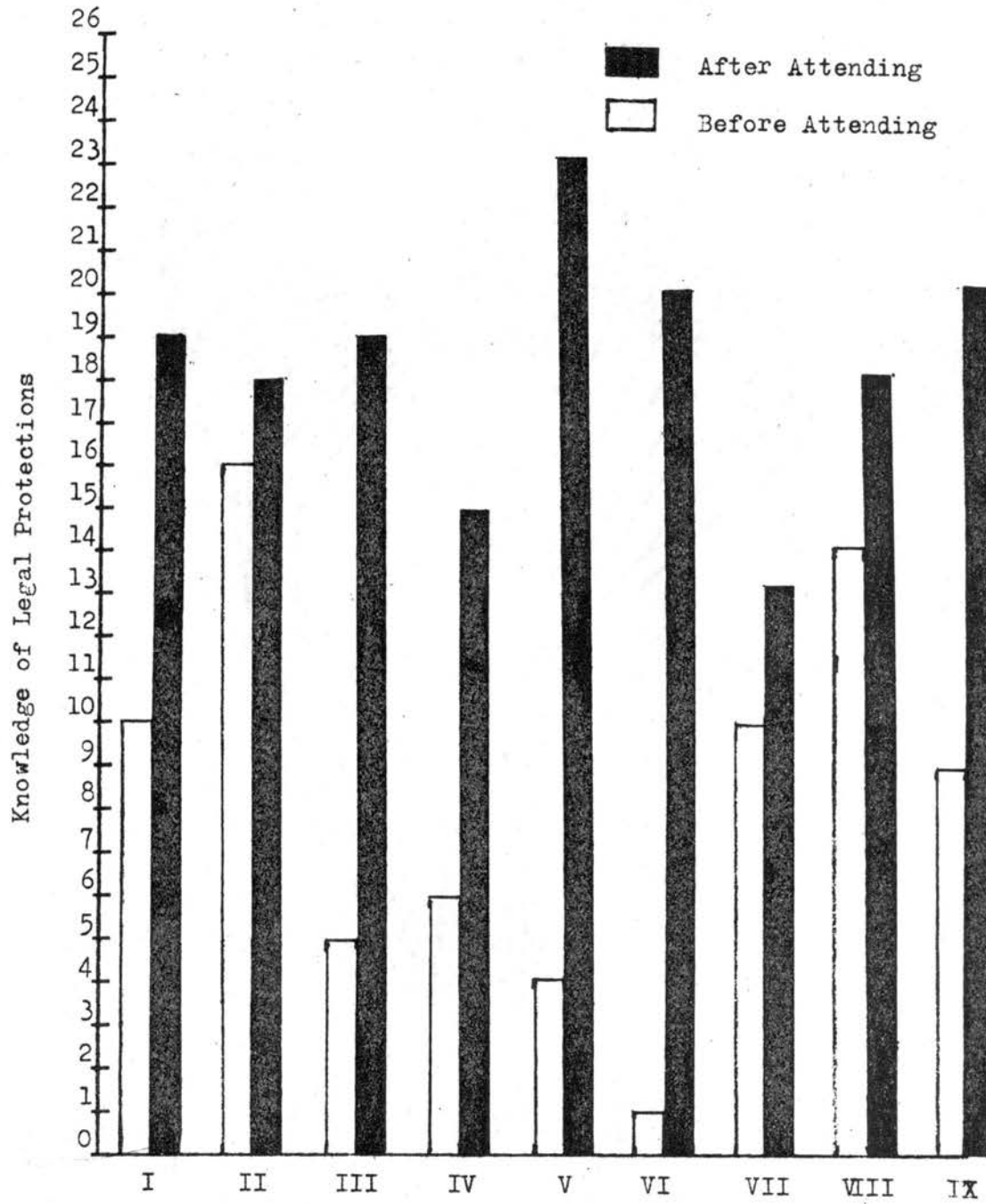


Figure 1. Comparison of the Knowledge of Nine Adults Who Attended Six or More Meetings Before and After Attending the Lessons on Legal Protection

score of 20, a gain of 19 points, after attending the class. Adults number III, IV, V, and IX who exhibited little knowlege before the class increased their knowledge from 5 to 19--a gain of 14 points; 6 to 15--a gain of 9; 4 to 23--a gain of 19; and 9 to 20--a gain of 11; respectively. Even those adults who showed a large amount of knowledge before the class, number II and VIII, did increase their knowledge after attending the class, although the amount was only 2 and 4 points, respectively.

The information found in Figure 1 indicates that the sixth objective of the study was successfully completed. The knowledge of the adults was evaluated and scores increased after the adults attended the lessons on legal protection.

Analysis of Methods to Evaluate the Adult Lessons on Legal Protection

When an adult came to the class for the first time, he was asked to complete a form found in Appendix F. Some personal information was requested on the form, but the author was mainly interested in learning by what means the adults were informed concerning the class. The survey, interview, newspaper, radio announcement, newsletters, and friends were all means used to inform people about the class. Of the 18 adults who attended the class at least once, 12 of them were informed of the class by a friend. Thus, word of mouth was the most frequent means of communication concerning the class. The other effective means were the newsletters mailed to the adults, the interview, survey, and the local newspaper. Seven adults who came received the newsletters and five

indicated they were informed by the interview, survey, and the local newspaper.

The adult lessons on legal protection were evaluated in four ways: first, on the basis of attendance, which indicated the interest in the class; second, on a questionnaire, which allowed the adults to rate the nine lessons on a scale of excellent, good, fair, or poor; third, on their opinions regarding the acceptance of teaching the same lessons at a later date; fourth, on the possibility of a continued consumer education program for the coming year.

The attendance was checked regularly by using the name tags. There were a total of 18 adults who attended at least one or more meetings of the class. The breakdown for attendance is shown in Table IV. Various activities conflicted from time to time with the scheduled meeting of the class, but a record of attendance shows that nine of the adults were interested enough to attend at least six of the nine lessons. The other nine adults attended three or fewer of the nine lessons on legal protection. Four of the 18 adults were from out-of-town and only able to attend one meeting of the class; therefore, only five did not become interested enough to attend regularly.

A questionnaire was developed to allow the adults to rate the nine lessons on a scale of excellent, good, fair, or poor, to obtain the adults' opinions regarding the teaching of the same lessons on legal protection at a later date, and to determine the adults' interest in a continued consumer education program for the coming year. At the last meeting, the nine adults were all present. They were given the questionnaire, and asked to rate each meeting on a scale of poor, fair, good, or excellent. The lessons which the adults rated the highest were the

TABLE IV
NUMBER OF MEETINGS ATTENDED BY
THE TOTAL GROUP
N = 18

Number of Meetings Attended	Number of Adults
9	2
8	4
7	2
6	1
5	0
4	0
3	2
2	0
1	7

illustrated talk by the representative from the meat selling plant and the game, "Consumer Redress". The lessons which the adults rated as good were those which were a presentation of facts and examples related to the laws studied. All of the nine lessons were rated as either good or excellent. The exact figures are listed on the questionnaire in Appendix I.

Six of the nine adults felt there was a need in Grove, Oklahoma, for the class on legal protection to be taught again, possibly next spring. When developing the questionnaire to use for evaluating the adult lessons, the author did not make it clear that two classes could be planned for the next year. Those adults who indicated that they did not want the class on legal protection taught again, later mentioned their reason for this was that they wanted to be able to come to a new class in the fall and not repeat the class they had during the spring.

