

AN ANALYSIS OF THE CONTENT IN CONSUMER EDUCATION
IN SELECTED NINTH-GRADE TEXTBOOKS IN
GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

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CHAPTER I
INTRODUCTION

The complexities of our economic problems have increased steadily with the industrialization of our modern society. Consumers have become progressively aware of their need for guidance in selecting, purchasing, and using the goods and services that are available. However, it was not until 1927 that an organized movement developed on the part of the consumers to protect themselves and get more and better information concerning their buying problems. With the onset of the depression of the 1930's, the consumer movement grew rapidly, controlling, among others, the interests of manufacturers, advertisers, governmental agencies, professional organizations, and educators.

However, educators first became interested in the education of the consumer in 1924 when Henry Harap's study, Education of the Consumer,¹ was published. Prior to this study, there was practically no recognition of consumer education as such. Since that time, schools have slowly but with determined effort, added units and separate courses to the curricula and have infused consumer values into the existing offerings.

Probably the greatest progress in consumer education has been made in the secondary schools, grades 9-12 inclusive. For many years, much of the teaching of home economics has particularly stressed consumer education. The department of business education in many communities has assumed the principal responsibility of the teaching of consumer education. Other departments of the secondary school which have contributed to consumer education are: natural science, the social studies, the mathematics, and industrial arts.

¹ Henry Harap, The Education of the Consumer.

With a steadily increasing emphasis being placed on consumer education by these and other departments of the secondary school, it was inevitable that duplication would be prevalent in a subject that was of interest to the teachers in many different fields. Thus, the question was raised among educators as to how this problem of the overlapping of consumer education among the departments and subjects might be solved.

Since educators believe that no one field should have a monopoly on consumer education, then the ideal plan would be one which makes it possible for every area to contribute to the best education for boys and girls. If this is true, the problem then arises as to how the responsibilities and contents of consumer education should be divided among the various subjects and departments.

In 1942, the Consumer Education Study was initiated. This study was sponsored by the National Association of Secondary-School Principals, a Department of the National Education Association, in cooperation with the Better Business Bureau of America. Five committees of experts in the subject-matter fields of business education, social studies, home economics, mathematics, and science were appointed by the National Association of Secondary-School Principals to study the relation of consumer education to their respective fields. Thus, committees representing the National Council For Business Education, the National Council For Social Studies, the National Council For Home Economics, the National Council For Mathematics, and the National Council For Science were formed.

In 1945, the Consumer Education Study of the National Association of Secondary-School Principals published the reports of these five committees. The reports are called, The Relation of Business Education to Consumer Education, Consumer Education and the Social Studies, Consumer Education

and Home Economics in the Secondary Schools, The Role of Mathematics in Consumer Education, and The Place of Science in the Education of the Consumer.

The "Forward" in the report of the committee of the National Council For Business Education, The Relation of Business Education to Consumer Education, expresses the purposes of the Consumer Education Study.

When the Consumer Education Study was initiated in 1942, it had two chief purposes: (1) To investigate what should be taught and how it could be organized and objectively presented. (2) To facilitate the work of the schools by providing instructional materials. From the beginning it recognized that while consumer education may require some subject matter indicating new courses, in the main it is an emphasis on a set of purposes which gives a "slant" to a large part of the curriculum. Consequently, though many schools have organized special courses for the achievement of these purposes, even in those schools much of what is truly consumer education must continue to grow out of other courses and activities. In building a well-rounded program of consumer education, therefore, the wise administrator will seek to see that its purposes are consciously and continuously sought in each department or subject that has anything to contribute.²

Thus, the chief purpose of each committee's report was to define the contributions their respective fields could most effectively make to the total program of consumer education. In preparing these reports, the committees continually stressed the point that if the program of consumer education was to serve the best interests of students, then there must be whole-hearted cooperation among the subject-matter fields contributing to this phase of education.

Although educators will probably never be in complete agreement as to what each field should contribute to consumer education, the work of these five committees represents a forward step on the part of educators toward the development of a more well-rounded and better integrated

² The Consumer Education Study, The Relation of Business Education to Consumer Education, Bulletin 1945, Forward.

program of consumer education within the subject-matter fields of business education, social studies, home economics, mathematics, and science.

Statement of the Problem

The purpose of this problem is to study the extent of overlapping of content in consumer education topics as between and among selected textbooks in the subjects of general business, social studies, home economics, mathematics, and science. The problem of this study involves the determination of the number of pages devoted to the consumer education topics of financial planning, insurance, investments, credit, taxes, prices, housing, banks and banking, buying, sources of consumer information and how to use these sources, marketing functions, communication, transportation, transporting goods, legal relationships of buyer and seller, and problems of production and labor, in selected ninth-grade Oklahoma state-adopted textbooks in the subjects of general business, social studies, home economics, mathematics, and science.

Purpose

The purpose of this study is to determine the relative emphasis given to consumer education in the ninth grade of Oklahoma secondary schools by means of a quantitative analysis of the content of selected Oklahoma state-adopted textbooks in the subjects of general business, social studies, home economics, mathematics, and science.

Specifically the study seeks to answer the following questions:

1. Are the topics in consumer education treated in the selected textbooks, as evidenced by an examination of the content of the textbooks?
2. What is the amount of emphasis given to the various consumer education topics in each of the selected textbooks, based

on the number and per cent of pages of specified length devoted to each topic in each of the selected textbooks in general business, social studies, home economics, mathematics, and science?

3. What is the relative emphasis given to the various consumer education topics, based upon a comparison of the number of pages of specified length devoted to each of the consumer education topics in the selected textbooks?
4. Upon the basis of the relative emphasis placed on the consumer education topics by the selected textbooks, to what extent is there an apparent overlapping of consumer education in the ninth-grade subjects of general business, social studies, home economics, mathematics, and science?

Scope and Limitations

This study includes only those materials in the textbooks which are devoted to the various topics in consumer education, as determined by an examination of the content. This study does not assume that the treatment of a given consumer education topic in one textbook is identical with the treatment of the same topic in each of the other selected textbooks. The study merely attempts to show the extent to which each topic as a topic is treated in each of the textbooks, based on actual page counts. No attempt is made in this study to compare the contents devoted to the various consumer education topics on a qualitative basis. Likewise, no effort is made to determine the extent to which the teachers follow the textbooks in their teaching of consumer education. In this study, illustrations, charts, tables, graphs, exercises, problems, activities, and vocabulary building drills are counted as of the same value, quantitatively, as are pages of reading matter.

Assumptions

For the purposes of this study it is assumed that the list of selected consumer education topics³ constitutes an authoritative list of topics on which to base the analysis and comparison of the materials in the various textbooks. It is also assumed that the five state-adopted textbooks chosen for use in this study are parallel in scope and nature of content with the other state-adopted textbooks in use for the same subjects in the ninth-grade of the secondary schools of Oklahoma. It is believed that the findings of this study would be similar to the findings of studies involving the other ninth-grade state-adopted textbooks in the same subjects, selected from the state list of multiple adoptions, dated 1948-49, 1949-50.

For the purposes of this study, it is further assumed that the textbooks used by the pupils are their primary source of information and that the relative amount of emphasis placed on the various topics by the teacher corresponds generally with the amount of emphasis placed on the topics by the textbooks. For the purposes of this study, it is also assumed that illustrations, charts, tables, graphs, exercises, problems, activities, and vocabulary building drills are of the same value, quantitatively, as are pages of reading matter.

Definition of Terms

The following definitions are accepted for the purposes of this study:

Consumer education is defined in terms of the main problem of consumer education as follows: "to equip boys and girls with the ways and means of intelligently attaining and effectively using the goods and services available for a richer and fuller living."⁴

³ Ibid., pp. 10-16.

⁴ Ibid., p. 5.

Consumer education topics refers to the list of sixteen main consumer education topics selected for use in this study. (See Appendix A.)

Topic includes any one of the various main topics or subtopics included in the list of consumer education topics as defined previously.

Miscellaneous, when used to designate a subtopic, includes exercises, problems, activities, projects, and vocabulary building drills, usually placed at the close of a section or chapter in the textbook.

Average page is defined in terms of the average number of words on a full page of reading matter in each of the selected ninth-grade textbooks. The average pages for each of the textbooks is: general business, 385 words; social studies, 468 words; home economics, 375 words, mathematics, 418 words; and science, 560 words.

The total number of average pages in each of the selected textbooks is: general business, 632; social studies, 676; home economics, 702; mathematics, 372; and science, 710.

Standard page is defined in terms of the average number of words for the five average pages of the five selected textbooks. The standard page for the five selected textbooks contains 444 words.

The following definitions, as taken from the Dictionary of Education, are also accepted for the purposes of this study:⁵

Grade--"A major division of the instructional program of an elementary or secondary school, representing the work of one school year."

Subject--"A division or field of organized knowledge, such as English or mathematics."

State adoption of textbooks--"A practice in some states by which specific textbooks are either recommended or required by the state department of education for use in the public schools of the state."

⁵ Carter V. Good, Dictionary of Education, pp. 188, 395, and 387.

Sources of Data

The consumer education topics used in this study are the topics included in the report of the committee of the National Council For Business Education, The Relation of Business Education to Consumer Education.⁶ Other sources of data in this study are the following ninth-grade Oklahoma state-adopted textbooks in the subjects of general business, social studies, home economics, mathematics, and science:

General Business

Crabbe, Ernest H. and Salsgiver, Paul L. General Business, Fifth Edition, Cincinnati: South-Western Publishing Company, 1946, 660 pages.

Social Studies

O'Rourke, L. J. You And Your Community. Boston: D. C. Heath and Company, 1938, 691 pages.

Home Economics

Greer, Carlotta C. Your Home and You. New York: Allyn and Bacon, 1943, 750 pages.

Mathematics

Hart, Walter W., Cottell, Gregory, and Schult, Veryle.

Mathematics In Daily Use. Boston: D. C. Heath and Company, 1945, 376 pages.

Science

Smith, Victor C. and Vance, B. B. Science for Everyday Use. Chicago: J. B. Lippincott Company, 1946, 731 pages.

Method and Procedures

A normative-survey method, known as a quantitative documentary frequency procedure, is used in this study.

⁶ The Consumer Education Study, op. cit., pp. 10-16.

Among the simpler examples of documentary frequency studies may be mentioned textbook analyses. These have become a favorite subject for Masters' theses. A student may choose any set of objective characteristics which he thinks are significant in a book and note the extent to which they occur...Some of these analyses are highly mechanical, but they have proved to be far from useless. In fact, studies of vocabulary burden have received considerable attention in recent years from textbook writers, and the other analyses have served to make authors more conscious of the quantitative aspects of their product.⁷

Procedure. The first step in the solution of this problem was to select and obtain one ninth-grade state-adopted textbook in each of the subjects of general business, social studies, home economics, mathematics, and science. Because the writer had access to the ninth-grade state-adopted textbooks in use for the school year 1948-49 at Capitol Hill Junior High School in Oklahoma City, Oklahoma, the five textbooks used in this study were obtained from this source.

The next step was to select a list of consumer education topics on which to base the analysis and comparison of the materials in the five selected textbooks. It was decided that the consumer education topics included in the report of the National Council For Business Education, The Relation of Business Education to Consumer Education,⁸ constituted an authoritative list. These topics are: financial planning, insurance, investments, credit, banks and banking, buying, frauds, sources of consumer information and how to use these sources, marketing functions, communication, transportation, legal relationships of buyer and seller, and problems of production and labor.

The discussion of each of these consumer education topics in the bulletin, The Relation of Business Education to Consumer Education, was then

⁷ Carter V. Good, A. S. Barr, and Douglas E. Scates, The Methodology of Educational Research, pp. 344-45.

⁸ The Consumer Education Study, Loc. cit.

studied in order to obtain subtopics for each of the main topics. In formulating these subtopics, a slight modification was made in the original list of sixteen main topics. The main topic of frauds was eliminated as a main topic and was listed instead as a subtopic under the main topic of legal relationships of buyer and seller. Also, a main topic of transportation of goods was added and the subtopic of transportation of goods, which had originally been included under the main topic of transportation, was eliminated. A subtopic entitled "miscellaneous" was added to the list of subtopics under each of the main topics. This miscellaneous subtopic includes all of the exercises, activities, problems, projects, and vocabulary building drills usually placed at the close of a section or chapter in the textbook.

The final list of main topics and subtopics as used in this study was then formulated. (See Appendix A.)

The next step was to devise a method by which the amount of space devoted to each of the consumer education topics in the five selected textbooks could be measured. The following procedure was used:

1. In the general business textbook, the number of letters and spaces was actually counted in lines chosen at random beginning at the front and going to the back of the book. The number of letters and spaces in these lines was found to be: 53, 59, 57, 55, 54, 51, 58, 56, 50, 56, 57, 51, 56, 54, 55, 58, 57, 57, 54, 56, 53, 50, 58, 54, and 57. The total number of letters and spaces in these lines is 1376, which when divided by the 25 lines, gives an average of 55 letters and spaces per line. When divided by 5, which is the accepted number of spaces per average word,⁹ an average of 11 words per line was obtained for the general business textbook. The same procedure was followed in determining the average number

of words per line in each of the other selected textbooks. The findings were as follows: social studies, 12 average words per line; home economics, 11 average words per line; mathematics, 11 average words per line; and science, 14 average words per line.

2. The number of lines on 15 full-printed pages in the general business textbook was counted. The number of lines on these full-printed pages was found to be: 35, 35, 36, 37, 35, 35, 35, 36, 36, 35, 35, 35, 36, 35, and 35. The sum of these lines is 531, which when divided by the 15 lines, gives an average of 35 lines to a full-printed page in the general business textbook. This same procedure was followed in determining the average number of lines to a full-printed page in each of the other selected textbooks. The findings were as follows: social studies, 39; home economics, 34; mathematics, 38; and science, 40.

3. The average number of words per line in the general business textbook (11) was multiplied by the average number of lines (35) in the general business textbook, in order to determine the average number of words on a full-printed page in the general business textbook. This average was found to be 385. The same procedure was followed in determining the average number of words on a full-printed page in each of the other selected textbooks. These averages were found to be: social studies, 468; home economics, 374; mathematics, 418; and science, 560. Thus, a calculated average page in each of the selected textbooks was found to be: general business, 35 lines of printed matter, averaging 11 words per line, or a total of 385 words; social studies, 39 lines of printed matter, averaging 12 words per line, or a total of 468 words; home economics, 34 lines of printed matter, averaging 11 words per line, or a total of 374 words;

⁹ D. D. Lessenberry and S. J. Wancous, College Typewriting, p. 25.

mathematics, 38 lines of printed matter, averaging 11 words per line, or a total of 385 words; and science, 40 lines of printed matter, averaging 14 words per line, or a total of 560 words.

4. A cardboard ruler was devised for measuring the number of average pages devoted to the consumer education topics in each of the selected textbooks. These rulers were marked to indicate half-pages, quarter-pages, and eighth-pages. The material devoted to the consumer education topics in each of the five selected textbooks was measured by these rulers and the total number of average pages devoted to each topic was recorded on a separate data sheet. A total of 80 sheets, one for each main topic in each of the selected textbooks, were used. In the final recording, fractional parts were designated to the nearest quarter-page.

5. The problem then arose as to how the space devoted to illustrations, graphs, charts, tables, exercises, activities, projects, and vocabulary building drills was to be measured. It was decided that for the purposes of this study, graphs, charts, etc., would be measured by applying the rulers made for measuring average pages of printed reading matter, as previously mentioned.

6. In order to prove the efficiency of the writer's method of measuring the number of average pages devoted to a given topic in each of the five selected textbooks, a data sheet on the topic of insurance was devised and the content of these textbooks on this subject was checked. Then duplicate data sheets on the topic of insurance were prepared. Dr. J. Andrew Holley, Head of the Business Education Department and Mr. David P. Delorme, Graduate Assistant in the School of Intensive Business examined the five textbooks independently and recorded the number of average pages devoted to the topic of insurance on these sheets. Since the results of their

analyses coincided to a high degree with the writer's analysis, it was concluded that the method was sufficiently reliable for the purposes of this study.

7. The content of the five textbooks was then analyzed by the writer, and the number of average pages in each textbook devoted to the consumer education topics was determined and recorded.