Another item of interest was that all nine adults indicated that they would definitely be interested in another type of consumer education class to be taught at a later date. Seven areas of interest in consumer education were mentioned on the questionnaire--factors affecting costs of consumer goods and services, comparative shopping, estate planning, credit as a resource, income tax, relationship of materials and construction used in consumer goods to safety, durability and uses, and economic security plans. All nine adults indicated an interest in estate planning--wills and trusts. The next topic which ranked the highest was economic security plans which included such topics as spending plans and record keeping, savings and investments, and social security and retirement plans. Six of the nine adults were interested in these topics. From the information suggested on the questionnaire,

plans have begun for the consumer education program to continue next fall which was the seventh objective for the study.

Summary

The survey sent to adults in Grove, Oklahoma, indicated there was an interest in a class on legal protection. The analysis of the adults' responses on the interview schedule before attending the class and the responses on the consumer games and clippings after attending the class indicated that the adults' knowledge of legal protection was greater after attending the class.

The questionnaire for evaluating the adult lessons indicated that the nine adults who attended six or more meetings were satisfied with the class, rating all lessons as good or excellent. Six of the 9 adults recommended that the class be taught again at a later date. The adults indicated additional interest in other areas of consumer education. The author hoped that this class on legal protection for the consumer would alert people to the need for more adult classes on consumer education and that consumer education would be a continued program in the future.

Chapter IV included an analysis of the survey, interview, techniques for evaluating the adults' knowledge, and methods used to evaluate the adult lessons on legal protection. A summary of the study, conclusions which were drawn from the study, and recommendations for further study in the area of legal protection for the consumer are included in Chapter V.

CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary and Conclusions

It was believed that adults need to become aware of the laws that govern the practices which affect them while functioning in the marketplace. The method selected to inform the adults of the laws was education. Thus, the problem for this study was the development, implementation, and evaluation of an adult class on legal protection for the consumer. After the review of literature to seek support for the study, plans were made for a consumer education program to inform adults of legal protection relating to them as consumers.

Probably the most significant problem facing the educator of adults is to interest the adults in attending the class. As plans were begun, it was decided to use a survey to learn if the adults were interested in a class on legal protection. From the 30 adults who returned the survey, 16 were interested in the class. As stated by the adults on the survey, time was probably the most limiting factor influencing their decision as to whether or not they were able to attend the class. It was concluded from the survey that the adults were interested in a class on legal protection for the consumer.

From this point, the author continued to encourage the adults to attend the class by interviewing 15 of those who participated in the

survey to inform them of the types of things that would be discussed in the class and, at the same time, determine their knowledge of legal protection before attending the class.

The interview did ascertain the adults' knowledge before attending the class on legal protection, but the part it played in encouraging adults to attend the class was doubtful. Of the 18 adults who attended the class, only five had participated in the interview. After the interview, detailed plans were begun for the class. The lessons on legal protection were taught in the Family Living and Home Economics IV classes at Grove High School as shown in Appendix C. After the pre-teaching, the high school lessons were adapted for use in the adult class as shown in Appendix D.

The class met for a period of nine weeks on Tuesday evenings from 7:00 p.m. until 9:00 p.m. The learning experiences for the lessons involved guest speakers, teacher lectures, class discussions and presentations, films, and conumer games. Publicity for the class was planned and carried out through use of the newspaper and radio announcements and newsletters sent to the adults as shown in Appendix E.

The adults were given a questionnaire regarding the means by which they were informed of the class on legal protection during the first meeting of the class. The means used to inform the adults of the class were the survey, the interview, a friend, area newspapers, radio announcements, and newsletters which were sent to the adults who participated in the survey. Twelve of the 18 adults who attended the class indicated that they were informed of the class by a friend.

Two techniques were used to evaluate the adults' knowledge of legal protection. First, an analysis was made of the number of clippings

brought to class by the adults. At the second meeting of the class, the adults were asked to watch for articles that related to legal protection and bring them to class to share with other class members. A record was kept on the attendance chart of who brought each article. The nine adults, who attended six or more lessons, brought a total of 42 articles to the nine meetings of the class, which demonstrated that they had become aware of articles written on legal protection.

Second, in order to evaluate the adults' knowledge of legal protection before and after attending the class, the author used the responses on the interview, which was related to 13 laws on legal protection, as an evaluation before the class, and the two consumer games, which were related to the same 13 laws, and the clippings as evaluation after the class. From a comparison of the scores for the interview and consumer games, one could see an increase in the knowledge of the adults concerning these 13 laws. A record of the responses of the nine adults before and after the class revealed that after the class, the nine adults indicated knowledge by 72 responses, and before the class they indicated knowledge by only 21 responses. Also, before the class, the adults gave 63 no knowledge responses, but after the class they gave only 24 no knowledge responses.

After the adults participated in the interview and had attended the class on legal protection, it was concluded from a comparison of the responses on the interview schedule with the consumer games and the clippings that the adults had become better informed regarding the 13 laws emphasized in the interview schedule. The law with which the majority of the adults became most familiar was the FTC Trade Practice Rule, law number 8. None of the adults indicated knowledge of

this law before the class while after the class eight had gained knowledge. Eight adults indicated no knowledge of the Fair Packaging and Labeling Act, law number 14, and the Fair Credit Reporting Act, law number 15 before the class, but after the class only one adult indicated no knowledge of the Fair Packaging and Labeling Act and four adults indicated no knowledge of the Fair Credit Reporting Act.

All of the nine adults who attended six or more meetings indicated an increase in knowledge after attending the class. Adult number VI had the greatest increase from a score of 1 which indicated only some knowledge to a score of 20.

Two methods were used for evaluating the adult lessons: attendance and a questionnaire developed for class evaluation. The attendance was checked at each meeting. Even though the size of the class was limited, nine of the 18 adults who once attended the class did return for at least six more class meetings. Of the nine who attended less than six lessons, four were out-of-town visitors, so in essence, only five did not become interested enough to attend regularly. It was concluded from the attendance of the nine adults that the adults were interested in the class on legal protection and that the adults could see a need for becoming more informed concerning the legal protection.

The adults were asked to evaluate the nine lessons taught on legal protection on a scale--poor, fair, good, and excellent--during the final meeting of the class. The general consensus was that the lessons were either good or excellent, not fair or poor. The lessons rated the highest were the illustrated talk by the representative from the meat selling plant and the game, "Consumer Redress". The adults were also asked if they felt the class was worth teaching again next spring and if

they were interested in additional classes in consumer education to be taught in the fall. Of the nine adults present at the last meeting, six indicated that they thought the same class should be taught next spring, and all of the nine adults indicated they would be interested in attending another class in another area of consumer education. It was a hope of the author at the beginning of the study that the adults would see the need for consumer education and want to continue the program next year.

Recommendations

It is suggested that several methods be employed to inform the adults of any class being taught. Six means were used in this study, and even though information from a friend was indicated as the most frequent means of information, the adult's friends had to learn of class from some other means of communication.

After encouraging the adults to attend and getting them to a meeting of the class, the next problem faced was inspiring them to return. The author would suggest that an educator, who endeavors to teach a class of this type, try a variety of learning experiences and possess a supply of visual aids to present whatever topic discussed. For example, the flip chart developed for the class as a visual listed all of the laws discussed and illustrated examples of each law in action. It also presented any recent information the author could obtain regarding the laws being discussed.

An excellent source of new information regarding the actions of the government in relation to consumer law is the Consumer News, published by the Department of Consumer Affairs. It is recommended that a fee of

two dollars be charged for the class on legal protection and the bulletin Consumer News be ordered for the adults to use as a reference throughout the class. The bulletin is published twice a month at a cost of two dollars and could serve as an excellent basis for discussion on what to expect in the area of government legislation.

It is suggested that the teacher be aware of new resource materials that would aid in the teaching of the class. Before the last two meetings of the class, the author received a new resource kit which she had previously ordered from Kiplinger Publishers called "Consumer Law--Rights and Responsibilities". The game, "Consumer Redress" was used as a means of evaluation in this research, but the author would recommend to others who desire to teach a class on legal protection, an adaptation of the entire kit for teaching the class.

Another recommendation would be that a selection of books be provided for the adults through the home economics department. These books could be from the school library or inter-library loan and be available for the adults to check-out for a period of time. The following books are offered as suggestions:

1. Bishop, James, and Henry W. Hubbard. Let the Seller Beware (6).
2. Crown, Paul. Legal Protections for the Consumer (16).
3. Gentry, Curt. The Vulnerable Americans (24).
4. McCellan, Grant S. The Consuming Public (36).
5. Magnason, Warren G. The Dark Side of the Marketplace (38).
6. Margolius, Signey. The Responsible Consumer (39).
7. Swartz, Edward M. Toys That Don't Care (52).

An excellent reference for teacher use would be the Guide to Federal Consumer Services, a book published by the Office of Consumer

Affairs (28). A Primer on the Law of Deceptive Practices by Earl Kintner (35) is another teacher reference on consumer laws and government agencies which protect the consumer.

From the suggestions made by the adults, it was recommended that a consumer education class involving the study of spending plans and record keeping, savings and investments, social security and retirement plans, estate planning, and income tax be planned for the coming year.

The adults seemed to enjoy having something to take home with them. On several occasions such as, when the man from the meat selling plant visited and when the consumer games were played, a drawing was held to give away cuts of meat or a prize was awarded to the winner of the games.

In order to provide a relaxed atmosphere, refreshments were served at each meeting. Providing babysitting services could increase the adult enrollment and not be a headache to the teacher if the students who babysat were selected in advance and possibly rewarded in some manner for their services.

This chapter included the summary, conclusions, and recommendations of the study. Since there were numerous laws regulating consumer practices and the government continues to enact more laws, it was necessary that the adults become informed concerning these laws and the protection offered to them. It was believed that the method for informing the adults was education. The development, implementation, and evaluation of the adult class on legal protection was instrumental in alerting the adults in Grove, Oklahoma to the laws which aid them in the marketplace and to the possibility of a continued adult program in consumer education.

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APPENDIX A

SURVEY OF INTEREST IN A CLASS ON LEGAL
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SURVEY OF ADULT INTEREST IN A CLASS ON
LEGAL PROTECTION FOR THE CONSUMER

Plans are being completed for an adult education class on "Legal Protection for the Consumer" sponsored by the Home Economics Department at Grovè High School. The class is available to homemakers in the community. The class will be free and may consist of discussions, demonstrations, laboratory work, guest speakers, films, or panel discussions.

Listed below are several topics which might be discussed:

1. A Buyers' Bill of Rights
2. You, a Consumer, and the Law
3. Protective Agencies and the Consumer
4. Now a Word from our Sponsor
5. To Tell the Truth
6. Complain? When! Where! How!

*PLEASE complete and return to the Home Economics Department at Grove High School by January 15, 1972.

Name _____ Telephone Number _____

Address or directions to your home _____

Children at home and their ages _____

In order to assist with plans for the class, please check the following statements:

WOULD YOU BE INTERESTED IN ATTENDING A CLASS ON LEGAL PROTECTION FOR THE CONSUMER?

16 Yes

14 No

If you answered NO, would you please state your reason:

- 1--Children at home
- 9--Time consuming
- 2--Not interested

- 1--Previously enrolled in adult program
- 1--No definite reasons

If your answer was YES, please check the following statements:

I would prefer to meet 2 in the afternoon from 4:00-6:00 p.m. or
14 in the evening from 7:00-9:00 p.m.

I would prefer to meet: 5 Monday; 8 Tuesday; 1 Wednesday; 1
Thursday; 1 Friday.

Would you have problems with transportation? YES 16 NO

Would you have problems with babysitting? 1 YES 15 NO

THANK YOU for your cooperation.

Sheri Lee White
Home Economics Department

APPENDIX B

INTRODUCTION AND CLOSING FOR THE INTERVIEW
WITH
INTERVIEW SCHEDULE ON HOMEMAKER'S KNOWLEDGE
OF LEGAL PROTECTION

INTRODUCTION FOR THE INTERVIEW

Hello, Mrs. _____ . I am Sheri White, the Vocational Home Economics Teacher at Grove High School. I contacted you earlier about participating in an interview. I am talking with homemakers in the Grove area in order to determine ways I might assist with problems they have as consumers. I will use this information to develop plans for an adult class in the area of "Legal Protection for the Consumer."

I will try not to take up too much of your time, but I do have several questions I would like to ask you. Your name will not be mentioned, but I will keep a record of your responses on this form. I would like to tape the interview for later use in planning my course, if you have no objections. Please feel free to ask any questions as we proceed.

CLOSING FOR THE INTERVIEW

Now for the last questions: Do you feel it would be beneficial to you, as a consumer to know about the information we have just been discussing?

Would you now be interested in attending a class on legal protection during the spring if it were offered through the home economics department? Do you have any suggestions as to information you would like discussed in the class?

I would like to thank you for your help and cooperation and, if there is anything I might do to assist you in any way, please do not hesitate to call upon me.

- 6.* On the labels of certain household substances such as detergents, amonia, and bleach, are written the words "Danger, "Warning," "Caution," or "Poison." Does the manufacturer merely volunteer this information?
(Hazardous Substance Labeling Act)

_____ Yes _____ No

Why is it on the label?

- 7.**Imagine you signed a contract to buy a set of pots and pans from a salesman who came one evening to your home. The next morning you decided you had been pressured and caught at a weak moment and did not care to purchase the merchandise. Is it possible to break the contract?
(Uniform Consumer Credit Code "Cooling-Off")

_____ Yes _____ No

If yes, on what grounds?

- 8.**Have you received credit cards through the mail which you did not order?
(Federal Trade Commission Trade Practice Rule)

_____ Yes _____ No

What did you do with the credit cards?

- 9.##Detergents such as Biz, Axion, and Tide XK are enzyme detergents and claim to remove all stains. Lately, have you noticed any change in their advertisements?
(Wheeler-Lea Act)

_____ Yes _____ No

What was the change?

- 10.**When you purchase goods and services on a revolving charge account, such as J. C. Penney, Co., or a gasoline company, what information is given on the statement?
(Truth-in Lending Regulation Z)

Is the listing of this information a service of the retail business or a requirement?

_____ Service _____ Requirement

11.* The sale of a child's toy consisting of two plastic balls held by a connecting cord and intended to strike together rhythmically and called a "clacker" has been stopped. Who or what prohibited the sale of this toy?
(Toy Safety Act)

12.**Do you know why restaurants that serve oleo margarine display a sign stating this fact?
(Federal Food, Drug, and Cosmetic Act)

_____ Yes _____ No

What is the reason?