In order to show the emphasis placed on the various topics by each textbook, the following procedure was used:

1. In the general business textbook, the total number of average pages excluding the preface, table of contents, blank spaces at the ends of the chapters, index, etc., was found to be 632. By using this same procedure, the total number of average pages in each of the remaining textbooks was found to be: social studies, 676; home economics, 702; mathematics, 372; and science, 710.

2. The percentages of the total number of average pages devoted to each of the specified consumer education topics in each of the five selected textbooks was then determined. In the actual recording of these data, the percentages were carried out to the nearest hundredth of a per cent.

The standard page was then calculated in the following way:

1. A standard line, determined by totaling the average words per line on an average page in each of the selected textbooks and dividing by five, or the number of books, was found to be 12 words. The standard number of lines on a page was then calculated by totaling the number of lines on an average page in each of the selected textbooks and dividing by 5, the number of books. The standard number of lines on a page was found to be 37. In order, then, to determine the number of words on a standard page, the number of words in a standard line (12) was multiplied by 37, the number

of lines on a standard page. Thus it was found that the standard page contained 444 words and this figure was used for measuring the content of the five textbooks devoted to the consumer education topics.

2. To determine the number of standard pages devoted to each of the topics in each of the five selected textbooks, the average number of pages devoted to a topic was multiplied by the number of words on an average page in that particular book, and that product was divided by 444, the number of words on a standard page.

3. In recording the number of standard pages devoted to each topic, if the fractional part of a page was one half or over, this fraction was recorded as an additional standard page. If the fractional part of a page was less than one half, it was dropped.

4. The relative emphasis on each of the consumer education topics in the selected textbooks was then determined by figuring the ratio of the number of standard pages devoted to each of the topics in one textbook to the number of standard pages devoted to these same topics in each of the other textbooks. In the actual recording, the ratios were recorded to the nearest tenth of a per cent.

The data were then presented in tabular form and findings were reported and analyzed.

CHAPTER II

EMPHASIS ON CONSUMER EDUCATION IN THE SELECTED TEXTBOOKS

As stated in Chapter I, the purpose of this study is to determine the relative emphasis given to consumer education in the ninth grade of Oklahoma secondary schools by means of an analysis of the content in selected ninth-grade state-adopted textbooks in the subjects of general business, social studies, home economics, mathematics, and science. In Chapter I, the scope and limitations of this study are defined and the method and procedures are outlined.

In this chapter, the findings concerning the amount of emphasis given to the various consumer education topics in each of the selected textbooks are presented in tabular form and are analyzed and discussed.

Textbook in General Business

Table I shows the number of average pages and the per cent of the total number of average pages in the general business textbook devoted to the various consumer education topics.

In the general business textbook, according to Table I, all of the sixteen main consumer education topics are treated.

Table I indicates that the topic which the general business textbook devotes the most space to is communication. This textbook devotes 78 average pages, or 12.34 per cent of the total of 632 average pages in the textbook, to this topic. The number and proportion of average pages devoted to each of the remaining fifteen consumer education topics, arranged according to the number of average pages, are: banks and banking--70.50 average pages, or 11.16 per cent of the total of 632 average pages in the textbook; insurance--65 average pages, or 10.28 per cent; credit--52 average pages, or 8.22 per cent; financial planning--42.75 average pages, or 6.76 per cent;

Table I

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN GENERAL BUSINESS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 632 av. pages
Total - All Topics	478.75	75.68
1. Financial planning	42.75	6.76
a. Budgeting	21.25	3.36
b. Miscellaneous (problems, exercises, activities, etc.)	21.50	3.40
2. Insurance	65.00	10.28
a. Types of insurance contracts	25.00	3.96
b. How to choose the kind and amount of insurance	14.00	2.21
c. Miscellaneous (problems, exercises, activities, etc.)	26.00	4.11
3. Investments	26.00	4.11
a. How and when to invest your savings	15.75	2.49
b. Miscellaneous (problems, exercises, activities, etc.)	10.25	1.62
4. Credit	52.00	8.22
a. Kinds and sources of credit	22.25	3.52
b. How to calculate true interest rates on installment purchases or loans	9.50	1.50
c. Miscellaneous (problems, exercises, activities, etc.)	20.25	3.20

This table should be read as follows: In the general business textbook a total of 42.75 average pages, or 6.76 per cent of the total of 632 pages, are devoted to the consumer education topic financial planning. The data concerning the remaining topics in this table are read in the same manner.

Table I (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN GENERAL BUSINESS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 632 av. pages
5. Taxes	10.75	1.70
a. Kinds of taxes	4.50	.71
b. Evaluation of theories and principles of taxation	1.25	.20
c. Government services provided by taxes	.75	.12
d. Comparison of goods and services when provided through public financing as compared with cost through private agencies	.25	.04
e. Miscellaneous (problems, exercises, activities, etc.)	4.00	.63
6. Prices	5.25	.84
a. How prices are determined	.00	.00
b. Influence of competition and monopoly on prices	.75	.12
c. Violent fluctuations of some prices which characterize the business cycle	.00	.00
d. Theories of causes and cures of the busi- ness cycles	.00	.00
e. Government's effect on prices	2.00	.32
f. Miscellaneous (problems, exercises, activities, etc.)	2.50	.40
7. Housing	13.75	2.10
a. Using your home as place in which to live well	.00	.00
b. Financial and legal problems connected with buying, building, or renting a home	6.00	.95
c. Advantages and disadvantages of buying and renting	1.00	.16
d. Comparative costs of buying and renting	.75	.12
e. Available means for financing the buying or building of a home	1.50	.24

Table I (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN GENERAL BUSINESS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 632 av. pages
7. Housing (Continued)		
f. The cost of such financing	.00	.00
g. Legal rights and responsibilities of parties involved in renting or buying a home	.00	.00
h. Miscellaneous (problems, exercises, etc.)	4.00	.63
8. Banks and banking		
a. Place of banks in our financial system	2.00	.32
b. Kinds of banks	5.50	.87
c. The function of banks in relation to the Federal Reserve System	.25	.04
d. Services provided to individuals by banks	9.00	1.42
e. How to use these banking services	25.75	4.08
f. Miscellaneous (problems, exercises, activities, etc.)	28.00	4.43
9. Buying		
a. General buying information (when, where, and how to buy)	9.75	1.54
b. Specific technical buying information	.00	.00
c. Miscellaneous (problems, exercises, activities, etc.)	6.50	1.03
10. Sources of consumer information and how to use these sources		
a. Advertising	.25	.04
b. Informative labels	1.25	.20

Table I (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN GENERAL BUSINESS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 632 av. pages
10. Sources of consumer information and how to use these sources (Continued)		
c. Grade labeling	.00	.00
d. Government agencies	.00	.00
e. Professional associations	.00	.00
f. Consumer subscription agencies	.00	.00
g. Commercial and trade-association laboratories	.00	.00
h. Newspapers and magazines	.00	.00
i. Commercial firms	1.00	.16
j. Miscellaneous (problems, exercises, activities, etc.)	1.00	.16
11. Marketing functions	.75	.12
a. The cost of transporting commodities through various channels from producer to consumer	.00	.00
b. Important functions of the various types of retail outlets	.25	.04
c. Co-operative efforts in marketing	.50	.08
d. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
12. Communication	78.00	12.34
a. How and when to use the telephone to the best advantage at the least comparative cost	15.50	2.45
b. How and when to use the telegraph to the best advantage at the least comparative cost	14.50	2.29
c. How and when to use mail to the best advantage at the least comparative cost	19.75	3.13
d. Miscellaneous (problems, exercises, activities, etc.)	28.25	4.47

Table I (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN GENERAL BUSINESS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 632 av. pages
13. Transportation (travel)	34.25	5.42
a. Different methods of transportation	5.25	.83
b. When each of the different methods should be used	.50	.08
c. Comparative costs of the different trans- portation services (includes varying costs of services within each type)	6.00	.95
d. Where to secure information about travel and how to interpret the informa- tion	9.50	1.50
e. Advantages and disadvantages of different means of travel	2.00	.32
f. Miscellaneous (problems, exercises, activities, etc.)	11.00	1.74
14. Transporting goods	30.00	4.75
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight	11.50	1.82
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat	6.00	.95
c. Miscellaneous (problems, exercises, activities, etc.)	12.50	1.98
15. Legal relationships of buyer and seller	7.25	1.15
a. General legal principles of contracts and negotiable instruments	6.25	.99
b. What constitutes fraud and misrepre- sentation	.00	.00

Table I (Concluded)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN GENERAL BUSINESS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 632 av. pages
15. Legal relationships of buyer and seller (Continued)		
c. Agencies which are active in protecting the consumer against fraud and mis- representation	.00	.00
d. Miscellaneous (problems, exercises, activities, etc.)	1.00	.16
16. Problems of production and labor	22.75	3.60
a. How products are made	.00	.00
b. How business is organized	8.00	1.27
c. Control of business by the government	9.25	1.46
d. Problems of labor	.00	.00
e. Miscellaneous (problems, exercises, activities, etc.)	5.50	.87

transportation--34.25 average pages, or 5.42 per cent; transporting goods--31 average pages, or 4.75 per cent; investments--26 average pages, or 4.11 per cent; problems of production and labor--22.75 average pages, or 3.60 per cent; buying--16.25 average pages, or 2.57 per cent; housing--13.25 average pages, or 2.10 per cent; taxes--10.75 average pages, or 1.70 per cent; legal relationships of buyer and seller--7.25 average pages or 1.15 per cent; prices--5.25 average pages, or .84 per cent; sources of consumer information--3.50 average pages, or .56 per cent; and marketing functions--.75 of an average page, or .12 per cent of the 632 average pages in the textbook.

Thus, the three topics given the most emphasis in the general business textbook, according to the amount of space devoted to each topic, are communication, banks and banking, and insurance. The three topics given the least amount of emphasis in the general business textbook are prices, sources of consumer information, and marketing functions.

Approximately three fourths of the subtopics, or 55 of the 74 subtopics in consumer education, are treated in the general business textbook. It is significant to note that the subtopic of specific technical buying information is not treated in the general business textbook; whereas, this same textbook devotes 9.75 average pages to the subtopic general buying information.

An examination of Table I also reveals that approximately one third of the average pages devoted to the topics in the general business textbook are devoted to the miscellaneous topics. This indicates that the general business textbook puts quite a bit of emphasis on problems, exercises, activities, and vocabularly building drills.

The general business textbook devotes approximately 75 per cent of the total number of 632 average pages in the textbook to the sixteen consumer

education topics. This fact indicates that consumer education is considered to be of major emphasis in the textbook in general business.

Textbook in Social Studies

Table II shows the number of average pages and the per cent of the total number of average pages in the social studies devoted to the various consumer education topics.

An examination of Table II reveals that fifteen of the sixteen main consumer education topics are treated in the social studies textbook. The one topic which is not treated is communication.

The topic on which the social studies textbook places the most emphasis is problems of production and labor, with 32.75 average pages, or 4.85 per cent of the total of 676 average pages in the textbook being devoted to this topic.

Approximately equal emphasis is placed on the topic taxes and on the topic prices by the social studies textbook, with 14.25 average pages, or 2.11 per cent of the total of 676 average pages in the textbook being devoted to taxes and 13.75 average pages, or 2.03 per cent being devoted to prices.

An equal amount of space in the social studies textbook is devoted to the topic insurance as is devoted to the topic housing. The textbook devotes 11.25 average pages to each of these topics. Also, 11.75 average pages are devoted to the topic transportation, and the same number of pages is devoted to the topic buying.

The social studies textbook devotes 8 average pages, or 1.18 per cent of the total of 676 average pages in the textbook, to the topic financial planning.

Table II indicates that the amount of space in the social studies textbook devoted to the following topics is as follows: investments--4.25

Table II

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN SOCIAL STUDIES

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 676 av. pages
Total - All Topics	142.25	21.03
1. Financial planning	8.00	1.18
a. Budgeting	8.00	1.18
b. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
2. Insurance	11.25	1.66
a. Types of insurance contracts	9.00	1.33
b. How to choose the kind and amount of insurance	1.00	.15
c. Miscellaneous (problems, exercises, activities, etc.)	1.25	.18
3. Investments	4.25	.63
a. How and when to invest your savings	3.75	.56
b. Miscellaneous (problems, exercises, activities, etc.)	.50	.07
4. Credit	4.75	.70
a. Kinds and sources of credit	3.25	.48
b. How to calculate true interest rates on installment purchases or loans	.00	.00
c. Miscellaneous (problems, exercises, activities, etc.)	1.50	.22

This table should be read as follows: In the social studies textbook, a total of 8.00 average pages, or 1.18 per cent of the total of 676 pages, are devoted to the consumer education topic financial planning. The data concerning the remaining topics in this table are read in the same manner.

Table II (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN SOCIAL STUDIES

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 676 av. pages
5. Taxes	14.25	2.11
a. Kinds of taxes	10.00	1.48
b. Evaluation of theories and principles of taxation	.75	.11
c. Government services provided by taxes	.00	.00
d. Comparison of goods and services when provided through public financing as compared with cost through private agencies	.00	.00
e. Miscellaneous (problems, exercises, activities, etc.)	3.50	.52
6. Prices	13.75	2.03
a. How prices are determined	1.75	.26
b. Influence of competition and monopoly on prices	2.25	.33
c. Violent fluctuations of some prices which characterize the business cycle	.00	.00
d. Theories of causes and cures of the business cycles	5.25	.78
e. Government's effect on prices	2.25	.33
f. Miscellaneous (problems, exercises, activities, etc.)	2.25	.33
7. Housing	11.25	1.66
a. Using your home as a place in which to live well	4.00	.59
b. Financial and legal problems connected with buying, building, or renting a home	3.75	.55
c. Advantages and disadvantages of buying and renting	2.00	.30
d. Comparative costs of buying and renting	.00	.00
e. Available means for financing the buying or building of a home	.50	.07

Table II (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN SOCIAL STUDIES

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 676 av. pages
7. Housing (Continued)		
f. The cost of such financing	.00	.00
g. Legal rights and responsibilities of parties involved in renting or buying a home	.00	.00
h. Miscellaneous (problems, exercises, activities, etc.)	1.00	.15
8. Banks and banking		
a. Place of banks in our financial system	.00	.00
b. Kinds of banks	2.00	.30
c. The function of banks in relation to the Federal Reserve System	.50	.07
d. Services provided to individuals by banks	1.25	.19
e. How to use these banking services	.25	.04
f. Miscellaneous (problems, exercises, activities, etc.)	1.25	.18
9. Buying		
a. General buying information (when, where, and how to buy)	9.50	1.41
b. Specific technical buying information	.00	.00
c. Miscellaneous (problems, exercises, activities, etc.)	2.25	.33
10. Sources of consumer information and how to use these sources		
a. Advertising	1.25	.18
b. Informative labels	1.00	.15

Table II (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN SOCIAL STUDIES

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 676 av. pages
10. Sources of consumer information and how to use these sources (Continued)		
c. Grade labeling	1.00	.15
d. Government agencies	1.00	.15
e. Professional associations	.25	.04
f. Consumer subscription agencies	.50	.07
g. Commercial and trade-association laboratories	.00	.00
h. Newspapers and magazines	.00	.00
i. Commercial firms	.00	.00
j. Miscellaneous (problems, exercises, activities, etc.)	1.00	.15
11. Marketing functions	2.50	.37
a. The cost of transporting commodities through various channels from producer to consumer	.00	.00
b. Important functions of the various types of retail outlets	.50	.07
c. Co-operative efforts in marketing	1.75	.26
d. Miscellaneous (problems, exercises, activities, etc.)	.25	.04
12. Communication	.00	.00
a. How and when to use the telephone to the best advantage at the least comparative cost	.00	.00
b. How and when to use the telegraph to the best advantage at the least comparative cost	.00	.00
c. How and when to use mail to the best advantage at the least comparative cost	.00	.00
d. Miscellaneous (problems, exercises, activities, etc.)	.00	.00

Table II (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN SOCIAL STUDIES

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 676 av. pages
13. Transportation (travel)	11.75	1.74
a. Different methods of transportation	9.75	1.44
b. When each of the different methods should be used	.00	.00
c. Comparative costs of the different trans- portation services (includes varying costs of services within each type)	.00	.00
d. Where to secure information about travel and how to interpret the information	.00	.00
e. Advantages and disadvantages of different means of travel	.00	.00
f. Miscellaneous (problems, exercises, activities, etc.)	2.00	.30
14. Transporting goods	1.25	.18
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight	.00	.00
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat	.75	.11
c. Miscellaneous (problems, exercises, activities, etc.)	.50	.07
15. Legal relationships of buyer and seller	3.50	.51
a. General legal principles of contracts and negotiable instruments	2.25	.33
b. What constitutes fraud and misrepre- sentation	.00	.00

Table II (Concluded)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN SOCIAL STUDIES

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 676 av. pages
15. Legal relationships of buyer and seller (Continued)		
c. Agencies which are active in protecting the consumer against fraud and misrepres- entation	1.25	.18
d. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
16. Problems of production and labor	32.75	4.85
a. How products are made	5.00	.74
b. How business is organized	1.75	.26
c. Control of business by the government	9.25	1.37
d. Problems of labor	12.00	1.78
e. Miscellaneous (problems, exercises, activities, etc.)	4.75	.70

average pages; credit—4.75 average pages; banks and banking—5.25 average pages, and sources of consumer information—6 average pages. Thus, the emphasis placed on each of these four topics in the social studies textbook is approximately equal.

The three topics to which very little space is given in the social studies textbook are transporting goods, legal relationships of buyer and seller, and marketing functions. Only 3.50 average pages are devoted to the topic legal relationships of buyer and seller, 2.50 average pages are devoted to the topic marketing functions, and only 1.25 average pages are devoted to the topic of transporting goods.

The data in Table II further indicate that only a small amount of space in the social studies textbook is devoted to exercises, activities, problems, etc.

The fifteen consumer education topics treated in the social studies textbook comprise a total of approximately 142 average pages, or slightly in excess of one fifth of the total of 676 average pages in the textbook.

Textbook in Home Economics

Table III shows the number of average pages and the per cent of the total number of 702 average pages in the home economics textbook devoted to the various consumer education topics.

The data in Table III reveal that only five of the sixteen main consumer education topics are treated in the home economics textbook. These five topics are credit, housing, buying, financial planning, and sources of consumer information and how to use these sources. These five topics comprise a total of 122 pages of average length or about 17 per cent of the total of 702 average pages in the textbook.

The eleven main topics which are given no emphasis in the home economics textbook, insofar as content are concerned, are: insurance, investments,

Table III

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN HOME ECONOMICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 702 av. pages
Total - All Topics	121.75	17.32
1. Financial planning	14.00	1.99
a. Budgeting	13.00	1.85
b. Miscellaneous (problems, exercises, activities, etc.)	1.00	.14
2. Insurance	.00	.00
a. Types of insurance contracts	.00	.00
b. How to choose the kind and amount of insurance	.00	.00
c. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
3. Investments	.00	.00
a. How and when to invest your savings	.00	.00
b. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
4. Credit	4.25	.60
a. Kinds and sources of credit	2.00	.28
b. How to calculate true interest rates on installment purchases or loans	2.00	.28
c. Miscellaneous (problems, exercises, activities, etc.)	.25	.04

This table should be read as follows: In the home economics textbook, a total of 14.00 average pages, or 1.99 per cent of the total of 702 pages, are devoted to the consumer education topic financial planning. The data concerning the remaining topics in this table are read in the same manner.

Table III (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN HOME ECONOMICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 702 av. pages
5. Taxes	.00	.00
a. Kinds of taxes	.00	.00
b. Evaluation of theories and principles of taxation	.00	.00
c. Government services provided by taxes	.00	.00
d. Comparison of goods and services when provided through public financing as compared with cost through private agencies	.00	.00
e. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
6. Prices	.00	.00
a. How prices are determined	.00	.00
b. Influence of competition and monopoly on prices	.00	.00
c. Violent fluctuations of some prices which characterize the business cycle	.00	.00
d. Theories of causes and cures of the busi- ness cycles	.00	.00
e. Government's effect on prices	.00	.00
f. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
7. Housing	16.75	2.38
a. Using your home as a place in which to live well	11.25	1.60
b. Financial and legal problems connected with buying, building, or renting a home	1.50	.21
c. Advantages and disadvantages of buying and renting	.75	.11
d. Comparative costs of buying and renting	.00	.00
e. Available means for financing the buying or building of a home	.00	.00

Table III (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN HOME ECONOMICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 702 av. pages
7. Housing (Continued)		
f. The cost of such financing	.00	.00
g. Legal rights and responsibilities of parties involved in renting or buying a home	2.00	.28
h. Miscellaneous (problems, exercises, activities, etc.)	1.25	.18
8. Banks and banking	.00	.00
a. Place of banks in our financial system	.00	.00
b. Kinds of banks	.00	.00
c. The function of banks in relation to the Federal Reserve System	.00	.00
d. Services provided to individuals by banks	.00	.00
e. How to use these banking services	.00	.00
f. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
9. Buying	62.00	11.68
a. General buying information (when, where, and how to buy)	4.75	.67
b. Specific technical buying information	73.75	10.51
c. Miscellaneous (problems, exercises, activities, etc.)	3.50	.50
10. Sources of consumer information and how to use these sources	4.75	.67
a. Advertising	2.00	.28
b. Informative labels	1.50	.21

Table III (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN HOME ECONOMICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 702 av. pages
10. Sources of consumer information and how to use these sources (Continued)		
c. Grade labeling	.75	.11
d. Government agencies	.00	.00
e. Professional associations	.00	.00
f. Consumer subscription agencies	.00	.00
g. Commercial and trade-association laboratories	.00	.00
h. Newspapers and magazines	.00	.00
i. Commercial firms	.00	.00
j. Miscellaneous (problems, exercises, activities, etc.)	.50	.07
11. Marketing functions	.00	.00
a. The cost of transporting commodities through various channels from producer to consumer	.00	.00
b. Important functions of the various retail outlets	.00	.00
c. Co-operative efforts in marketing	.00	.00
d. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
12. Communication		
a. How and when to use the telephone to the best advantage at the least comparative cost	.00	.00
b. How and when to use the telegraph to the best advantage at the least comparative cost	.00	.00
c. How and when to use mail to the best advantage at the least comparative cost	.00	.00
d. Miscellaneous (problems, exercises, activities, etc.)	.00	.00

Table III (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN HOME ECONOMICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 702 av. pages
13. Transportation (travel)	.00	.00
a. Different methods of transportation	.00	.00
b. When each of the different methods should be used	.00	.00
c. Comparative costs of the different trans- portation services (includes varying costs of services within each type)	.00	.00
d. Where to secure information about travel and how to interpret the informa- tion	.00	.00
e. Advantages and disadvantages of different means of travel	.00	.00
f. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
14. Transporting goods	.00	.00
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight	.00	.00
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat	.00	.00
c. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
15. Legal relationships of buyer and seller	.00	.00
a. General legal principles of contracts and negotiable instruments	.00	.00
b. What constitutes fraud and misrepre- sentation	.00	.00

Table III (Concluded)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN HOME ECONOMICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 702 av. pages
15. Legal relationships of buyer and seller (Continued)		
c. Agencies which are active in protect- ing the consumer against fraud and misrepresentation	.00	.00
d. Miscellaneous	.00	.00
16. Problems of production and labor	.00	.00
a. How products are made	.00	.00
b. How business is organized	.00	.00
c. Control of business by the government	.00	.00
d. Miscellaneous (problems, exercises, activities, etc.)	.00	.00

taxes, prices, banks and banking, marketing functions, communication, transportation, transporting goods, legal relationships of buyer and seller, and problems of production and labor.

A further examination of Table III reveals that of the five topics given emphasis in this textbook, the topic of buying is given the most emphasis, with 82 average pages, or 11.68 per cent of the total 702 average pages in the home economics textbook, being devoted to this topic. It may be noted that 73.75 of the 82 average pages are devoted to the topic specific technical buying information. This, however, is to be expected, in view of the fact that home economics has always stressed development of buying information and skills for particular goods.

Only one fifth as much space, or 16.75 average pages, is given to the topic housing, as is given to the most emphasized topic of buying. Of the 16.75 average pages devoted to the topic housing, 11.25 average pages pertain to the subtopic using your home as a place in which to live well.

In the home economics textbook, 14 average pages, or 1.99 per cent, of the total 702 average pages in this textbook, are devoted to the topic financial planning.

The space in the home economics textbook devoted to the topic credit is almost the same amount of space as is given to sources of consumer information. A total of 4.75 average pages pertain to sources of consumer information and 4.25 average pages are devoted to the topic credit.

Very little space in the home economics textbook is given to problems, exercises, activities, etc. Pupil activities in consumer problems are probably offered in connection with laboratory and individual project work in sewing, cooking, etc.

Textbook in Mathematics

Table IV shows the number and per cent of the total number of average pages in the mathematics textbook devoted to the various consumer education topics.

An examination of Table IV reveals that seven of the sixteen main topics are given no emphasis in the mathematics textbook. These topics are: buying, sources of consumer information and how to use these sources, marketing functions, communication, transporting goods, legal relationships of buyer and seller, and problems of production and labor.

The topic given the most emphasis in the mathematics textbook is taxes, as revealed by Table IV. The space given to this topic is 20.75 average pages, or 5.58 per cent, of the total of 372 average pages in the textbook. Of the 20.75 average pages devoted to taxes, 17 average pages contain exercises and problems.

The number of average pages in the mathematics textbook given to the topic of insurance is 16.25, which is 4.37 per cent of the total number of average pages in the textbook.

The amount of space devoted to each of the following four topics in the mathematics is approximately the same, with 3.75 average pages being devoted to the topic financial planning, 5.25 average pages being devoted to the topic of investments, 3.75 average pages being devoted to the topic housing, and 4 average pages being devoted to banks and banking.

Of the nine main topics treated in the mathematics textbook, the least amount of space is devoted to the topics credit, prices, and transportation. Only 2 average pages are devoted to each of these topics.

An examination of the data in Table IV reveals that more space is devoted to the miscellaneous classification, which includes exercises,

Table IV

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN MATHEMATICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 372 av. pages
Total - All Topics	59.75	16.07
1. Financial Planning	3.75	1.00
a. Budgeting	1.50	.40
b. Miscellaneous (problems, exercises, activities, etc.)	2.25	.60
2. Insurance	16.25	4.37
a. Types of insurance contracts	6.75	1.82
b. How to choose the kind and amount of insurance	5.00	1.34
c. Miscellaneous (problems, exercises, activities, etc.)	4.50	1.21
3. Investments	5.25	1.41
a. How and when to invest your savings	2.00	.54
b. Miscellaneous (problems, exercises, activities, etc.)	3.75	.87
4. Credit	2.00	.54
a. Kinds and sources of credit	.25	.07
b. How to calculate true interest rates on installment purchases or loans	.00	.00
c. Miscellaneous (problems, exercises, activities, etc.)	1.75	.47

This table should be read as follows: In the mathematics textbook, a total of 3.75 average pages, or 1.00 per cent of the total of 372 pages, are devoted to the consumer education topic financial planning. The data concerning the remaining topics in this table are read in the same manner.

Table IV (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN MATHEMATICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 372 av. pages
5. Taxes	20.75	5.58
a. Kinds of taxes	3.50	.94
b. Evaluation of theories and principles of taxation	.00	.00
c. Government services provided by taxes	.00	.00
d. Comparison of goods and services when provided through public financing as compared with cost through private agencies	.00	.00
e. Miscellaneous (problems, exercises, activities, etc.)	17.25	4.64
6. Prices	2.00	.54
a. How prices are determined	.50	.13
b. Influence of competition and monopoly on prices	.00	.00
c. Violent fluctuations of some prices which characterize the business cycle	.00	.00
d. Theories of causes and cures of the busi- ness cycles	.00	.00
e. Government's effect on prices	.00	.00
f. Miscellaneous (problems, exercises, activities, etc.)	1.50	.41
7. Housing	3.75	1.01
a. Using your home as a place in which to live well	.00	.00
b. Financial and legal problems connected with buying, building, or renting a home	.00	.00
c. Advantages and disadvantages of buying and renting	.00	.00
d. Comparative costs of buying and renting	.50	.13
e. Available means for financing the buying or building of a home	.25	.07

Table IV (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN MATHEMATICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 372 av. pages
7. Housing (Continued)		
f. The cost of such financing	.25	.07
g. Legal rights and responsibilities of parties involved in renting or buying a home	.00	.00
h. Miscellaneous (problems, exercises, activities, etc.)	2.75	.74
8. Banks and banking		
a. Place of banks in our financial system	.00	.00
b. Kinds of banks	.00	.00
c. The function of banks in relation to the Federal Reserve System	.00	.00
d. Services provided to individuals by banks	.25	.07
e. How to use these banking services	2.25	.60
f. Miscellaneous (problems, exercises, activities, etc.)	1.50	.41
9. Buying		
a. General buying information	.00	.00
b. Specific technical buying information	.00	.00
c. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
10. Sources of consumer information and how to use these sources		
a. Advertising	.00	.00
b. Informative labels	.00	.00

Table IV (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN MATHEMATICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 372 av. pages
10. Sources of consumer information and how to use these sources (Continued)	.00	.00
c. Grade Labeling	.00	.00
d. Government agencies	.00	.00
e. Professional associations	.00	.00
f. Consumer subscription agencies	.00	.00
g. Commercial and trade-association laboratories	.00	.00
h. Newspapers and magazines	.00	.00
i. Commercial firms	.00	.00
j. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
11. Marketing functions	.00	.00
a. The cost of transporting commodities through various channels from producer to consumer	.00	.00
b. Important functions of the various retail outlets	.00	.00
c. Co-operative efforts in marketing	.00	.00
d. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
12. Communication	.00	.00
a. How and when to use the telephone to the best advantage at the least compara- tive cost	.00	.00
b. How and when to use the telegraph to the best advantage at the least comparative cost	.00	.00
c. How and when to use mail to the best advantage at the least comparative cost	.00	.00
d. Miscellaneous (problems, exercises, activities, etc.)	.00	.00

Table IV (Continued)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN MATHEMATICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 372 av. pages
13. Transportation (travel)	2.00	.54
a. Different methods of transportation	.00	.00
b. When each of the different methods should be used	.00	.00
c. Comparative costs of the different transportation services (includes varying costs of services within each type)	.00	.00
d. Where to secure information about travel and how to interpret the information	.00	.00
e. Advantages and disadvantages of different means of travel	.75	.20
f. Miscellaneous (problems, exercises, activities, etc.)	1.25	.34
14. Transporting goods	.00	.00
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight	.00	.00
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat	.00	.00
c. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
15. Legal relationships of buyer and seller	.00	.00
a. General legal principles of contracts and negotiable instruments	.00	.00
b. What constitutes fraud and misrepresentation.	.00	.00

Table IV (Concluded)

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN MATHEMATICS

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 372 av. pages
15. Legal relationships of buyer and seller (Continued)		
c. Agencies which are active in protecting the consumer against fraud and misrepre- sentation	.00	.00
d. Miscellaneous (problems, exercises, activities, etc.)	.00	.00
16. Problems of production and labor	.00	.00
a. How products are made	.00	.00
b. How business is organized	.00	.00
c. Control of business by the government	.00	.00
d. Problems of labor	.00	.00
e. Miscellaneous (problems, exercises, activities, etc.)	.00	.00

problems, activities, etc., than is devoted to the other subtopics in the mathematics textbook. This finding is to be expected in view of the amount of emphasis customarily given in mathematics textbooks to problems and exercises involving the development of computational skills.

The nine consumer education topics treated in the mathematics textbook comprise a total of approximately 60 average pages, or about one fifth of the 372 average pages in the textbook.

Textbook in Science

Table V shows the number and per cent of the total number of average pages in the science textbook devoted to the various consumer education topics.

The data in Table V reveal that only two of the sixteen main consumer education topics are given emphasis in the science textbook. These topics are transportation (travel) and transporting goods. The science textbook devotes 12.25 average pages, or 1.72 per cent of the total of 710 average pages in the textbook, to the topic transportation. Of these 12.25 average pages, 9.25 pages are devoted to the subtopic different methods of transportation. Only .50 of an average page in the science textbook is given to the topic transporting goods.

The two topics treated in the science textbook comprise a total of about 13 pages, or less than 2 per cent of the total 710 average pages in the textbook.