13.**Within the past five years, seat belts, shoulder harnesses, and collapsible steering columns have appeared in automobiles, what is responsible for these new safety features?
(National Traffic and Motor Vehicle Safety Act)

14.# The shapes and sizes of cereal boxes have changed in the last five years. Packages should tell the weight or volume, amount in each serving, standards for descriptions, and ingredients in amounts of proportions are listed. Did the manufacturer do this as a service for the consumer?
(Fair Packaging and Labeling Act)

_____ Yes _____ No

If no, what caused the change?

15.**Suppose you were trying to get a loan to purchase a home and the bank found you listed with the credit-rating service as a poor risk and refused to loan you the money. Is there any thing you can do to clear or protect yourself?
(Fair Credit Reporting Act)

_____ Yes _____ No

What are your rights in regard to a situation like this?

16.* What federal law is responsible for the banning of cigarette advertising from radio and television and the statement that "smoking can be harmful to your health" printed on each pack?
(Public Health Smoking Cigarette Act)

17.# How do you know when you buy meat that it is wholesome and safe for your and your family to eat?
(Wholesome Meat Act)

APPENDIX C

LESSON PLANS, HANDOUTS, AND REFERENCES
FOR THE HIGH SCHOOL LESSONS

CONSUMER EDUCATION

UNIT: Legal Protection for the Consumer

LEVEL: Family Living and Home Economics IV Classes

SUGGESTED TIME: Approximately two weeks

Concepts and Behavioral Objectives	Learning Experiences*
I. A Buyer's Bill of Rights	-Keep a list of vocabulary words during the entire unit
A. Consumer Rights	-Define and briefly discuss: Consumer, Right, and Responsibility (A)
-Students will be able to list the four "Rights of the Consumer" and illustrate through a group presentation how these rights relate to them in the marketplace.	-View the transparency: "Basic Consumer Rights" (C)
	-Work in four groups and list: <ol style="list-style-type: none"> 1. What does each right mean to you? 2. Present examples in story or skit form to illustrate each right as it relates to you as a student.
	<u>Evaluation:</u> Students understanding of each right will be demonstrated through skit presentations.
B. Consumer Responsibilities	-View visual on each right (each right is the center of a flower) and discuss the responsibilities that go with it: (C) <ol style="list-style-type: none"> 1. Place each "right" (center of flower) on bulletin board 2. Place petals that represent the responsibilities, as questions are asked: <ol style="list-style-type: none"> a. To be informed b. To safety c. To choose d. To be heard

*Sources of Learning Experiences are identified by letter and referred to on page 95.

-Emphasize bulletin board:
 "Keep Your Consumer Rights Growing. How are You Going to Do It?" (C)

-Book Review: (By student, teacher, or librarian) The Naked Society by Vance Packard

-Briefly discuss in writing how the book, The Naked Society, relates to our discussion over consumer rights and responsibilities.

Evaluation: The students will be given the four basic rights of the consumer and asked to illustrate in writing the relationship of these rights to Vance Packard's book, The Naked Society.

II. You, A Consumer, and the Law

A. Laws related to consumer buying

-Given eighteen situations describing experiences relating to consumers in the marketplace, students will be able to select from a list of federal laws, the law related to 90% of the situations described.

-Take pre-test over laws relating to the consumer (A)

-View the film "There Ought to Be a Law" (I)

-View transparencies of laws: Begin discussing the main points about each law. During which period was most done for the consumer? Why do you think this happened? What do you predict for the next ten years? (C)

Assignment: Throughout the entire unit: Read and clip newspaper and magazine articles about legislation related to the consumer in the area of protection. Start a file and discuss implications of the news at each meeting.

A. Laws related to consumer buying

-Students will select one law and illustrate through the use of a poster, bulletin board, cartoon, skit, or story the meaning and background of the law.

-Working in pairs select a law and obtain more information such as--what happened to make the law necessary? What are the provisions of the law? Use a poster, bulletin board, cartoon, skit, or story to illustrate. (Allow a class period for completion of the project)

Evaluation: A count will be taken of those students who find articles and bring them to class for discussion.

-Presentation of posters, bulletin boards, cartoons, skits, or stories related to consumer laws.

-Have students use handout (B) for reference and write the law described in each group presentation.

-Given eighteen situations describing experiences relating to consumers in the marketplace, students will be able to select from a list of federal laws, the law related to 90% of the situations described.

-Take the post-test on laws related to the consumer (A)

Evaluation: Students will present, through posters, bulletin boards, cartoons, skits, or stories, their interpretation of the laws and how the law relates to them as consumers.

Students will identify in writing the laws described in eighteen problems related to the consumer.

III. Government agencies and the Consumer

A. Protective agencies related to consumer buying

-Students will be able to identify the abbreviations for government agencies that protect the consumer.

-Define consumer protection

-Take pre-test on abbreviations of federal agencies (C)

-By using the library and materials in the department, investigate government agencies:

A. Protective agencies

-Through a written research project and oral reports, students will become familiar with the function of government agencies and their relationship to consumers in the marketplace.

-Students will interview local businessmen and report to the class how government agencies affect businesses within the community.

-Students will be able to illustrate in writing how government agencies affect their daily lives.

Work in pairs and give the following information for each agency:

1. Background
 2. Function
 3. Responsibilities
 4. Publications
- (Allow one class period)

-Reports to class over agencies

-Use handout (C) for notes

Evaluation: The students will report to the class the information gained from the research concerning the government agencies.

-Interview several businessmen performing the same role:

1. Grocery (2)
2. Restaurant (3)
3. Cafeteria -- school (1)
4. Airport (1)
5. Gas station (3)
6. Drug store (1)

What agency, if any, inspects or is in any way associated with their businesses? What are the purposes of these inspections? What are the advantages and disadvantages of the inspections?

-Report to the class concerning the interviews with businessmen

-Write a paragraph illustrating how government agencies affect one's daily living.

Evaluation: Students will present to the class the information gained from their interviews with businessmen.

Students will write a paragraph illustrating how government agencies affect their daily routines.

- IV. To Tell the Truth
(Fraud, Deception, and Quackery)
- Define the terms fraud, deception, and quackery.
 - Listen to the tape: "Frauds" - sides A and B (F)
 - Discuss the questions as asked on the tape
 - Listen to the tape: "Quacks and Medical Frauds"
 - Write answers to questions as the tape proceeds.
 - View transparencies (C) and match each example with the correct fraudulent and deceptive practice or clue to quackery.
- Evaluation: Students will view transparencies and identify on paper descriptions of fraudulent practices or clues to quackery.
- V. When, Where, and How to Complain
- Students will identify gimmicks, pressure phrases, price increasing catch words set forth in advertisements which constitute fraud or deception.
 - Select one of the schemes listed which you would like to investigate. Work in pairs and present the schemes to the class through a skit (C)
 - Let other class members answer: How do you think you would react in this situation? Are there any laws or agencies to protect the consumer in these situations? What action would you recommend for the victim?
 - Students will be able to recommend action to take when victimized by fraudulent schemes or deceptive practices.
- Evaluation: Students will write recommendations for action when victimized by fraudulent schemes or deceptive practices.