Summary

Thus, the general business textbook emphasizes all sixteen consumer education topics, with the three most emphasized topics being communication, banks and banking, and insurance; the social studies textbook devotes space to fifteen of the sixteen topics, with the most emphasized topic being

Table V

NUMBER AND PER CENT OF THE TOTAL NUMBER OF AVERAGE PAGES DEVOTED TO
CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE TEXTBOOK
IN SCIENCE*

Topic	Space devoted to topic	
	No. of av. pages	Per cent of 710 av. pages
Total - All Topics	12.75	1.79
13. Transportation (travel)	12.25	1.72
a. Different methods of transportation	9.25	1.30
b. When each of the different methods should be used	.00	.00
c. Comparative costs of the different trans- portation services (includes varying costs of services within each type)	.00	.00
d. Where to secure information about travel and how to interpret the information	.00	.00
e. Advantages and disadvantages of different means of travel	2.00	.28
f. Miscellaneous (problems, exercises, activities, etc.)	1.00	.14
14. Transporting goods	.50	.07
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight	.00	.00
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck train, air, and boat	.50	.07
c. Miscellaneous (problems, exercises, activities, etc.)	.00	.00

*The fourteen consumer education topics which are not treated in
the textbook in science are omitted from this table.

This table should be read as follows: In the science textbook, a total
of 12.25 average pages, or 1.72 per cent of the total of 710 pages, are
devoted to the consumer education topic Transportation (travel). The
data concerning the remaining topics in this table are read in the same
manner.

problems of production and labor; the textbook in mathematics emphasizes seven of the sixteen consumer education topics, with the most emphasized topic in this textbook being taxes; the home economics textbook devotes space to five of the sixteen topics, with the most space being given to the topic buying; and the science textbook emphasizes only two of the sixteen consumer education topics, with the most emphasis in the science textbook being placed on the topic transportation. Considerable emphasis is given to problems, exercises, and activities in the general business and mathematics textbooks, while very little emphasis is given to this classification in the social studies, home economics, and science textbooks.

CHAPTER III

RELATIVE EMPHASIS ON CONSUMER EDUCATION IN THE SELECTED TEXTBOOKS

In Chapter II, the tabulated data and the findings relating to these data, show the amount of emphasis given to the various consumer education topics in each of the selected textbooks.

The purpose of this chapter is to show the relative emphasis given to the various consumer education topics in the selected textbooks in general business, social studies, home economics, mathematics, and science.

As outlined under "Method and Procedures" in Chapter I, a standard page was calculated for the five textbooks in order to determine the number of standard pages devoted to each of the topics in each of the five selected textbooks. The standard page was devised as a common measure of space in order that comparisons might be made between and among the different textbooks, to determine the relative emphasis devoted to the different consumer education topics. Data concerning the number of standard pages devoted to the various topics are found in Table VI. Then, the relative emphasis on each of the consumer education topics in the selected textbooks was determined by figuring the ratio of the number of standard pages devoted to each of the topics in one textbook to the number of standard pages devoted to these same topics in each of the other textbooks. These data are found in Tables VII, VIII, IX, X, and XI.¹

The findings in this chapter are listed according to the sixteen main consumer education topics, as used in this study.

Financial Planning

The importance of financial planning in consumer education is seen in the fact that each textbook, except the one in science, devotes some

¹ Tables VI, VII, VIII, IX, X, and XI are placed at the close of the chapter, as they are referred to throughout the chapter.

space to this topic. Table VI indicates that the range in standard pages is from 3 in mathematics to 37 in general business.

The textbook in general business emphasizes financial planning to a greater extent than either of the textbooks in social studies, home economics, or mathematics, as revealed in Table VII. According to the ratios in Table VII, which were calculated from the number of standard pages indicated in Table VI, the general business textbook devotes more than 12 times as much emphasis to financial planning as does the textbook in mathematics. The social studies textbook ranks next in relative emphasis placed upon financial planning, with 8 standard pages, as compared with 37 standard pages in general business, which indicates that more than 4 times as much space in general business as in social studies is devoted to this topic.

Financial planning receives approximately 3 times the stress in the general business textbook which this topic receives in the home economics textbook. According to the ratios in Table VIII, which were calculated from the number of standard pages in Table VI, financial planning is stressed approximately 3 times as much in social studies as in mathematics, but the space devoted to this topic in home economics is 1.50 times as much as in social studies. The home economics textbook devotes 12 standard pages to the topic of financial planning, which is 4 times greater than the emphasis in mathematics, according to the ratios in Table IX, which were calculated from the number of standard pages shown in Table VI.

Budgeting comprises an important subtopic under financial planning. Table VI reveals that in the general business textbook, out of 37 standard pages given over to the broad consumer education topic of financial planning, 18 are allowed for budgeting. From Table VII, it is noted that the general business textbook gives more space to reading matter on this subtopic than either of the other textbooks; however, the relative emphasis

is less than the emphasis placed upon the miscellaneous classification of material. For example, Table VI shows that about half of the total space devoted to financial planning in the general business textbook is given to reading matter in budgeting, while 8 of the standard pages in the textbook in social studies and 11 out of the 12 pages in the textbook in home economics, are used in developing the subtopic of budgeting.

No space is devoted to financial planning in the textbook in science. The general business textbook devotes 18 standard pages to budgeting, which is 18 times as much space as the space given to budgeting in the mathematics textbook; approximately 1.5 times the space in the textbook in home economics; and slightly more than twice the space found in the textbook in social studies. It is noted from the ratios in Table VII that the social studies textbook devotes 8 times the space to budgeting that the mathematics textbook devotes to this topic, while the emphasis on budgeting in the home economics textbook, as shown in Table IX, is about 1.5 times that found in social studies. As shown in Table IX, 11 standard pages are given to budgeting in home economics, which is 11 times the space devoted to this topic in the mathematics textbook.

It is recognized that problems and experiments in connection with meal planning, clothing selection, etc., in a course in home economics may be interpreted as developing information and skills in budgeting. In this study, however, account was taken only of the material listed specifically under the headings of financial planning and the subtopics of budgeting and miscellaneous, including problems and exercises related to the general topic. With this limitation in mind, the data in Table VII reveal that more relative emphasis is placed upon problems, exercises, activities, etc., on the topic of financial planning in the textbook in general business

than is devoted to this topic in either of the textbooks in home economics or mathematics. According to Table VII, 19 times as much space is given to exercises and problems in the general business textbook as is found in the home economics textbook. The mathematics textbook ranks next in relative emphasis on this topic, with 2 standard pages, as compared with the 19 standard pages in general business, which is 9.5 times as much emphasis in general business as in mathematics. Exercises, problems, activities, etc., pertaining to financial planning are given no emphasis in the social studies or science textbooks. According to Table IX, the space devoted to the miscellaneous topic in the mathematics textbook is 2 standard pages, or twice the emphasis given the subtopic in the home economics textbook.

Topic of Insurance

The topic insurance is treated in three of the five selected textbooks. As shown in Table VI, the range in standard pages devoted to this topic is from 12 in social studies to 56 in general business. The mathematics textbook devotes 15 pages to the broad topic of insurance. According to Table VI, no space in either the home economics or science textbook is given to insurance.

As revealed from the data in Table VII, the general business textbook devotes more space to insurance than either of the textbooks in social studies or mathematics. The ratios in Table VII show that the 56 standard pages devoted to insurance in the general business textbook is about 5 times as much as the space devoted to this topic in social studies, and about 4 times as much as the space used in the mathematics textbook. From Table VIII, it is seen that the emphasis on insurance is only 1.3 times as much in social studies as in mathematics. The broad topic of insurance is not emphasized as such in the home economics or science textbooks.

Table VI shows that types of insurance contracts is given a prominent place in the general business, social studies, and mathematics textbooks, as a subtopic under the broad consumer education topic of insurance. The data in Table VI indicate that of 56 standard pages devoted to insurance in the general business textbook, 19 standard pages are allocated to types of insurance contracts, while 10 out of 12 pages in social studies and 6 out of 15 pages in mathematics are used in developing the subtopic of types of insurance contracts. The general business textbook devotes 19 standard pages to types of insurance contracts, which is 3.5 times as much space as the space devoted to types of insurance contracts in the mathematics textbook, and 2 times the space in the social studies textbook. The topic types of insurance contracts is given no emphasis in the home economics or science textbook. Table VIII shows that the 6 standard pages devoted to types of insurance contracts in the mathematics textbook is 1.7 times the space in the social studies textbook which is devoted to this topic.

The data in Table VII indicate that more space is given to the subtopic how to choose the kind and amount of insurance in the general business textbook than is given to this topic in either of the other textbooks. The general business textbook devotes 12 standard pages to how to choose the kind and amount of insurance, which is 12 times the space devoted to this same topic in social studies and about 2.5 times the space given in mathematics. According to data presented in Table VIII, the mathematics textbook devotes 5 standard pages to how to choose the kind and amount of insurance, which is 5 times the space given to this topic in the social studies textbook. Neither the home economics nor the science textbook allows any space for the subtopic how to choose the kind and amount of insurance.

Table VII shows that the greatest amount of relative emphasis on subtopics under the broad topic of insurance is found on the miscellaneous subtopic, which includes problems, exercises, activities, etc. The general business textbook devotes 22 standard pages to the miscellaneous subtopic, which is 22 times the space allowed for this classification in social studies and 5.5 times the space found in mathematics. Four standard pages are given to the miscellaneous insurance subtopic in the mathematics textbook, which is 4 times the space given in social studies, as shown in Table VIII. Thus, the relative emphasis on the insurance miscellaneous classification is greater in the general business textbook than in either of the textbooks in social studies or mathematics, with the mathematics textbook ranking second in relative emphasis on this subtopic.

Topic of Investments

The broad consumer education topic of investments is emphasized to a greater extent in the general business textbook than in either of the textbooks in social studies or mathematics, as revealed in Table VII. Table VI indicates that the range in standard pages is from 5 in social studies to 23 in general business. The mathematics textbook devotes 5 standard pages to investments, while the home economics and science textbooks do not devote any space to the topic of investments.

According to the ratios in Table VII, which were calculated from the number of standard pages in Table VI, the general business textbook devotes 4.6 times as much emphasis to investments as does the textbook in social studies, and 4.6 times as much emphasis to this topic as does the textbook in mathematics. Thus, the emphasis placed on investments in the social studies textbook is about the same as the emphasis placed on this topic in the mathematics textbook, as indicated in the data presented in Table VIII.

How and when to invest your savings is considered an important subtopic under the broad topic investments, particularly in the general business and social studies textbooks. Table VI shows that over half of the space devoted to investments in the general business textbook is given to reading matter in how and when to invest your savings, while 4 of the 5 standard pages in the social studies textbook, and 2 out of the 5 standard pages in mathematics are used in developing the subtopic how and when to invest your savings. According to the data in Table VII, the general business textbook devotes 14 standard pages to how and when to invest your savings. As indicated in Table VIII, the 4 standard pages in the social studies textbook, which are devoted to how and when to invest your savings, is twice that of the space devoted to this same topic in mathematics. Thus, the general business textbook ranks first in relative emphasis on this topic, with social studies ranking second, and mathematics fifth.

The miscellaneous classification, which includes problems, exercises, activities, etc., is relatively important as a subtopic under the broad topic of investments in the general business and mathematics textbooks. Table VI shows that 9 standard pages in the general business textbook are given to investment problems, exercises, etc., which is 3 times the emphasis given to this classification in mathematics and 9 times the emphasis found in the social studies textbook. The ratios in Table VII show that the emphasis on the 3 standard pages devoted to the miscellaneous subtopic under investments in mathematics is 3 times the space given to this subtopic in the social studies textbook.

Topic of Credit

The importance of credit in consumer education is indicated by the fact that each textbook, except the one in science, devotes some space to

this topic. The data in Table VI show that the standard pages range from 2 in mathematics to 45 in general business.

The textbook in general business, as revealed in Table VII, emphasizes the topic credit more than either of the textbooks in social studies, home economics, or mathematics. According to the ratios in Table VII, the general business textbook devotes almost 23 times as much space to credit as does the textbook in mathematics. The home economics textbook ranks next in relative emphasis placed on credit, with 4 standard pages as compared with 45 in general business, which indicates that more than 11 times as much emphasis is placed on this topic in the general business textbook as in the home economics textbook.

Credit receives 9 times the emphasis in the general business textbook which this topic receives in social studies. According to the ratios in Table VIII, the 5 standard pages allocated to the topic credit in the social studies textbook is approximately equal to the space given over to this topic in the home economics textbook. However, the emphasis placed on credit in the social studies textbook is 2.5 times the emphasis placed on this topic in mathematics. Table IX indicates that 4 standard pages are given to credit in home economics, which is 2 times the space given to this topic in the mathematics textbook. Thus, the relative emphasis placed on the topic credit in the general business textbook outranks the relative emphasis placed on this topic in the social studies, home economics, and mathematics textbooks.

An analysis of the consumer education content in the textbooks in general business, social studies, and home economics reveals that kinds and sources of credit is an important subtopic in the development of the consumer education topic credit. For example, Table VI reveals that of 45 standard pages in the general business textbook given to credit, 19

are allowed for the subtopic kinds and sources of credit. From Table VII, it is noted that the general business textbook gives more space to this subtopic than either of the other textbooks. Table VII shows that the 19 standard pages given to kinds and sources of credit in the general business textbook is 9.5 times the space allotted to this topic in the textbook in home economics, and about 6 times the space found in the social studies textbook.

The social studies textbook devotes 3 standard pages to kinds and sources of credit, which according to Table VIII, is 1.5 times the space found in the home economics textbook. Although the mathematics textbook emphasizes the topic credit, no space is given to kinds and sources of credit in the development of credit in the mathematics textbook.

How to calculate true interest rates on installment purchases or loans is evidently considered as a relatively unimportant reading subtopic in developing the main topic of credit, since only two of the five textbooks devote any reading matter to this subtopic. The relative emphasis on this topic in the textbooks, however, is greater on the miscellaneous classification, which includes problems, exercises, etc., than on reading matter of how to calculate true interest rates. According to data in Table VII, the general business textbook devotes 3 standard pages to reading matter on the subtopic of how to calculate true interest rates on installment purchases or loans, which is 4 times the emphasis given this topic in the textbook in home economics. Data in Table VII also indicate that no emphasis is placed on how to calculate true interest rates on installment purchases or loans in the social studies, mathematics, or science textbook.

Table VI indicates that of the 45 standard pages devoted to credit in the general business textbook, 18 standard pages are allocated to the

miscellaneous subtopic, while of the 5 standard pages in the social studies textbook devoted to credit, 2 are allowed for problems, exercises, etc., and of the 2 standard pages in the mathematics textbook devoted to credit, both pages pertain to problems, exercises, etc. The emphasis on the miscellaneous subtopic in general business is 9 times as great as the emphasis on this topic in social studies, and also 9 times as great as the emphasis in mathematics, as shown in Table VII. The relative emphasis on problems and exercises, based on space allocation, is the same in social studies as in mathematics, according to Table VIII.

The relative emphasis in the general business textbook on each of the subtopics under the main topic of credit is about 8 times as great as the emphasis on these same topics in the social studies textbook, which ranks next after the general business textbook in relative emphasis placed on these subtopics.

Topic of Taxes

Table VI indicates that the mathematics textbook devotes more standard pages to the main topic taxes than either of the textbooks in social studies or general business. The range in standard pages, as revealed by Table VI, is from 9 in general business to 19 in mathematics. The home economics and science textbooks devote no space to this topic, while the social studies textbook devotes 16 standard pages to the topic taxes. Table VII indicates that the emphasis placed on taxes in the mathematics textbook is 2 times the emphasis on this same topic in general business. Taxes receives approximately 2 times the emphasis in social studies as in general business, as indicate in Table VIII.

Kinds of taxes, as a subtopic included under the main topic taxes, is stressed more in the social studies textbook than in the general business or mathematics textbook, as shown in Table VI. The social studies

textbook devotes 11 standard pages to kinds of taxes, which is about 3 times the space of 4 standard pages allowed for this topic in the textbook in general business, and 1.3 times as much emphasis as in mathematics, as shown by the ratios in Table VII. According to Table VIII, kinds of taxes as a subtopic is given an approximately equal emphasis in the social studies and mathematics textbooks.

Evaluation of theories and principles of taxation is not considered an important subtopic under the main topic taxes, as judged by the space used in the textbook for this subtopic. Table VI indicates that only the textbooks in general business and social studies give any space to this topic, and that only 1 standard page in each of these textbooks is allowed for evaluation of theories and principles of taxation.

The general business textbook, according to Table VI, is the only textbook devoting any space to the subtopic government services provided by taxes; only 1 standard page is allowed for this topic in general business.

Likewise, the subtopic comparison of goods and services when provided through public financing as compared with cost through private agencies, is not presented in any of the textbooks as a subtopic under taxes.

It may be noted from Table VI, that of the 19 standard pages in the mathematics textbook concerned with the topic taxes, 16 contain exercises, problems, activities, etc. Thus, as indicated in Table VII, the emphasis on problems, exercises, activities, etc., is 5.5 times greater in mathematics than the emphasis on this classification in general business. Table VII shows that the emphasis on problems, exercises, activities, etc., is 4 times greater in mathematics than the emphasis on this classification in the social studies textbook.

Thus, although the mathematics textbook emphasizes the main topic of taxes more than the other textbooks, the greatest amount of relative emphasis in mathematics is placed on problems, exercises, activities, etc. pertaining to taxes, while the greatest emphasis in social studies and general business is placed on reading matter on the subtopic kinds of taxes. Furthermore, the subtopics theories and principles of taxation, government services provided by taxes, and comparison of goods and services when provided through public financing as compared with cost through private agencies, are emphasized very little in the development of the main topic taxes in each of the textbooks.

Topic of Prices

As shown in Table VI, the social studies textbook devotes more space to the topic prices than does either of the textbooks in general business or mathematics. The range in standard pages is from 1 in mathematics to 14 in social studies. The general business textbook devotes 5 standard pages to this topic.

According to Table VIII, the emphasis on prices in the social studies textbook is about 3 times the emphasis on this topic in general business, and 14 times the emphasis in mathematics, while no emphasis is given to prices as a separate topic in the home economics or science textbooks.

The subtopic how prices are determined, which is included under the main topic of prices, is given space only in the social studies textbook, with 2 standard pages being devoted to this topic.

The social studies and general business textbooks are the only textbooks which give separate treatment to the subtopic of influence of competition and monopoly on prices. Table VI shows that 2 standard pages in social studies are devoted to this subtopic, and only 1 standard page in general business is devoted to this same subtopic.

Violent fluctuations of some prices which characterize the business cycle is given no consideration in any of the textbooks as a subtopic in developing the main topic of prices.

It is noted from Table VI, that of the 14 standard pages in the social studies textbook devoted to prices, 6 pertain to the subtopic theories of causes and cures of the business cycles. This subtopic is given no emphasis in either the general business, home economics, mathematics, or science textbooks.

Government's effect on prices as a subtopic under prices is given equal emphasis in the general business and social studies textbooks, with 2 standard pages being devoted to this topic in each of the textbooks. Table VI further shows that no emphasis is given to Government's effect on prices in either of the textbooks in home economics, mathematics, or science.

Table VII indicates that the relative emphasis on problems, exercises, and activities in the social studies and general business textbooks is the same as the relative emphasis on government's effect on prices in the textbooks in social studies and general business.

It is noted from Table VI that the 1 standard page in mathematics which is devoted to prices, contains problems, exercises, and activities.

Thus, the social studies textbook ranks first in relative emphasis on the main topic of prices, with the general business textbook ranking second in relative emphasis.

Topic of Housing

The importance of housing in consumer education is seen in the fact that each textbook, except the one in science, devotes some space to this topic. The range in standard pages, as shown in Table VI, is from 3 in mathematics to 14 in home economics.

The textbook in home economics emphasizes housing to a greater extent than does either of the textbooks in social studies, general business, or mathematics, as revealed in Table VII. According to the ratios in Table X, which were calculated from the standard pages in Table VI, the home economics textbook devotes 14 standard pages to housing, which is a little less than 5 times the emphasis given to housing in mathematics. The space devoted to housing is approximately the same in the textbook in social studies as in the textbook in general business, with 12 standard pages devoted to housing in social studies and 11 standard pages devoted to housing in general business. Thus, the relative emphasis placed on the topic housing is approximately the same in each of the textbooks in general business, social studies, and home economics.

Using your home as a place in which to live well is used in only two textbooks, namely, home economics and social studies, in developing the main topic of housing. It is noted from Table VI, that of the 14 standard pages in the home economics textbook devoted to housing, 9 standard pages are allocated to the subtopic using your home as a place in which to live well. The social studies textbook devotes 4 standard pages to using your home as a place in which to live well, or a little more than twice the emphasis in home economics as in social studies. The subtopic using your home as a place in which to live well is not treated in either of the textbooks in general business, mathematics, or science.

Table VII indicates that approximately equal emphasis is placed on the subtopic financial and legal problems connected with buying, building, or renting a home in the general business and social studies textbooks, with 5 standard pages being devoted to this topic in general business and 4 in social studies. According to Table VII, 5 times as much space is given financial and legal problems connected with buying, building, or renting

in the general business textbook as the space given this topic in home economics, and 4 times as much space in social studies as in home economics. This subtopic is not treated in either of the textbooks in mathematics or science.

The subtopic advantages and disadvantages of buying and renting is given very little emphasis in the five textbooks. Table VI shows that 2 standard pages in social studies, 1 standard page in general business, and 1 standard page in home economics are devoted to advantages and disadvantages of buying and renting. This topic is not treated in the mathematics or science textbooks used in this study. Thus, as seen from the ratios in Table VII, the relative emphasis on this topic in the textbooks is very slight.

As shown in Table VI, comparative costs of buying and renting as a subtopic under the main consumer education topic of housing is treated only in the general business textbook, with 1 standard page being devoted to this topic.

An examination of Table VI reveals that space is given to problems, exercises, activities, etc., dealing with the main topic of housing in the general business, social studies, home economics, and mathematics textbooks. The general business textbook devotes 3 standard pages to the miscellaneous classification under the main topic housing, and this space in the general business textbook is equal to the space given problems and exercises in the mathematics textbook, as indicated in Table VII. The social studies textbook devotes 1 standard page to the miscellaneous classification, which is equal to the space given problems and exercises in the home economics textbook, as shown in Table VIII.

Topic of Banks and Banking

The data in Table VI show that each of the three textbooks in general business, social studies, and mathematics devotes some space to the consumer education topic banks and banking. Table VI indicates that the range in standard pages is from 3 in mathematics to 61 in general business. The social studies textbook devotes 5 standard pages to banks and banking.

According to Table VII, the emphasis on banks and banking in the general business textbook is more than 20 times the emphasis on this topic in mathematics, and more than 12 times the 5 standard pages used in social studies. Table VII also shows that no emphasis is placed on banks and banking in either the home economics or social studies textbook. According to the ratios in Table VIII, the 5 standard pages in social studies devoted to banks and banking is 4 times greater than the emphasis on banks and banking in mathematics. Thus, the general business textbook ranks first in relative emphasis on banks and banking, while the social studies textbook ranks second in relative emphasis on this topic.

The place of banks in our financial system, as a subtopic under banks and banking, is given emphasis only in the general business textbook, according to Table VI. The general business textbook devotes only 2 standard pages to this topic, which is relatively small in comparison with the 61 pages in this textbook devoted to the main topic banks and banking.

Table VI shows that two textbooks, general business and social studies, devote space to the subtopic kinds of banks, with 5 standard pages in general business and 2 standard pages in social studies being devoted to this topic. The ratios in Table VII indicate that the emphasis on kinds of banks is 2.5 times greater in general business than in social studies.

The function of banks in relation to the Federal Reserve System is not considered as an important subtopic in the development of the main topic banks and banking, insofar as space is concerned. Table VI shows that the social studies textbook devotes only 1 standard page to this topic, while the topic is not treated in either of the general business, home economics, mathematics, or science textbooks.

Table VI indicates that the subtopic services provided to individuals by banks is treated in the general business and social studies textbook, while no space is devoted to this topic in the home economics, mathematics, or science textbooks. The general business textbook devotes 8 standard pages to services provided to individuals by banks, which is 8 times more space than the space devoted to this topic in social studies, as indicated by the ratios in Table VII.

How to use these banking services, as a subtopic under banks and banking, is given space in the general business and mathematics textbooks to the extent of 22 standard pages in general business and 2 standard pages in mathematics, as shown by data in Table VI. The ratios in Table VII indicate that the emphasis in the general business textbook on how to use these banking services is 11 times greater than the emphasis placed on this same topic by the mathematics textbook. It is also noted from Table VII that the relative emphasis in the general business textbook on how to use these banking services is greater than the relative emphasis placed on any other subtopic under banks and banking in the general business textbook, except the miscellaneous classification.

Table VI shows that space is given in three textbooks to the miscellaneous subtopic under banks and banking. The general business textbook devotes 24 standard pages to problems, exercises, etc., as compared

with 1 standard page in each of the textbooks in social studies and mathematics being devoted to problems, exercises, etc.

Thus, the greatest emphasis in the general business textbook is on services provided to individuals by banks, how to use these banking services, and the miscellaneous classification, while the emphasis in social studies is on kinds of banks, and the emphasis in mathematics is on how to use these banking services.

Tonic of Buying

Table VI indicates that the number of standard pages devoted to the broad topic of buying ranges from 12 in social studies to 69 in home economics. The general business textbook devotes 15 standard pages to this topic.

The textbook in home economics emphasizes buying to a greater extent than either of the textbooks in social studies or mathematics, as revealed in Table VII. According to the ratios in Table IX, the emphasis on buying in the home economics textbook is a little less than 6 times the emphasis on this same topic in social studies and more than 4.5 times the emphasis in the general business textbook. The ratios in Table VII indicate that the 15 standard pages devoted to buying in general business is 1.3 times the emphasis placed on buying in the social studies textbook.

General buying information, as a subtopic under buying, is given a prominent place in the development of the buying topic in the general business and social studies textbooks. Table VI shows that, of the 12 standard pages devoted to buying in social studies, 10 standard pages are concerned with general buying information, and of the 15 standard pages devoted to buying in general business, 9 of these pages pertain to general buying information. The home economics textbook devotes only 4 out of 69 standard pages to general buying information. The ratios in Table VII

show that the emphasis on general buying information is approximately equal in the general business textbook to the space used in the social studies textbook, while the 9 standard pages used in general business on this topic is more than 2.5 times the emphasis placed in the home economics textbook on general buying information. Again it should be recognized that this study does not claim to show the exclusive emphasis placed on any topic in the various courses in ninth-grade home economics, general business, mathematics, social studies, or science.

According to Table VI, the only textbook devoting any space to the subtopic specific technical buying information, is the home economics textbook, which gives 62 standard pages to this subtopic.

Table VII shows that the relative emphasis on the miscellaneous subtopic under the main topic of buying is greater in the general business textbook than in the social studies or home economics textbooks. The general business textbook devotes 6 standard pages to problems, exercises, etc., which is 3 times the emphasis given problems in social studies, and 2 times the emphasis used in home economics. Table VIII indicates that the 3 standard pages used in the home economics textbook on problems, exercises, etc., is 1.5 times the emphasis placed in the social studies textbook on problems, exercises, activities, etc.

Thus, the emphasis in the home economics textbook on the main topic of buying far outranks the emphasis on this same topic in the general business and social studies textbooks. In the development of buying in the home economics textbook, the emphasis is almost exclusively on the subtopic specific technical buying information, while the general business and social studies textbooks develop the main topic of buying to a great extent through the subtopic general buying information.

Topic of Sources of Consumer Information and How to Use These Sources

Sources of consumer information is treated in three textbooks, general business, social studies, and home economics. Table VI indicates that the range in standard pages devoted to this topic is from 3 in general business to 6 in social studies, with the home economics textbook devoting 4 standard pages to sources of consumer information. This topic is given no space in the mathematics or science textbooks.

The social studies textbook emphasizes sources of consumer information to a greater extent than does either of the textbooks in general business or home economics. According to the ratios in Table VII, the emphasis on sources of consumer information in the social studies textbook is 2 times the emphasis on this same topic in the general business textbook. Table VIII shows that the standard pages devoted to sources of consumer information in the textbook in social studies is 1.5 times greater than the emphasis placed on this topic in the home economics textbook.

Advertising, as a subtopic under sources of consumer information, is treated in the textbooks in social studies and home economics to the extent of 1 standard page in social studies and 2 standard pages in home economics, as shown in Table VI.

Informative labels, as a subtopic included under the main topic of sources of consumer information, is presented in the textbooks in general business, social studies, and home economics, with 1 standard page in each of these textbooks being devoted to informative labels. Thus, as indicated by the ratios in Tables VII and VIII, the relative emphasis placed on this topic is about the same in each of these textbooks.

As indicated in Table VI, grade labeling, as a subtopic under sources of consumer information, is given emphasis in the social studies and home

economics textbooks, with 1 standard page in each of these textbooks being devoted to grade labeling.

Another subtopic under sources of consumer information, government agencies, is included only in the social studies textbook, with 1 standard page being devoted to this topic, as indicated in Table VI.

According to Table VI, the subtopics of professional associations, commercial and trade-association laboratories, and newspapers and magazines are given no space in any of the textbooks.

The subtopic consumer subscription agencies is emphasized only in the social studies textbook, with 1 standard page being devoted to this topic, as shown in Table VI.

Another subtopic under sources of consumer information, commercial firms, is included only in the general business textbook, with 1 standard page being devoted to this topic.

As indicated in Table VI, 1 standard page in each of the textbooks in general business and social studies is devoted to problems, exercises, etc., while this miscellaneous classification is not treated in mathematics, home economics, or science.

Thus, there is relatively little emphasis in each of the textbooks on each of the ten subtopics included under the main topic of sources of consumer information.

Topic of Marketing Functions

The relative emphasis placed on marketing functions as a topic in consumer education is seen in the fact that only the textbooks in general business and social studies treat this topic. Table VI indicates that 3 standard pages in the textbook in social studies are devoted to this topic, while only 1 standard page in general business is devoted to this same topic.

Thus, as shown by the ratios in Table VII, marketing functions is stressed 3 times as much in social studies as in general business, and this topic is not stressed in either of the textbooks in home economics, mathematics, or science.

According to Table VI, the cost of transporting commodities through various channels from producer to consumer, is not considered as a subtopic in any of the textbooks in the development of the main topic marketing functions.

As indicated in Table VI, the subtopic of important functions of the various retail outlets is stressed only in the social studies textbook, with 1 standard page being devoted to this topic.

Co-operative efforts in marketing is included by both the social studies and general business textbooks in developing the main topic on marketing functions. It is noted from Table VI that, of the 3 standard pages in the social studies textbook devoted to marketing functions, 2 pertain to co-operative efforts in marketing, while the 1 standard page devoted to marketing functions in the general business textbook pertains to co-operative efforts in marketing. According to the ratios in Table VII, the social studies textbook stresses co-operative efforts in marketing twice as much as does the general business textbook.

Topic of Communication

The topic of communication is treated only by the general business textbook. Table VI shows that 65 standard pages in this textbook are devoted to communication, while communication is given no treatment in either of the textbooks in social studies, mathematics, or science.

Topic of Transportation

The importance of transportation in consumer education is seen by the fact that each textbook, except the one in home economics, devotes

some space to this topic. Table VI indicates that the range in standard pages is from 2 in mathematics to 30 in general business.

The textbook in general business stresses transportation to a greater extent than does either of the textbooks in science, social studies, or mathematics, as revealed in Table VII. According to the ratios in Table VII, the general business textbook devotes 15 times as much emphasis to transportation as does the textbook in mathematics. The social studies textbook ranks next with 12 standard pages, as compared with 30 standard pages in general business. Thus, twice the emphasis is placed on this topic in the general business textbook than is found in the textbook in social studies. Transportation receives almost twice the stress in the general business textbook which this topic receives in science; the science textbook devotes 16 standard pages to this topic, as compared with 30 in general business. According to the ratios in Table VIII, the emphasis on transportation in social studies is 6 times the emphasis on this topic in mathematics, and the emphasis in science is 1.3 times the emphasis in social studies. As shown in Table X, the science textbook stresses transportation 8 times as much as the textbook in mathematics.

Thus, the general business textbook ranks first in relative emphasis placed on the topic of transportation, while science ranks second, social studies third, and mathematics ranks last.