LAWS FOR THE CONSUMER (B)

I. Regulation

- A. Wheeler-Lea Act (1938)--an amendment to the Federal Trade Commission Act. Provisions of the amendment are:
 - 1. In general, all unfair methods of competition in commerce as well as unfair or deceptive acts or practices, are declared unlawful.
 - 2. It is unlawful to publish or distribute false advertising in order to induce purchases of foods, drugs, devices, or cosmetics.
 - 3. Publishers, radio broadcasters, advertising agencies, and other advertising statements, unless they refuse to furnish the Commission with the name and address of the manufacturer, packer, distributor, seller, or advertising agency that causes the distribution of the advertisements.
 - 4. False advertising is defined as advertising that is "misleading in a material respect," including the failure to reveal facts as to consequence that may result from the use of the advertised commodities.
- B. Sherman Antitrust Act of 1890--encouraged free market and fair competition by prohibiting all contracts, combinations, and conspiracies that monopolize or restrain interstate or foreign trade; and prohibited businessmen from agreeing among themselves not to compete. An individual or corporation acting alone cannot violate this law.
- C. Clayton Act (1914)--supplemented Sherman Antitrust Act of 1890 and closed loopholes in it. It is aimed at activities of individual businessmen rather than at groups of businessmen acting together. It condemns any action that enables an individual seller to monopolize a market.
- D. National Traffic and Motor Vehicle Safety Act and Highway Safety Act (1966)--insured that all new cars manufactured after January 1, 1968, would conform to Federal motor vehicle safety regulations and sets national standards of tests and regulations for drivers.
- E. Truth-in-Lending, Regulation Z (1969)--required that the cost of credit be made available in writing to the borrower and/or customer so he will know how much he is paying for credit and its relative cost in percentage terms.
- F. Fair Credit Reporting Act (1971)--to protect consumers from inaccurate or absolute information in such reports that are used to determine his eligibility for credit, insurance, or employment.
- G. Postal Regulations--prevention and suppression of fraudulent enterprises involving use of mails.

II. Prevention of Economic Cheats

- H. Federal Trade Commission Act (1914)--created the Federal Trade Commission which enforces laws prohibiting unfair trade practices.

- I. Federal Trade Commission Fair Practice Rule (1970)--banned the unsolicited mailing of credit cards and suggests that unsolicited ones be mailed to the Federal Trade Commission, Washington, D.C., 20580, with a letter explaining how the cards were received and that they were not asked for or accepted.
 - J. Wool Products Labeling Act (1939)--classified wool products as any product made wholly or in part of new, unused wool, reprocessed wool, or reused wool. Label must indicate class of wool used, percentage of fibers that are actual wool, and whether it is loaded or weighted in any way. The name of the manufacturer, distributor, or retailer must be on the label.
 - K. Textile Fiber Products Identification Act (1960)--required warning labels and other consumer-protection information to appear on any household product such as foods, drugs, and cosmetics that is toxic, corrosive, or flammable or that is an irritant or a strong sensitizer, or that generates dangerous pressure through decomposition, heat, or other means.
- III. Classification and Standardization
- L. Meat Inspection Act (1906)--provided beginning of federal supervision and regulation in meat industry where products were involved in interstate commerce.
 - M. Fair Packaging and Labeling Act (1967)--enabled Food and Drug Administration to regulate packaging and labeling to prevent deception. It required clear indication of weight or volume; amount in each serving; standards for descriptions; and ingredients in amounts of proportions.
 - N. Wholesome Meat Act (1967)--extended the provisions of the 1906 Act so that all meat, not just that covered in interstate commerce, would be inspected by either the Federal government or an adequate state program.
- IV. Health Protection and Safety
- O. Federal Food and Drug Act (1938)--insured that foods are safe, pure, and wholesome, and made under sanitary conditions; that drugs and therapeutic devices are safe and effective for their intended uses; that cosmetics are safe and prepared from appropriate ingredients; that all of these products are honestly and informatively labeled and packaged. It makes it illegal to move or sell in interstate commerce goods that do not meet acceptable standards.
 - P. Federal Hazardous Substances Labeling Act (1960)--required warning labels and other consumer-protection information to appear on any household product such as foods, drugs, and cosmetics that is toxic, corrosive, or flammable or that is an irritant or a strong sensitizer, or that generates dangerous pressure through decomposition, heat, or other means.
 - Q. Kefauver-Harris Drug Amendments to Food, Drug, and Cosmetic Act (1962)--broadened scope of Food and Drug Administration's work and provided additional protection for consumers. It required drug makers to show by substantial evidence that any new drug is effective as well as safe.

- R. Toy Safety Act of 1969--amended the Federal Hazardous Substances Act to protect children from toys which are hazardous due to the presence of electrical, mechanical, or thermal hazards, and for other purposes.
- S. Public Health Smoking Cigarette Act of 1969--extended public health protection with respect to cigarette smoking.
- T. Flammable Fabrics Act (1953)--prohibits manufacture and/or sale of any article of wearing apparel that does not meet Commercial Standard for Flammability of Clothing Textiles prepared by Commercial Standards Division of Department of Commerce. It is enforced by the Federal Trade Commission.
- U. Color Additive Amendment (1960)--required retesting of all colors previously listed for certification.
- V. Environmental Quality Control Act (1969)--established Environmental Quality Council. It is presided over by President of United States or the Vice President in his absence and is composed of the Vice President, and Secretaries of the following departments: Agriculture; Commerce; Health, Education; and Welfare; Housing and Urban Development; Interior; Transportation; others as need is seen.

Functions:

1. Advise President on environmental quality matters.
 2. Recommend measures to ensure that programs dealing with development and conservation of natural resources take into account environmental effects.
 3. Review adequacy of systems for monitoring and predicting environmental changes.
 4. Foster cooperation between federal, state, and local governments and private organizations in environmental programs.
 5. Seek advancement of scientific knowledge to prevent the endangering of man's health and well-being.
 6. Stimulate public and private programs and activities to protect against pollution.
- W. Clean Air Act (1969)--made provision for fuel and vehicle research to eliminate air pollution.

References for Developing the Lessons
On Legal Protection

References Specifically Referred to in the Lesson Plans:

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Not included in Thesis
- (B) Aids Developed by the author
and included in the appendix
- (C) Consumer Education--Part II
Lubbock, Texas: Texas Tech
University, 1971. 239-265.
- (D) "Consumer Law: Rights and
Responsibilities." Changing Times.
Education Service, Washington, D.C.:
Kiplinger Washington Editors, Inc. 1971.
- (E) "Consumer Protective Sources"
Visual Products Division, 3-M
Box 3100
St. Paul, Minnesota 55105
- (F) Grolier Education Corporation
845 Third Avenue
New York, N. Y. 10022
- (G) "Consumer News"
Washington, D.C.: Department
of Consumer Affairs.
- (H) Food and Drug Administration
Dallas District
3032 Bryan Street
Dallas, Texas 75204

Sources of Films, Pamphlets, and Speakers

- | | |
|--|---|
| <ul style="list-style-type: none"> (I) Department of Consumer Affairs
3910 E. 51st St.
Tulsa, Oklahoma 74135 (J) Better Business Bureau
3365 E. Skelly Drive
Tulsa, Oklahoma 74135 | <ul style="list-style-type: none"> (K) Federal Reserve Bank
Federal Reserve Sta.
Kansas City, Missouri (L) Educational Support
Systems Center
314 S. Lewis
Stillwater, Oklahoma |
|--|---|

APPENDIX D

LESSON PLANS AND REFERENCES

FOR THE ADULT LESSONS

Lesson Plan--I

Level: Adult ClassTime: 1 hour 30 minutesUnit: Legal Protection for the ConsumerConcept: A Buyer's Bill of Rights

Behavioral Objectives: When tapes are played to illustrate the four basic rights of the consumer, the adults will identify in writing each right.