Under the main topic of transportation, the subtopic different methods of transportation is treated in the textbooks in general business, social studies, and science. Table VI shows that 12 standard pages in science, 10 pages in social studies, and 5 pages in general business are devoted to this subtopic. The ratios in Table XI, which were calculated from the number of standard pages in Table VI, indicate that the science textbook

places the most stress on different methods of transportation, with almost 2.5 times more emphasis being placed on this topic in science than is placed on this same topic in general business, and 1.2 times as much emphasis on this topic in science as the emphasis in the textbook in social studies. Table VIII indicates that the social studies textbook emphasizes different methods of transportation 2 times as much as does the textbook in general business.

The subtopic when each of the different methods should be used is treated only in the general business textbook, with 1 standard page being devoted to this topic, as revealed in table VI.

Likewise, the subtopic comparative costs of the different transportation services, and the subtopic where to secure information about travel and how to interpret this information, are treated only in the general business textbook. Table VI shows that 5 standard pages in the general business textbook are given to the subtopic comparative costs of the different transportation services, and 5 standard pages to where to secure information about travel and how to interpret this information.

Advantages and disadvantages of different means of travel, as a subtopic under transportation, is given space in the textbooks in general business, mathematics, and science. As shown in Table VI, the science textbook devotes 3 standard pages to this topic. According to the ratios in table XI, the science textbook emphasizes the advantages and disadvantages of different means of travel 3 times as much as the mathematics textbook and 1.5 times as much as the general business textbook. According to Table VII, general business emphasizes this topic 2 times as much as does the social studies textbook.

The importance of problems, exercises, and activities in developing the main topic transportation is seen in the fact that all of the textbooks,

except the one in home economics, devote some space to this miscellaneous subtopic. Table VI indicates that the general business textbook devotes 10 standard pages to problems, exercises, activities, etc. According to the ratios in Table VII, the general business textbook emphasizes the miscellaneous topic by giving 10 times more space to it than the textbook in mathematics; 10 times more than the textbook in science; and 5 times more than the textbook in social studies. The ratios in Table VIII show that 2 standard pages are devoted to problems, exercises, and activities in social studies and 1 standard page in each of the textbooks in mathematics and science.

Thus, in the development of transportation, the subtopic most emphasized in the social studies and science textbook is different methods of transportation; while the subtopic most emphasized in general business is where to secure information about travel.

Topic of Transporting Goods

Table VI shows that the range in standard pages devoted to the topic transporting goods is from 1 in science to 26 in general business. The social studies textbook devotes 2 standard pages to this topic, and the topic is not treated in either of the textbooks in mathematics or home economics.

According to Table VII, the stress in the general business textbook on transporting goods is 26 times as much as the stress on this topic in science, and 13 times the emphasis in the social studies textbook. As shown in Table VIII, the social studies textbook emphasizes transporting goods 2 times as much as does the science textbook.

The subtopic of advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by mail, express, and freight is emphasized only in the general business textbook, with 10

standard pages being devoted to this topic, according to Table VI.

Another subtopic under transporting goods, advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by truck, train, air, and boat, is treated in the general business, social studies, and science textbooks. The general business textbook devotes 5 standard pages to this topic, which, according to the ratios in Table VII, is 5 times as much space as is devoted to this topic in each of the textbooks in social studies and science.

The miscellaneous subtopic under transporting goods is given emphasis in the general business and social studies textbooks, according to Table VII. The general business textbook devotes 11 standard pages to problems, exercises, etc., as compared with 1 standard page in social studies.

Topic of Legal Relationships of Buyer and Seller

The topic of legal relationships of buyer and seller is treated only in the general business and social studies textbooks, as shown in Table VI. General business devotes 6 standard pages to this topic, as compared with 4 standard pages devoted to this topic in social studies. As indicated by the ratios in Table VII, the topic legal relationships of buyer and seller is given no space in either of the textbooks in home economics, mathematics, or science.

The subtopic general legal principles of contracts and negotiable instruments is included in both the general business and social studies textbooks. It is noted from Table VI that, of the 6 standard pages in general business devoted to legal relationships of buyer and seller, 5 pages are used in developing the subtopic general legal principles of contracts and negotiable instruments. It is also noted from Table VI that, of the 4 standard pages devoted to the main topic, 2 pages pertain to general legal principles of contracts and negotiable instruments.

The ratios in Table VII indicate that the general business textbook places 2.5 times more emphasis on general legal principles of contracts and negotiable instruments than does the social studies textbook.

Table VI shows that what constitutes fraud and misrepresentation is not considered by any of the textbooks as a subtopic in developing the main topic legal relationships of buyer and seller.

Table VI indicates that 2 standard pages in the social studies textbook are given to the subtopic agencies which are active in protecting the consumer against fraud and misrepresentation. This topic is not treated in the other textbooks.

The miscellaneous subtopic under legal relationships of buyer and seller, including problems, exercises, activities, etc., is treated only in the general business textbook, with 1 standard page being devoted to this topic.

Topic of Problems of Production and Labor

The topic of problems of production and labor is given space only in the textbooks in general business and social studies. Table VI shows that 35 standard pages in social studies are devoted to this topic as compared with 20 standard pages in general business. Table VII shows that the social studies textbook stresses problems of production and labor almost twice as much as does the general business textbook.

How products are made, as a subtopic under problems of production and labor, is treated only in the social studies textbook, with 5 standard pages being devoted to this topic in social studies, according to the data in Table VI.

Another subtopic, how business is organized, is stressed in both the general business and social studies textbooks, with 7 standard pages being devoted to this topic in general business and 2 standard pages

being devoted to this topic in social studies. This means that 3.5 times as much space is devoted to this topic in general business as in the textbook in social studies.

Control of business by the government is emphasized as a subtopic in both the general business and social studies textbooks. The social studies textbook devotes 10 standard pages to this topic, which is approximately 1.5 times the emphasis placed on this topic in general business, according to Table VII.

The subtopic problems of labor, as shown in Table VI, is stressed only in the social studies textbook, with 13 standard pages being devoted to this topic.

The miscellaneous subtopic under problems of production and labor is given equal space in each of the textbooks in general business and social studies, according to the data in Table VI. Each of these textbooks devotes 5 standard pages to problems, exercises, activities, etc.

Summary

The general business textbook devotes approximately 3 times as much space to the sixteen consumer education topics as the textbook in social studies, which ranks next in the amount of space given to the consumer education topics. The social studies textbook devotes approximately 1.5 times as much space to the sixteen consumer education topics as does the nearest textbook in home economics. Over one half of the space devoted to the sixteen consumer education topics in the home economics textbook is concerned with the one topic, buying. The home economics textbook devotes approximately 2 times as much space to the sixteen consumer education topics as does the nearest textbook in mathematics. The mathematics textbook devotes approximately 3 times as much space to the sixteen consumer education topics as does the nearest textbook, science.

Thus, there is far more emphasis placed on consumer education in the general business textbook than in any of the other textbooks in social studies, home economics, mathematics, or science.

Table VI

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topic				
	Gen. Bus.	Soc. Studies	H. E.	Math.	Science
Total - All Topics	416	151	103	55	17
1. Financial planning	37	8	12	3	0
a. Budgeting	18	8	11	1	0
b. Miscellaneous (problems, exercises, activities, etc.)	19	0	1	2	0
2. Insurance	56	12	0	15	0
a. Types of insurance contracts	21	10	0	6	0
b. How to choose the kind and amount of insurance	12	1	0	5	0
c. Miscellaneous (problems, exercises, activities, etc.)	22	1	0	4	0

This table shall be read as follows: The general business textbook devotes a total of 37 standard pages to the topic financial planning; the social studies textbook, a total of 8 standard pages; the home economics textbook, a total of 3 standard pages; and the science textbook does not devote any standard pages to the topic financial planning. The data concerning the remaining topics in this table are read in the same manner.

Table VI (Continued)

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topic				
	Gen. Bus.	Soc. Studies	H. E.	Math.	Science
3. Investments	23	5	0	5	0
a. How and when to invest your savings	14	4	0	2	0
b. Miscellaneous (problems, exercises, activities, etc.)	9	1	0	3	0
4. Credit	45	5	4	2	0
a. Kinds and sources of credit	19	3	2	0	0
b. How to calculate true interest rates on installment purchases or loans	8	0	2	0	0
c. Miscellaneous (problems, exercises, activities, etc.)	18	2	0	2	0
5. Taxes	9	16	0	19	0
a. Kinds of taxes	4	11	0	3	0
b. Evaluation of theories and principles of taxation	1	1	0	0	0
c. Government services provided by taxes	1	0	0	0	0

Table VI (Continued)

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topic				
	Gen. Bus.	Soc. Studies	H. E.	Math.	Science
5. Taxes (Continued)					
d. Comparison of goods and services when provided through public financing as compared with cost through private agencies	0	0	0	0	0
e. Miscellaneous (problems, exercises, activities, etc.)	3	4	0	16	0
6. Prices					
a. How prices are determined	0	2	0	0	0
b. Influence of competition and monopoly on prices	1	2	0	0	0
c. Violent fluctuations of some prices which characterize the business cycle	0	0	0	0	0
d. Theories of causes and cures of the business cycles	0	6	0	0	0
e. Government's effect on prices	2	2	0	0	0
f. Miscellaneous (problems, exercises, activities, etc.)	2	2	0	1	0

Table VI (Continued)

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topic				
	Gen. Bus.	Sec. Studies	H. E.	Math.	Science
7. Housing	11	12	14	3	0
a. Using your home as a place in which to live well	0	4	9	0	0
b. Financial and legal problems connected with buying, building, or renting a home	5	4	1	0	0
c. Advantages and disadvantages of buying and renting	1	2	1	0	0
d. Comparative costs of buying and renting	1	0	0	0	0
e. Available means for financing the buying or building of a home	1	1	0	0	0
f. The cost of such financing	0	0	0	0	0
g. Legal rights and responsibilities of parties involved in renting or buying a home	0	0	2	0	0
h. Miscellaneous (problems, exercises, activities, etc.)	3	1	1	3	0
8. Banks and banking	61	5	0	3	0
a. Place of banks in our financial system	2	0	0	0	0

Table VI (Continued)

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topic				
	Gen. Bus.	Soc. Studies	H. E.	Math.	Science
8. Banks and banking (Continued)					
b. Kinds of banks	5	2	0	0	0
c. The function of banks in relation to the Federal Reserve System	0	1	0	0	0
d. Services provided to individuals by banks	8	1	0	0	0
e. How to use these banking services	22	0	0	2	0
f. Miscellaneous (problems, exercises, activities, etc.)	24	1	0	1	0
9. Buying	15	12	69	0	0
a. General buying information (when, where, and how to buy)	9	10	4	0	0
b. Specific technical buying information	0	0	62	0	0
c. Miscellaneous (problems, exercises, activities, etc.)	6	2	3	0	0
10. Sources of consumer information and how to use these sources	3	6	4	0	0

Table VI (Continued)

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topic				
	Gen. Bus.	Soc. Studies	H. E.	Math.	Science
10. Sources of consumer information and how to use these sources (Continued)					
a. Advertising	0	1	2	0	0
b. Informative Labels	1	1	1	0	0
c. Grade labeling	0	1	1	0	0
d. Government agencies	0	1	0	0	0
e. Professional associations	0	0	0	0	0
f. Consumer subscription agencies	0	1	0	0	0
g. Commercial and trade-association laboratories	0	0	0	0	0
h. Newspapers and magazines	0	0	0	0	0
i. Commercial firms	1	0	0	0	0
j. Miscellaneous (problems, exercises, activities, etc.)	1	1	0	0	0
11. Marketing Functions	1	3	0	0	0
a. The cost of transporting commodities through various channels from producer to consumer	0	0	0	0	0

Table VI (Continued)

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topic				
	Gen. Bus.	Soc. Studies	H. E.	Math.	Science
11. Marketing Functions (Continued)					
b. Important functions of the various types of retail outlets	0	1	0	0	0
c. Co-operative efforts in marketing	1	2	0	0	0
d. Miscellaneous (problems, exercises, activities, etc.)	0	0	0	0	0
12. Communication	68	0	0	0	0
a. How and when to use the telephone to the best advantage at the least comparative cost	13	0	0	0	0
b. How and when to use the telegraph to the best advantage at the least comparative cost	12	0	0	0	0
c. How and when to use mail to the best advantage at the least comparative cost	17	0	0	0	0
d. Miscellaneous (problems, exercises, activities, etc.)	24	0	0	0	0

Table VI (Continued)

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topic				
	Gen. Bus.	Soc. Studies	H. E.	Math.	Science
13. Transportation (Travel)	30	12	0	2	16
a. Different methods of transportation	5	10	0	0	12
b. When each of the different methods should be used	1	0	0	0	0
c. Comparative costs of the different transportation services (includes varying costs of services within each type)	5	0	0	0	0
d. Where to secure information about travel and how to interpret the information	8	0	0	0	0
e. Advantages and disadvantages of different means of travel	2	0	0	1	3
f. Miscellaneous (problem, exercises, activities, etc.)	10	2	0	1	1
14. Transporting goods	26	2	0	0	1
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight	10	0	0	0	0

Table VI (Continued)

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topic				
	Gen. Bus.	Soc. Studies	H. E.	Math.	Science
14. Transporting goods (Continued)					
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat	5	1	0	0	1
c. Miscellaneous (problems, exercises, activities, etc.)	11	1	0	0	0
15. Legal relationships of buyer and seller	6	4	0	0	0
a. General legal principles of contracts and negotiable instruments	5	2	0	0	0
b. What constitutes fraud and misrepresentation	0	0	0	0	0
c. Agencies which are active in protecting the consumer against fraud and misrepresentation	0	2	0	0	0
d. Miscellaneous (problems, exercises, activities, etc.)	1	0	0	0	0

Table VI (Concluded)

NUMBER OF STANDARD PAGES DEVOTED TO CONSUMER EDUCATION TOPICS IN
SELECTED NINTH-GRADE TEXTBOOKS IN GENERAL BUSINESS, SOCIAL
STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	No. of standard pages devoted to topics				
	Gen. Bus.	Soc. Studies	H. E.	Math.	Science
16. Problems of production and labor	20	35	0	0	0
a. How products are made	0	5	0	0	0
b. How business is organized	7	2	0	0	0
c. Control of business by the government	8	10	0	0	0
d. Problems of labor	0	13	0	0	0
e. Miscellaneous (problems, exercises, activities, etc.)	5	5	0	0	0

Table VII

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN GENERAL BUSINESS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages				
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.	
1. Financial planning	4.6	1	3.1	12.3	1
a. Budgeting	2.3	1	1.6	13.0	1
b. Miscellaneous (problem, exercises, activities, etc.)			19.0	9.5	1
2. Insurance	4.7	1		3.7	1
a. Types of insurance contracts	2.0	1		3.5	1
b. How to choose the kind and amount of insurance	12.0	1		2.4	1
c. Miscellaneous (problem, exercises, activities, etc.)	22.0	1		5.5	1

This table should be read as follows: In the general business textbook, 4.6 times as much space is devoted to the topic financial planning as is devoted to this same topic in the social studies textbook; 3.1 times as much space in the general business textbook is devoted to the topic financial planning as is devoted to this same topic in the home economics textbook; and 12.3 times as much space in the general business textbook is devoted to the topic financial planning as is devoted to this same topic in the mathematics textbook. When the ratios are omitted, it means that the topic is not treated in one or both of the textbooks. The data concerning the remaining topics in this table are read in the same manner.