Through the use of discussion questions, the adults will indicate orally the responsibilities that accompany each consumer right.

Content: Consumer Rights and ResponsibilitiesLearning Experiences:*

Define and briefly discuss: Consumer, Rights, and Responsibility.
(A)

View the transparency: "Basic Consumer Rights." (C)

Give Brief introduction as to the background of "Consumer Rights"
(A)

Student presentation on tape of four skits which illustrate the four basic rights of the consumer.

After each tape the adults indicate in writing what right is illustrated by each skit.

After the four tape presentations, the basic rights will be discussed.

View visual on each right (each right is the center of a flower) and discuss responsibilities that go with it: (C)

1. Place each "right" (center of flower) on bulletin board.
2. Place petals that represent the responsibilities, as questions are asked:
 - a. To be informed
 - b. To safety
 - c. To choose
 - d. To be heard

Emphasize bulletin board: "Keep Your Consumer Rights Growing. How Are You Going To Do It?"

*Sources of references used in Learning Experiences are identified by letter and referred to on page 95.

Lesson Plan--I (Continued)

Book Review: (By Librarian) The Naked Society by Vance Packard.

Briefly discuss orally how the book, The Naked Society, relates to our discussion over consumer rights and responsibilities.

Evaluation: Adults will indicate in writing the tape related to each basic consumer right.

Adults will discuss orally their responsibilities related to each basic consumer rights.

Forward Look: You, A Consumer, and the Law
(Brief explanation of what will be discussed at the next meeting)

Lesson Plan--II

Level: Adult Class

Time: 1 hour 30 minutes

Unit: Legal Protection for the Consumer

Concept: You, A Consumer, and the Law

Behavioral Objective: Given situations describing experiences relating to consumers in the marketplace, adults will be able to select from a list of federal laws on a Bingo card, the laws related to the situations described.

Content: Regulation and Prevention of Economic Cheats

Learning Experiences:

Present: How Laws were selected for class discussion. (A)

View transparencies over laws: Begin discussing the history of each law. During which period was most done for the consumer? Why do you think this happened? What do you predict for the next ten years? (C)

Discuss laws related to: Teacher Lecture using flipchart with
1. Regulation examples and illustrations.
2. Prevention of Economic Cheats

Use the handout on laws for reference during the discussion. (B)

View the film: "TRUTH-in-Lending" (K)

Ask adults to bring examples they find during the next week which illustrate the laws discussed--Present examples, such as;
Biz advertisement (Old Box and New Box)

Assignment: Read and clip newspaper and magazine articles about legislation related to the consumer in the area of protection. Start a file and discuss implications of news at each meeting.

Evaluation: To be completed in Lesson IV when playing "Bingo"

Forward Look: A representative from a meat selling plant will discuss the Meat Inspection Act and present tips for saving money when selecting and preparing meat.

Lesson Plan--III

Level: Adult Class

Time: 1 hour 30 minutes

Unit: Legal Protection for the Consumer

Concept: You, A Consumer, and the Law

Behavioral Objective: Adults will have an opportunity to view the Meat Inspection Act at work through a presentation by a representative from a meat selling plant.

Content: Meat Inspection Act

Learning Experience:

A representative will discuss the Meat Inspection Act -- how it affects the consumer, retailer, wholesaler, and rancher and present money saving tips on selection and preparation of meats.

Evaluation: To be completed in Lesson IV when playing Consumer Bingo

Forward Look: Continue with the four classifications -- emphasizing:

1. Classification and Standardization
2. Health Protection and Safety

Lesson Plan--IV

Level: Adult Class

Time: 1 hour 30 minutes

Unit: Legal Protection for the Consumer

Concept: You, A Consumer, and the Law

Behavioral Objective: Given situations describing experiences relating to consumers in the marketplace, adults will be able to select from a list of federal laws on a Bingo card, the laws related to the situations described.

The adults will bring to class examples of the laws brought out during the previous meeting as well as any newspaper or magazine articles they have found related to the discussion.

The adults will explain to the class the relevance of the information they have found.

Content: Classification and Standardization and Health protection and safety

Learning Experiences:

Complete discussion over consumer laws using the flipchart. (A)

1. Classification and Standardization.
2. Health Protection and Safety

Show slides on labeling (H)

Ask for articles and examples of consumer laws that adults have brought to class. (Take a count)

Play Consumer Bingo. (A)

Evaluation: A count will be taken of those adults who find articles and examples related to the consumer laws which have been discussed.

Adults will identify by playing Consumer Bingo the laws described in problems related to the consumer.

Forward Look: Discussion of government agencies and consumer protection

Lesson Plan--V

Level: Adult Class

Time: 1 hour 30 minutes

Unit: Legal Protection for the Consumer

Concept: Protective Agencies and the Consumer

Behavioral Objective: Adults will identify the abbreviations for government agencies that protect the consumer.

Content: Government Agencies

Learning Experiences:

Define Consumer protection. (A)

Pre-test on abbreviations of federal agencies. (C)

Introduce protective agencies through transparencies:
"Consumer Protection Sources" Discuss briefly background,
function, and publications. (E)

Provide chart for notes, if adults want one. (C)

Hand-out: "What Do Seals Tell You?" (D) Discuss and give
examples of the uses for these seals.

Evaluation: To be completed in Lesson VIII.

Forward Look: Video-tapes from the Food and Drug Administration will
illustrate; function of the FDA, food additives, and
toy safety. This class will be open to the public.

Lesson Plan--VI

Level: Adult Class

Time: 1 hour 3 minutes

Unit: Legal Protection for the Consumer

Concept: Protective Agencies and the Consumer

Behavioral Objectives: Through a presentation by a FDA representative or video-tape presentation, the adults will be informed concerning the function and work of the FDA.

Content: "Food and Drug Administration"--Government Agencies

*This class will be open to the public.

Learning Experiences:

A representative from the Food and Drug Administration will discuss the function of the administration and the recent work being done in Food Additives and Toy Safety on Video-Tape. (L)

Hand-out "FDA Fact Sheets" (H)

Hand-out and discuss: "How Consumers Can Report to FDA" (G)
"Helpful Hints in Choosing Toys" (G)

Evaluation: To be completed in Lesson VIII.

Forward Look: A representative will discuss the work of the Better Business Bureau. This class will be open to the public.

Lesson Plan-VII

Level: Adult Class

Time: 1 hour 30 minutes

Unit: Legal Protection for the Consumer

Concept: Protective Agencies and the Consumer

Behavioral Objective: Through a presentation by the Better Business Bureau, the adults will be informed concerning the function and work of the organization.

After hearing the representative of the Better Business Bureau discuss fraud, quackery, and deception, the adults will relate previous personal or another's experiences or make up examples of fraud, deception, or quackery.

Content: Better Business Bureau -- Private Agency

*This class will be open to the public.

Learning Experiences:

Film: "To Good To Be True" (J)

Representative will discuss the work of the Better Business Bureau and present information illustrating consumer responsibility, fraud, deception, and quackery. (J)

View transparencies and discuss examples of fraud, deception, and quackery. (C)

Select a type of deception, fraud, or quackery and share with the class through relating personal or another's experiences or make-up an example for illustration.

Evaluation: To be completed in Lesson VIII.

After viewing transparencies, adults will present personal experiences or make-up examples of fraud, deception, or quackery.

Forward Look: Adults will learn when, where, and how to complain by the use of a game.

Lesson Plan--VIII

Level: Adult Class

Time: 1 hour 30 minutes

Unit: Legal Protection for the Consumer

Concept: Complain? When! Where! How!

Behavioral Objectives: Adults will recommend action to take when victimized by fraudulent schemes or deceptive practices.

Learning Experiences:

Hand-out and discuss:

1. "Steps for Complaining" (G)
2. "To Aid the Consumer" (G)
3. "Got A Complaint?" (D)
4. "The Consumer Court" (D)

Adults will play the game "Consumer Redress" in order to: (D)

1. familiarize adults with the channels of appeal for complaints.
2. impress upon the adult that he has a right to be heard.
3. familiarize adults with the process and difficulties in obtaining redress.

Evaluation: Adults will recognize in writing fraudulent schemes or deceptive practices and recommend action for those victimized.

Forward Look: Guest speaker from the Department of Consumer Affairs.
The meeting will be open to the public.

Lesson Plan--IX

Level: Adult Class

Time: 1 hour 30 minutes

Unit: Legal Protection for the Consumer

Concept: You, A Consumer, and the Law

Behavioral Objective: Refer to Lesson II.

From a presentation by a representative of the Department of Consumer Affairs, adults will become more familiar with the Oklahoma Uniform Consumer Credit Code and the basic functions of the Department of Consumer Affairs.

Content: Oklahoma Uniform Consumer Credit Code
Department of Consumer Affairs

*This class will be open to the public.

Learning Experiences:

Film: "There Ought To Be A Law" (I)

Adults will view the Oklahoma Credit Laws through the filmstrip in the mobile unit.

Representative from the Department of Consumer Affairs will discuss the implications of the law for the adults as consumers and the function of the Department of Consumer Affairs. (I)

Hand-out: and discuss:

1. "Where are Trade Laws Valid?" (D)
2. "Ten Ways to Combat Consumer Fraud" (I)
3. "Debtors Rights" (I)

Evaluation: Completed in Lesson IV and Lesson VIII.

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APPENDIX E

PUBLICITY FOR THE ADULT CLASS

NEWSLETTER SENT TO ADULTS

THEY'RE OUT TO SELL YOU!

Do you want to cut down on the amount you spend in the marketplace? Of course, you do--everyone does, but just how can it be done. Prices stay the same--or continue to rise and everyday you feel you've been swindled out of your hard earned money. Well, the only answer is to become an informed shopper--beat the market, you might say. Now, you say, "How can I do that?" Well, we have an answer.

Come back to school on Tuesday evenings, March 7 through May 2 at 7:30 p.m. and find the answers. An adult class on "Legal Protection for the Consumer" will be taught at the Grove High School Home Economics Department by the Home Economics Instructor, Sheri Lee White. Because of the Future Homemakers of America Talent Show, the first meeting will be on March 6, 1972 from 7:30 until 8:30 or 9:00 p.m. The purpose of the meeting will be to introduce the course and explain its nature. Coffee and cookies will be served and babysitting services will be provided. No fees will be charged.

Discover your rights as a consumer, as well as your responsibilities. Become informed concerning legislation passed by our government to protect you, the consumer. Learn how government agencies work to protect you from mal-practices. Uncover the truth behind fraud, deception, and quackery. Know when, where, and how to complain. All these and other topics will be discussed and presented in order to aid you as consumers in the marketplace during the course on "Legal Protection for the Consumer."

NEWSLETTER SENT TO ADULTS

Legal Protection, subject at Adult Education Class March 28

The adult class on "Legal Protection for the Consumer" will meet Tuesday, March 28, at 7:30 p.m. in the home economics department at the high school.

A representative from the Department of Consumer Affairs in Tulsa will meet with the class and discuss the functions of the newly appointed department. He will show a film "There Ought to be a Law", allow time for questions related to consumer problems, and discuss what help his department has for the consumer. A presentation will also be given regarding the new Oklahoma Uniform Consumer Credit Code. The department has a mobile unit which is equipped with small viewers and telephones which show a filmstrip illustrating how this new law affects consumers in the marketplace.

The Department of Consumer Affairs can solve many problems or possibly direct the consumer so he may solve his own problems. Since there is no consumer protection agency available in Grove, this meeting could possibly help with problems that you have as a consumer.

The meeting will be open to the public. There is no charge for the class and babysitting services are provided.

Miami News Record, March 1, 1972

Adult Class Set On Protection For Consumers

GROVE (Special) — Everyone wants to cut down on the amount spent in the market place, but just how can it be done? The best answer is to become an informed shopper.

Come back to school on Tuesday evenings, Sheri Lee White, home economics instructor at Grove high school, suggests, and find the answers.

An adult class on "Legal Protections for the Consumer" will be taught in the Grove high school beginning on March 6 and on succeeding Tuesdays until May 2. Sessions will start at 7:30 p.m.

Mrs. White, the instructor for the course, explained that the first meeting will be held on Monday, March 6 because of the Future Homemakers talent show, Tuesday March 7. The nature of the course will be explained at the opening session. Refreshments will be served.

There is no charge for the class.

The course will cover consumer rights and respon-

sibilities, legislation to protect the consumer, government agencies' work to protect consumers from malpractice, to whom to complain and other topics.

Grove Sun,
March 2, 1972

Night school opened

Do you want to cut down on the amount you spend in the marketplace? Of course, you do—everyone does, but just how can it be done? Prices stay the same—or continue to rise and everyday you feel you've been swindled out of your hard earned money. Well, the only answer is to become an informed shopper—beat the market, you might say. Now you say, "How can I do that?" Well, we have an answer.

Come back to school on Tuesday evenings, March 7 through May 2 at 7:30 pm and find the answers. An adult class on "Legal Protections for the Consumer" will be taught at the Grove High School Home Economics Instructor, Sheri Lee White. Because of the Future Homemakers of America Talent Show, the first meeting will be on March 6, 1972 from 7:30 until 8:30 or 9:00 pm. The purpose of the meeting will be to introduce the course and explain its nature. Coffee and cookies will be served and babysitting services will be provided.

Discover your rights as a consumer, as well as your responsibilities. Become informed concerning legislation passed by our government to protect you, the consumer. Learn how government agencies work to protect you from mal-practices. Uncover the truth behind fraud, deception, and quackery. Know when, where, and how to complain. All these and other topics will be discussed and presented in order to aid you as consumers in the marketplace during the course or "Legal Protections for the Consumer."

Grove Sun,
March 16, 1972

Adult Education class March 21

Tuesday, March 21, at 7:30 will be the third session of the adult class on "Legal Protections for the Consumer." The class will discuss laws relating to health protection standardization. Mr. Bill Breeden, one of the owners of Farrier's, will give a lesson on buying and selecting meats. This information should be quite helpful with the rising costs of meat and the increased amount spent on food. He plans to award door prizes of different cuts of meat and give pointers to help the consumer save money.

Babysitting services and refreshments will be served. There is no charge and all are invited to attend.