Table VII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN GENERAL BUSINESS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.
3. Investments	4.6	1	4.6	1
a. How and when to invest your savings	3.5	1	7.0	1
b. Miscellaneous (problems, exercises, activities, etc.)	9.0	1	3.0	1
4. Credit	9.0	1	11.3	1
a. Kinds and sources of credit	6.3	1	9.5	1
b. How to calculate true interest rates on installment purchases or loans			4.0	1
c. Miscellaneous (problems, exercises, activities, etc.)	9.0	1	9.0	1
5. Taxes	1	1.8	1	2.1
a. Kinds of taxes	1	2.8	1.3	1
b. Evaluation of theories and principles of taxation	1	1		
c. Government services provided by taxes				

Table VII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOKS IN GENERAL BUSINESS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.
5. Taxes (Continued)				
d. Comparison of goods and services when provided through public financing as compared with cost through private agencies				
e. Miscellaneous (problems, exercises, activities, etc.)	1	1.3	1	5.3
6. Prices				
a. How prices are determined				
b. Influence of competition and monopoly on prices	1	2.0		
c. Violent fluctuations of some prices which characterize the business cycle				
d. Theories of causes and cures of the business cycles				
e. Government's effect on prices	1	1		
f. Miscellaneous (problems, exercises, activities, etc.)	1	1	2.0	1

Table VII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED HIGH-GRADE
 TEXTBOOK IN GENERAL BUSINESS AND IN THE SELECTED HIGH-GRADE TEXTBOOKS
 IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.		
7. Housing	1	1.1	1	1.3	3.7	1
a. Using your home as a place in which to live well						
b. Financial and legal problems connected with buying, building, or renting a home	1.3	1	5.0	1		
c. Advantages and disadvantages of buying and renting	1	2.0	1	1		
d. Comparative costs of buying and renting						
e. Available means for financing the buying or building of a home	1	1				
f. The cost of such financing						
g. Legal rights and responsibilities of parties involved in renting or buying a home						
h. Miscellaneous (problems, exercises, activities, etc.)	3	1	3	1	1	1
8. Banks and banking	12.2	1			20.2	1
a. Place of banks in our financial system						

Table VII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN GENERAL BUSINESS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.
8. Banks and banking (Continued)				
b. Kinds of banks	2.5	1		
c. The function of banks in relation to the Federal Reserve System				
d. Services provided to individuals by banks	8.0	1		
e. How to use these banking services			11.0	1
f. Miscellaneous (problems, exercises, activities, etc.)	24.0	1	24.0	1
9. Buying	1.3	1	1	4.6
a. General buying information (when, where, and how to buy)	1	1.1	2.6	1
b. Specific technical buying information				
c. Miscellaneous (problems, exercises, activities, etc.)	3.0	1	2.0	1
10. Sources of consumer information and how to use these sources	1	2.0	1	1.3

Table VII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN GENERAL BUSINESS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.
10. Sources of consumer information and how to use these sources (Continued)				
a. Advertising				
b. Informative labels	1	1	1	1
c. Grade labeling				
d. Government agencies				
e. Professional associations				
f. Consumer subscription agencies				
g. Commercial and trade association laboratories				
h. Newspapers and magazines				
i. Commercial firms				
j. Miscellaneous (problems, exercises, activities, etc.)	1	1		
11. Marketing functions	1	3		
a. The cost of transporting commodities through various channels from producer to consumer				

Table VII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN GENERAL BUSINESS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.
11. Marketing functions (Continued)				
b. Important functions of the various types of retail outlets				
c. Co-operative efforts in marketing	1	2.0		
d. Miscellaneous (problems, exercises, activities, etc.)				
12. Communication				
a. How and when to use the telephone to the best advantage at the least comparative cost				
b. How and when to use the telegraph to the best advantage at the least comparative cost				
c. How and when to use mail to the best advantage at the least comparative cost				
d. Miscellaneous (problems, exercises, activities, etc.)				

Table VII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN GENERAL BUSINESS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.
13. Transportation (Travel)	2.5	1	15.0	1
a. Different methods of transportation	1	2.0		1
b. When each of the different methods should be used				2.4
c. Comparative costs of the different transportation services (includes varying costs of services within each type)				
d. Where to secure information about travel and how to interpret the information				
e. Advantages and disadvantages of different means of travel			2.0	1
f. Miscellaneous (problems, exercises, activities, etc.)	5.0	1	10.0	1
14. Transporting goods	13.0	1		26.0
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight				10.0

Table VII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN GENERAL BUSINESS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.
14. Transporting goods (Continued)				
b. Advantages and disadvantages based on cost safety, convenience, and the time element in transporting goods by: truck, train, air, and boat	5.0	1		5.0 1
c. Miscellaneous (problems, exercises, activities, etc.)	11.0	1		
15. Legal relationships of buyer and seller	1.5	1		
a. General legal principles of contracts and negotiable instruments	2.5	1		
b. What constitutes fraud and misrepresentation				
c. Agencies which are active in protecting the consumer against fraud and misrepresentation				
d. Miscellaneous (problems, exercises, activities, etc.)				

Table VII (Concluded)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN GENERAL BUSINESS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN SOCIAL STUDIES, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard page			
	G.B. to S.S.	G.B. to H.E.	G.B. to Math.	G.B. to Sci.
16. Problems of production and labor	1	1.8		
a. How products are made				
b. How business is organized	3.5	1		
c. Control of business by the government	1	1.6		
d. Problems of labor				
e. Miscellaneous (problems, exercises, activities, etc.)	1	1		

Table VIII

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.		
1. Financial Planning	1	4.6	1	1.5	2.7	1
a. Budgeting	1	2.3	1	1.4	8.0	1
b. Miscellaneous (problems, exercises, activities, etc.)						
2. Insurance	1	4.7			1	1.3
a. Types of insurance contracts	1	2.0			1	1.7
b. How to choose the kind and amount of insurance	1	12.0			1	5.0
c. Miscellaneous (problems, exercises, activities, etc.)	1	22.0			1	4.0

This table should be read as follows: In the general business textbook, 4.6 times as much space is devoted to the topic financial planning as is devoted to this same topic in the social studies textbook; 1.5 times as much space in the home economics textbook is devoted to the topic financial planning as is devoted to this same topic in the social studies textbook; and 2.7 times as much space in the social studies textbook is devoted to the topic financial planning as is devoted to this same topic in the mathematics textbook. When the ratios are omitted, it means that the topic is not treated in one or both of the textbooks. The data concerning the remaining topics in this table are read in the same manner.

Table VIII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.
3. Investments	1	4.6	1	1
a. How and when to invest your savings	1	3.5	2.0	1
b. Miscellaneous (problems, exercises, activities, etc.)	1	9.0	1	3.0
4. Credit	1	9.0	1.3	1
a. Kinds and sources of credit	1	6.3	1.5	1
b. How to calculate true interest rates on installment purchases or loans				
c. Miscellaneous (problems, exercises, activities, etc.)	1	9.0	1	1
5. Taxes	1.8	1	1	1.2
a. Kinds of taxes	2.8	1	3.7	1
b. Evaluation of theories and principles of taxation	1	1		
c. Government services provided by taxes				
d. Comparison of goods and services when provided through public financing as com- pared with cost through private agencies				

Table VIII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.
5. Taxes (Continued)				
e. Miscellaneous (problems, exercises, activities, etc.)	1.3	1	1	4.0
6. Prices	2.8	1	14.0	1
a. How prices are determined				
b. Influence of competition and monopoly on prices	2.0	1		
c. Violent fluctuations of some prices which characterize the business cycle				
d. Theories of causes and cures of the business cycles				
e. Government's effect on prices	1	1		
f. Miscellaneous (problems, exercises, activities, etc.)	1	1	2.0	1

Table VIII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.		
7. Housing	1.1	1	1	1.2	4.0	1
a. Using your home as a place in which to live well			1	2.3		
b. Financial and legal problems connected with buying, building, or renting a home	1	1.3	4.0	1		
c. Advantages and disadvantages of buying and renting	2.0	1	2.0	1		
d. Comparative costs of buying and renting						
e. Available means for financing the buying or building of a home	1	1				
f. The cost of such financing						
g. Legal rights and responsibilities of parties involved in renting or buying a home						
h. Miscellaneous (problems, exercises, activities, etc.)	1	3.0	1	1	1	3.0
8. Banks and banking	1	12.2			1.7	1
a. Place of banks in our financial system						

Table VIII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.
8. Banks and banking (Continued)				
b. Kinds of banks	1	2.5		
c. The function of banks in relation to the Federal Reserve System				
d. Services provided to individuals by banks	1	8.0		
e. How to use these banking services				
f. Miscellaneous (problems, exercises, activities, etc.)	1	24.0	1	1
9. Buying	1	1.3	1	5.8
a. General buying information	1.1	1	2.5	1
b. Specific technical buying information				
c. Miscellaneous (problems, exercises, activities, etc.)	1	3.0	1	1.5
10. Sources of consumer information and how to use these sources	2.0	1	1.5	1

Table VIII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.
10. Sources of consumer information and how to use these sources (Continued)				
a. Advertising			1	2.0
b. Informative labels	1	1	1	1
c. Grade labeling			1	1
d. Government agencies				
e. Professional associations				
f. Consumer subscription agencies				
g. Commercial and trade-association laboratories				
h. Newspapers and magazines				
i. Commercial firms				
j. Miscellaneous (problems, exercises, activities, etc.)	1	1		
11. Marketing functions	3.0	1		
a. The cost of transporting commodities through various channels from producer to consumer				

Table VIII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.
11. Marketing functions (Continued)				
b. Important functions of the various types of retail outlets				
c. Co-operative efforts in marketing	2.0	1		
d. Miscellaneous (problems, exercises, activities, etc.)				
12. Communication				
a. How and when to use the telephone to the best advantage at the least comparative cost				
b. How and when to use the telegraph to the best advantage at the least comparative cost				
c. How and when to use mail to the best advantage at the least comparative cost				
d. Miscellaneous (problems, exercises, activities, etc.)				

Table VIII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.	S.S. to Sci.	S.S. to Sci.
13. Transportation (travel)	1	2.5	6.0	1	1	1.3
a. Different methods of transportation	2.0	1			1	1.2
b. When each of the different methods should be used						
c. Comparative costs of the different transportation services (includes varying costs of services within each type)						
d. Where to secure information about travel and how to interpret the information						
e. Advantages and disadvantages of different means of travel						
f. Miscellaneous (problems, exercises, activities, etc.)	1	5.0	2.0	1	2.0	1
14. Transporting goods	1	13.0			2.0	1
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight						

Table VIII (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.
14. Transporting goods (Continued)				
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat	1	5.0		1
c. Miscellaneous (problems, exercises, activities, etc.)	1	11.0		
15. Legal relationships of buyer and seller	1	1.5		
a. General legal principles of contracts and negotiable instruments	1	2.5		
b. What constitutes fraud and misrepresentation				
c. Agencies which are active in protecting the consumer against fraud and misrepresentation				
d. Miscellaneous (problems, exercises, activities, etc.)				

Table VIII (Concluded)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SOCIAL STUDIES AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, HOME ECONOMICS, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	S.S. to G.B.	S.S. to H.E.	S.S. to Math.	S.S. to Sci.
16. Problems of production and labor	1.8	1		
a. How products are made				
b. How business is organized	1	3.5		
c. Control of business by the government	1.6	1		
d. Problems of labor				
e. Miscellaneous (problems, exercises, activities, etc.)	1	1		

Table IX

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	H.E. to G.B.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.		
1. Financial planning	1	3.1	1.5	1	4.0	1
a. Budgeting	1	1.6	1.4	1	11.0	1
b. Miscellaneous (problems, exercises, activities, etc.)	1	19.0		1	2.0	
2. Insurance						
a. Types of insurance contracts						
b. How to choose the kind and amount of insurance						
c. Miscellaneous (problems, exercises, activities, etc.)						

This table should be read as follows: In the general business textbook, 3.1 times as much space is devoted to the topic financial planning as is devoted to this same topic in the home economics textbook; 1.5 times as much space in the home economics textbook is devoted to the topic financial planning as is devoted to this same topic in the social studies textbook; and 4.0 times as much space in the home economics textbook is devoted to the topic financial planning as is devoted to this same topic in the mathematics textbook. When the ratios are omitted, it means that the topic is not treated in one or both of the textbooks. The data concerning the remaining topics in this table are read in the same manner.

Table IX (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

	Ratio of number of standard pages			
	H.E. to G.B.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.
3. Investments				
a. How and when to invest your savings				
b. Miscellaneous (problems, exercises, activities, etc.)				
4. Credit	1	11.3	1	1.3 2.0 1
a. Kinds and sources of credit	1	9.5	1	1.5
b. How to calculate true interest rates on installment purchases or loans	1	4.0		
c. Miscellaneous (problems, exercises, activities, etc.)				
5. Taxes				
a. Kinds of taxes				
b. Evaluation of theories and principles of taxation				
c. Government services provided by taxes				

Table IX (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	H.E. to G.B.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.
5. Taxes (Continued)				
d. Comparison of goods and services when provided through public financing as compared with cost through private agencies				
e. Miscellaneous (problems, exercises, activities, etc.)				
6. Prices				
a. How prices are determined				
b. Influence of competition and monopoly on prices				
c. Violent fluctuations of some prices which characterize the business cycle				
d. Theories of causes and cures of the business cycles				
e. Government's effect on prices				
f. Miscellaneous (problems, exercises, activities, etc.)				

Table IX (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	H.E. to G.B.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.		
7. Housing	1.3	1	1.2	1	4.7	1
a. Using your home as a place in which to live well			2.3	1		
b. Financial and legal problems connected with buying, building, or renting a home	1	5.0	1	4.0		
c. Advantages and disadvantages of buying and renting	1	1	1	2.0		
d. Comparative costs of buying and renting						
e. Available means for financing the buying or building of a home						
f. The cost of such financing						
g. Legal rights and responsibilities of parties involved in renting or buying a home						
h. Miscellaneous (problems, exercises, activities, etc.)	1	3.0	1	1	1	3.0
8. Banks and banking						
a. Place of banks in our financial system						

Table IX (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	H.E. to G.B.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.
8. Banks and banking (Continued)				
b. Kinds of banks				
c. The function of banks in relation to the Federal Reserve System				
d. Services provided to individuals by banks				
e. How to use these banking services				
f. Miscellaneous (problems, exercises, activities, etc.)				
9. Buying	4.6	1	5.8	1
a. General buying information (when, where, and how to buy)	1	2.6	1	2.5
b. Specific technical buying information	1	2.0	1.5	1
c. Miscellaneous				
10. Sources of consumer information and how to use these sources	1.3	1	1	1.5

Table IX (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	H.E. to G.B.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.
10. Sources of consumer information and how to use these sources (Continued)				
a. Advertising			2.0	1
b. Informative labels	1	1	1	1
c. Grade labeling			1	1
d. Government agencies				
e. Professional associations				
f. Consumer subscription agencies				
g. Commercial and trade-association laboratories				
h. Newspapers and magazines				
i. Commercial firms				
j. Miscellaneous (problems, exercises, activities, etc.)				
11. Marketing functions				
a. The cost of transporting commodities through various channels from producer to consumer				

Table XI (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	H.E. to G.B.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.
11. Marketing functions (Continued)				
b. Important functions of the various types of retail outlets				
c. Co-operative efforts in marketing				
d. Miscellaneous (problems, exercises, activities, etc.)				
12. Communication				
a. How and when to use the telephone to the best advantage at the least comparative cost				
b. How and when to use the telegraph to the best advantage at the least comparative cost				
c. How and when to use mail to the best advantage at the least comparative cost				
d. Miscellaneous (problems, exercises, activities, etc.)				

Table IX (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	H.E. to G.D.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.
13. Transportation (travel)				
a. Different methods of transportation				
b. When each of the different methods should be used				
c. Comparative costs of the different transportation services (includes varying costs of services within each type)				
d. Where to secure information about travel and how to interpret the information				
e. Advantages and disadvantages of different means of travel				
f. Miscellaneous (problems, exercises, activities, etc.)				
14. Transporting goods				
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight				

Table IX (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	H.E. to G.B.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.
14. Transporting goods (Continued)				
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat				
c. Miscellaneous (problems, exercises, activities, etc.)				
15. Legal relationships of buyer and seller				
a. General legal principles of contracts and negotiable instruments				
b. What constitutes fraud and misrepresentation				
c. Agencies which are active in protecting the consumer against fraud and misrepresentation				
d. Miscellaneous (problems, exercises, activities, etc.)				

Table IX (Concluded)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN HOME ECONOMICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, MATHEMATICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	H.E. to G.B.	H.E. to S.S.	H.E. to Math.	H.E. to Sci.
16. Problems of production and labor				
a. How products are made				
b. How business is organized				
c. Control of business by the government				
d. Problems of labor				
e. Miscellaneous (problems, exercises, activities, etc.)				