Grove Sun, March 23, 1972

Legal Protection, subject at Adult Education class March 28

The adult class on "Legal Protections for the Consumer" will meet Tuesday, March 28, at 7:30 pm in the home economics department at the high school.

A representative from the Department of Consumer Affairs in Tulsa will meet with the class and discuss the func-

tions of the newly appointed department. He will show a film "There Ought to be a Law", allow time for questions related to consumer problems, and discuss what help his department has for the consumer. A presentation will also be given regarding the new Oklahoma Uni-

form Consumer Credit Code. The department has a mobile unit which is equipped with small viewers and telephones which show a filmstrip illustrating how this new law affects consumers in the marketplace.

The Department of Consumer Affairs can solve many problems or possibly direct the consumer so he may solve his own problems. Since there is no consumer protection agency available in Grove, this meeting could possibly help with problems that you have as a consumer.

The meeting will be open to the public. There is no charge for the class and babysitting services are provided.

NEWS ITEMS ON THE PROGRESS OF THE ADULT CLASS

Grove Sun, April 6, 1972



Photo Courtesy Gibson Studio

Around twenty adults met Tuesday, March 21 at 7:30 pm in the Home Economics Department. Bill Breeden met with the ladies and presented information regarding value buys in meats, government inspection of meats, pointers on carving, and economical methods for preparing meats for the family.

Every lady took home a choice cut of meat; steaks, roasts, chicken, or ham. The meeting was informative as well as materialistically rewarding.

Next week, April 4, at 7:30 pm, the class will discuss the government agencies which protect the consumer and how the consumer can use these agencies to solve problems when shopping in the market place.

Grove Sun,
May 1, 1972

Adult education class ends May 9

The last adult class on "Legal Protections for the Consumer" will meet Tuesday, May 9, at 7:30 pm in the home economics department at the high school, according to Miss Sheri White, home economics teacher.

A representative from the Department of Consumer Affairs in Tulsa will meet with the class and discuss the functions of the newly appointed department.

The Department of Consumer Affairs can solve many problems or possibly direct the consumer protection agency available in Grove, this meeting could possibly help with problems that you have as a consumer.

The meeting will be open to the public. There is no charge for the class and baby-sitting services are provided.

APPENDIX F

QUESTIONNAIRE REGARDING SOURCE OF INFORMATION
CONCERNING ADULT CLASS

QUESTIONNAIRE REGARDING SOURCE OF INFORMATION
CONCERNING ADULT CLASS

Name _____ Telephone _____

Husband or Wife _____

Mailing Address _____

Please check the following:

I have participated in the survey of adult interest in a class on legal protection for the consumer:

 5 Yes No

I have been interviewed concerning the adult lessons:

 5 Yes No

I learned of the class from the local newspaper:

 5 Yes No

I learned of the class from the Miami, Oklahoma, newspaper:

 2 Yes No

I learned of the class from the Miami radio station:

 1 Yes No

I learned of the class from a friend:

 12 Yes No

I received a newsletter through the mail concerning the class:

 7 Yes No

As of now, I plan to attend the class on legal protection for the consumer:

 12 Yes 6 No

APPENDIX G

CONSUMER BINGO CARD

CONSUMER LAWS			
REGULATION	PREVENTION OF ECONOMIC CHEATS	CLASSIFICATION AND STANDARDIZATION	HEALTH PROTECTION AND SAFETY
NATIONAL TRAFFIC AND MOTOR VEHICLE ACT	FTC FAIR PRACTICE RULE	MEAT INSPECTION ACT 1906	CLEAN AIR ACT
TRUTH-IN-LENDING	TEXTILE FIBER IDENTIFICATION ACT	WHOLESOME MEAT ACT 1967	FEDERAL HAZARDOUS SUBSTANCE LABELING ACT
WHEELER-LEA ACT	FEDERAL TRADE COMMISSION ACT	FAIR PACKAGING AND LABELING ACT	TOY SAFETY ACT
FAIR CREDIT REPORTING ACT	WOOL PRODUCTS LABELING ACT	FREE	PUBLIC HEALTH SMOKING CIGARETTE ACT

APPENDIX H

CONSUMER'S GRIEVANCE DOCKET

APPENDIX I

EVALUATION OF ADULT LESSONS
ON LEGAL PROTECTION

GROVE HOME ECONOMICS DEPARTMENT

EVALUATION OF ADULT LESSONS ON LEGAL PROTECTION

Name: _____ Phone: _____

1. How many class meetings were you able to attend? _____
2. Please rate the lessons according to the scale provided:

	Excellent	Good	Fair	Good
<u>March 6</u> --General introduction to the course.	2	5		
<u>March 14</u> --Discussion of laws related to regulation and prevention of economic cheats.	3	5		
<u>March 21</u> --Presentation of selecting and preparing meats.	7	1		
<u>March 28</u> --Discussion of laws related to classification and standardization. Film: "There Ought to Be a Law"	2	6		
<u>April 4</u> --Discussion on: Health protection and safety. Slides: "What's New on Labels". Game of Bingo.	4	3		
<u>April 11</u> --Discussion of consumer protection and government agencies. Video-tapes from the Food and Drug Administration.	1	5		
<u>April 18</u> --Representative from Better Business Bureau.	3	4		
<u>April 25</u> --Discussion of when, where, and how to complain. Game: How to complain.	6	2		
<u>May 2</u> --Representative from the Office of Consumer Affairs.	4	5		

3. What do you still want to learn in the area of Consumer Protection?

4. Do you feel this course "Consumer Protection" should be taught again possibly next spring?

6 Yes

3 No

5. If the course was taught again, what additional information should be included?

What should be omitted?

6. What do you feel has been most valuable to your family during the series of lessons?

7. Would you be interested in attending another course on the following topics?

Check yes or no after each topic.

	Yes	No
A. Factors affecting costs of consumer goods and services _____	5	
B. "Comparative shopping"-comparison of cost, qualities, and possible satisfactions of available kinds of goods and services. _____	4	1
C. Estate planning--wills and trusts. _____	9	
D. Credit as a resource. _____	1	3
E. Income Tax. _____	5	2
F. Relationship of materials and construction used in consumer goods to safety, durability and use:		
1. Furniture _____	4	1
2. Appliances _____	4	1
3. Clothing _____	4	1
4. Food _____	4	1
G. Economic Security plans:		
1. Spending plans and record keeping _____	6	
2. Savings and investments _____	6	
3. Social security and retirement plans _____	6	

VITA²

Sheri Lee White

Candidate for the Degree of

Master of Science

Thesis: AN ADULT CONSUMER EDUCATION CLASS FOCUSED ON LEGAL PROTECTION
FOR THE CONSUMER

Major Field: Home Economics Education

Biographical:

Personal Data: Born in Nowata, Oklahoma, November 24, 1943, the
daughter of Mr. and Mrs. U. F. White.

Education: Graduated from Pawhuska High School, Pawhuska, Oklahoma,
in May, 1962; received the Bachelor of Science degree in Home
Economics Education from Oklahoma State University, Stillwater,
Oklahoma, in May, 1966; completed requirements for the Master
of Science degree at Oklahoma State University in May, 1973.

Professional Experience: Home Economics teacher, Grove High
School, Grove, Oklahoma, 1966 to present.

Professional Organizations: American Home Economics Association;
Oklahoma Home Economics Association; Oklahoma Education Asso-
ciation; American Vocational Association; Omicron Nu; Phi
Upsilon Omicron.