Table X

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.		
1. Financial planning	1	12.3	1	2.7	1	4.0
a. Budgeting	1	18.0	1	8.0	1	11.0
b. Miscellaneous (problems, exercises, activities, etc.)	1	9.5		2.0	1	
2. Insurance	1	3.7	1.3	1		
a. Types of insurance contracts	1	3.5	1.7	1		
b. How to choose the kind and amount of insurance	1	2.4	5.0	1		
c. Miscellaneous (problems, exercises, activities, etc.)	1	5.5	4.0	1		

This table should be read as follows: In the general business textbook, 12.3 times as much space is devoted to the topic financial planning as is devoted to this same topic in the mathematics textbook; 8.0 times as much space in the social studies textbook is devoted to the topic financial planning as is devoted to this same topic in the mathematics textbook; and 4.0 times as much space in the home economics textbook is devoted to the topic financial planning as is devoted to this same topic in the mathematics textbook. When the ratios are omitted, it means that the topic is not treated in one or both of the textbooks. The data concerning the remaining topics in this table are read in the same manner.

Table X (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.		
3. Investments	1	4.6	1	1		
a. How and when to invest your savings	1	7.0	1	2.0		
b. Miscellaneous (problems, exercises, activities, etc.)	1	3.0	3.0	1		
4. Credit	1	22.5	1	2.5	1	2.0
a. Kinds and sources of credit						
b. How to calculate true interest rates on installment purchases or loans						
c. Miscellaneous (problems, exercises, activities, etc.)	1	9.5	1	1		
5. Taxes	2.1	1	1.2	1		
a. Kinds of taxes	1	1.3	1	3.7		
b. Evaluation of theories and principles of taxation						
c. Government services provided by taxes						

Table X (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.
5. Taxes (Continued)				
d. Comparison of goods and services when provided through public financing as compared with cost through private agencies				
e. Miscellaneous (problems, exercises, activities, etc.)	5.3	1	4.0	1
6. Prices	1	5.0	1	14.0
a. How prices are determined				
b. Influence of competition and monopoly on prices				
c. Violent fluctuations of some prices which characterize the business cycle				
d. Theories of causes and cures of the business cycles				
e. Government's effect on prices				
f. Miscellaneous (problems, exercises, activities, etc.)	1	2.0	1	2.0

Table X (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.		
7. Housing	1	3.7	1	4.0	1	4.7
a. Using your home as a place in which to live well						
b. Financial and legal problems connected with buying, building, or renting a home						
c. Advantages and disadvantages of buying and renting						
d. Comparative costs of buying and renting						
e. Available means for financing the buying or building of a home						
f. The cost of such financing						
g. Legal rights and responsibilities of parties involved in renting or buying a home						
h. Miscellaneous (problems, exercises, activities, etc.)	1	1	3.0	1	3.0	1
8. Banks and banking	1	20.3	1	1.7		
a. Place of banks in our financial system						

Table X (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.
8. Banks and banking (Continued)				
b. Kinds of banks				
c. The function of banks in relation to the Federal Reserve System				
d. Services provided to individuals by banks				
e. How to use these banking services	1	11.0		
f. Miscellaneous (problems, exercises, activities, etc.)	1	24.0	1	1
9. Buying				
a. General buying information				
b. Specific technical buying information				
c. Miscellaneous (problems, exercises, activities, etc.)				
10. Sources of consumer information and how to use these sources				

Table X (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.
10. Sources of consumer information and how to use these sources (Continued)				
a. Advertising				
b. Informative labels				
c. Grade labeling				
d. Government agencies				
e. Professional associations				
f. Consumer subscription agencies				
g. Commercial and trade-association laboratories				
h. Newspapers and magazines				
i. Commercial firms				
j. Miscellaneous (problems, exercises, activities, etc.)				
11. Marketing functions				
a. The cost of transporting commodities through various channels from producer to consumer				

Table X (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.
11. Marketing functions (Continued)				
b. Important functions of the various types of retail outlets				
c. Co-operative efforts in marketing				
d. Miscellaneous (problems, exercises, activities, etc.)				
12. Communication				
a. How and when to use the telephone to the best advantage at the least comparative cost				
b. How and when to use the telegraph to the best advantage at the least comparative cost				
c. How and when to use mail to the best advantage at the least comparative cost				
d. Miscellaneous (problems, exercises, activities, etc.)				

Table X (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages					
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.		
13. Transportation (travel)	1	15.0	1	6.0	1	8.0
a. Different methods of transportation						
b. When each of the different methods should be used						
c. Comparative costs of the different transportation services (includes varying costs within each type)						
d. Where to secure information about travel and how to interpret the information						
e. Advantages and disadvantages of different means of travel	1	2.0			1	3.0
f. Miscellaneous (problems, exercises, activities, etc.)	1	10.0	1	2.0	1	1
14. Transporting goods						
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight						

Table X (Continued)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.
14. Transporting goods (Continued)				
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat				
c. Miscellaneous (problems, exercises, activities, etc.)				
15. Legal relationships of buyer and seller				
a. General legal principles of contracts and negotiable instruments				
b. What constitutes fraud and misrepresentation				
c. Agencies which are active in protecting the consumer against fraud and misrepresentation				
d. Miscellaneous (Problems, exercises, activities, etc.)				

Table X (Concluded)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN MATHEMATICS AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND SCIENCE

Topic	Ratio of number of standard pages			
	Math. to G.B.	Math. to S.S.	Math. to H.E.	Math. to Sci.
16. Problems of production and labor				
a. How products are made				
b. How business is organized				
c. Control of business by the government				
d. Problems of labor				
e. Miscellaneous (problems, exercises, activities, etc.)				

Table XI

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SCIENCE AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND MATHEMATICS*

Topic	Ratio of number of standard pages					
	Sci. to G.B.	Sci. to S.S.	Sci. to H.E.	Sci. to Math.		
13. Transportation (travel)	1	1.9	1.3	1	8.0	1
a. Different methods of transportation	2.4	1	1.2	1		
b. When each of the different methods should be used						
c. Comparative costs of the different trans- portation services (includes varying costs of services within each type)						
d. Where to secure information about travel and how to interpret the information						

*The fourteen consumer education topics which are not treated in the textbook in science are omitted from this table.

This table should be read as follows: In the general business textbook, 1.9 times as much space is devoted to the topic transportation as is devoted to this same topic in the science textbook; 1.3 times as much space in the science textbook is devoted to the topic transportation as is devoted to this same topic in the social studies textbook; and 8.0 times as much space in the science textbook is devoted to the topic transportation as is devoted to this same topic in the mathematics textbook. When the ratios are omitted, it means that the topic is not treated in one or both of the textbooks. The data concerning the remaining topics in this table are read in the same manner.

Table XI (Concluded)

RELATIVE EMPHASIS ON CONSUMER EDUCATION TOPICS IN THE SELECTED NINTH-GRADE
 TEXTBOOK IN SCIENCE AND IN THE SELECTED NINTH-GRADE TEXTBOOKS
 IN GENERAL BUSINESS, SOCIAL STUDIES, HOME ECONOMICS, AND MATHEMATICS

Topic	Ratio of number of standard pages					
	Sci. to G.B.	Sci. to S.S.	Sci. to H.E.	Sci. to Math.		
13. Transportation (travel) (Continued)						
c. Advantages and disadvantages of different means of travel	1	1.5	1	2.0	3.0	1
f. Miscellaneous (problems, exercises, activities, etc.)	1	10.0	1	2.0	1	1
14. Transporting goods	1	26.0	1	2.0		
a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight	1	10.0				
b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat	1	5.0				
c. Miscellaneous (problems, exercises, activities, etc.)						

CHAPTER IV

SUMMARY OF FINDINGS AND CONCLUSIONS

The purpose of this study, as set forth in Chapter I, is to determine the relative emphasis given to consumer education in the ninth grade of Oklahoma schools by means of a quantitative analysis of the content of selected Oklahoma ninth-grade state-adopted textbooks in the subjects of general business, social studies, home economics, mathematics, and science.

The purpose of Chapter II was to show the emphasis given to the various consumer education topics in each of the selected textbooks. The consumer education topics used in this study are the consumer education topics included in the report of the National Committee For Business Education, The Relation of Business Education to Consumer Education.¹ The purpose of Chapter III was to show the relative emphasis given to the various consumer education topics in the selected textbooks.

Chapter IV includes a summary of the findings and the conclusions reached through the study.

Emphasis on Consumer Education in the Selected Textbooks

Textbook in General Business. The following statements characterize the emphasis on the selected consumer education topics in the textbook in general business.

1. All sixteen of the major consumer education topics are treated in the textbook in general business. The space devoted to these sixteen major topics comprises approximately three fourths of the total number of 632 average pages in the textbook.

¹ The Consumer Education Study, Loc. cit.

2. The five most emphasized topics, arranged in descending order of importance based on the amount of space devoted to each topic, are as follows: communication, banks and banking, insurance, credit, and financial planning. Approximately one half of the total number of pages in the general business textbook are devoted to these five topics. Of the five topics, communication, banks and banking, and insurance receive approximately equal emphasis, based on space allotment.

3. The five consumer education topics which are given the least amount of emphasis in the general business textbook, arranged in descending order based on the amount of space devoted to each topic, are as follows: taxes, legal relationships of buyer and seller, prices, sources of consumer information, and marketing functions. These five topics comprise less than one twentieth of the total space in the textbook in general business.

Textbook in Social Studies. From the data presented in this study, the following statements may be made concerning the emphasis on the various consumer education topics in the ninth-grade textbook in social studies.

1. Fifteen of the sixteen consumer education topics are treated in the textbook in social studies. Communication is excluded as a separate topic. The fifteen topics included in this textbook comprise a total of approximately 142 pages of average length, or slightly in excess of one fifth of the 676 average pages in the textbook.

2. The five topics which receive the greatest emphasis in the social studies textbook, arranged in descending order of rank, are as follows: problems of production and labor, taxes, prices, insurance, and housing. The total space devoted to these five leading topics amounts to approximately 88 pages of average length, or almost one eighth of the total number of 676 average pages in the textbook.

3. The five consumer education topics which receive the least amount of emphasis, arranged in descending order, are as follows: credit,

investments, legal relationships of buyer and seller, marketing functions, and transporting goods. Only 16 pages of average length, or slightly more than 2 per cent of the total number of 676 average pages in the textbook, are devoted to these least emphasized topics.

Textbook in Home Economics. The following statements characterize the emphasis devoted to the sixteen major consumer education topics in the textbook in home economics.

1. Only five of the sixteen major consumer education topics are treated in the textbook in home economics. These topics comprise a total of 122 pages of average length, or about 17 per cent of the total of 702 average pages in the textbook.

2. The five major consumer education topics which are treated in the home economics textbook, listed in descending order of space allocation, are: buying, housing, financial planning, sources of consumer information, and credit. Of these five topics, by far the greatest amount of emphasis is given to buying. A total of 82 pages of the total of approximately 122 pages of average length are devoted to the consumer education topic of buying. This space comprises more than a tenth of the total number of average pages in the textbook.

Textbook in Mathematics. The findings in this study relative to the amount of space devoted to the sixteen consumer education topics in the home economics textbook may be summarized as follows:

1. Nine of the sixteen consumer education topics are treated in the mathematics textbook. A total of approximately 60 pages of average length, or about one sixth of the 372 average pages in the textbook, are devoted to these nine topics.

2. The nine consumer education topics which are treated in the mathematics textbook, arranged in descending order of space emphasis, are as

follows: taxes, insurance, investments, banks and banking, financial planning, housing, credit, prices, and transportation (travel). Of the space devoted to these nine topics, considerably more than half is devoted to taxes and insurance. A minor amount of emphasis is placed on credit, prices, and transportation (travel).

3. Of a total of approximately 60 pages of space devoted to the nine consumer education topics treated in the textbook in mathematics, 36 pages, or about three fifths of the space, are used for student problems and exercises.

Textbook in Science. The following statements characterize the emphasis given to the sixteen consumer education topics in the textbook in science.

1. Only two of the sixteen major consumer education topics are treated as separate topics by the textbook in ninth-grade science. Of the total of 710 pages of average length in the science textbook, only about 13 pages, or less than 2 per cent of the total pages, are devoted to the consumer education topics.

2. Transportation (travel) and transportation of goods are the only two topics which are separately treated in the science textbook. Of the approximately 13 average pages devoted to these two topics, 12.25 pages are given to transportation (travel), leaving less than 1 page of reading matter for the treatment of the topic transportation of goods.

Relative Emphasis on Consumer Education in the Selected Textbooks

In order to compare the relative amount of emphasis given to the consumer education topics in each of the five ninth-grade textbooks, it was necessary to devise a common space measure. Such a measure was devised and designated as a standard page. The amount of space devoted

to each of the consumer education topics in each of the ninth-grade textbooks was re-calculated in terms of this standard page. On the basis of the application of this common measure, the relative emphasis on the various consumer education topics in the different textbooks was determined.

Relative Emphasis on all Sixteen Topics. The following statements summarize the findings concerning the relative emphasis placed on all sixteen major consumer education topics in the ninth-grade textbooks in general business, social studies, home economics, mathematics, and science.

1. A list of the five ninth-grade textbooks, arranged in descending order according to the number of standard pages devoted to all of the sixteen consumer education topics, is as follows: general business, 416 standard pages; social studies, 151 standard pages; home economics, 103 standard pages; mathematics, 55 standard pages; and science, 17 standard pages.

2. The general business textbook devotes approximately 3 times as much space to the consumer education topics, in terms of standard pages, as does the textbook in social studies, which ranks second in the emphasis given to the topics. It should be noted that the ninth-grade textbook in general business devotes approximately three fourths of the space in that textbook to consumer education, while the social studies textbook devotes only approximately one fifth of its space to the consumer education topics.

3. The textbook in social studies includes only approximately 1.5 times as many standard pages devoted to these topics as does the textbook in home economics. There is a considerable variation, however, in the topics treated as between the textbooks in social studies and home economics.

4. The mathematics textbook includes slightly less than one third as many standard pages as does the textbook in social studies and approximately half as much space as the home economics textbook devotes to the topics.

5. The science textbook gives the least amount of space of any of the ninth-grade textbooks to the topics in consumer education.

Relative Emphasis on Each of the Sixteen Topics. The relative emphasis placed on each of the sixteen major consumer education topics in the ninth-grade textbooks in general business, social studies, home economics, mathematics, and science are indicated in the ensuing paragraphs.

1. Topic of Financial Planning. The topic of financial planning is treated in the textbooks in general business, social studies, home economics, and mathematics. The textbook in general business devotes 37 standard pages to this topic, or slightly more than 3 times the amount of emphasis given to the topic in the home economics textbook, which ranks second in the amount of space given to this topic. The mathematics textbook devotes relatively little space to financial planning.

2. Topic of Insurance. A total of 56 standard pages is devoted to insurance in the general business textbook, which is nearly 5 times the emphasis placed on this subject in the social studies textbook and almost 4 times the emphasis given to insurance in the mathematics textbook. As a separate topic, insurance is not treated in either of the textbooks in home economics or science.

3. Topic of Investments. Investments is treated as a separate topic in three of the textbooks studies. The textbook in general business includes 23 standard pages, or approximately 5 times the space given to investments in the social studies textbook and approximately 5 times the emphasis given in the mathematics textbook.

4. Topic of Credit. The range in emphasis given to credit is from 2 standard pages in the mathematics textbook to 45 standard pages in general business. The topic of credit is not treated as a separate topic in science. In terms of standard pages, the textbook in general business devotes 9 times as much space to credit as does the textbook in social studies and more than 10 times the amount of emphasis given to the topic in the home economics textbook.

5. Topic of Taxes. The topic on taxes is given relatively more emphasis in the mathematics and social studies textbooks than in the general business textbook. A total of 19 standard pages is devoted to taxes in the mathematics textbook, which compares with 16 standard pages found in the social studies textbook and 9 standard pages in the general business textbook. The topic is not treated as a separate topic in either the science or home economics textbook.

6. Topic of Prices. The textbook in social studies includes a total of 14 standard pages on the topic of prices, as compared with 5 standard pages devoted to this topic in general business and 1 standard page in the mathematics textbook. Prices, as a separate topic, is not treated in home economics and science.

7. Topic of Housing. Fourteen standard pages are devoted to the housing topic in home economics, as compared with 12 standard pages in the textbook in social studies, 11 in general business, and 3 in mathematics. In terms of the total amount of space devoted to this topic, there is little difference among the textbooks in home economics, social studies, and general business. On the other hand, very little emphasis is given to the topic in mathematics and no space is devoted to the topic, as a separate topic, in science.

8. Topic of Banks and Banking. The topic of banks and banking is given relatively more emphasis in the textbook in general business than in either of the textbooks in social studies and mathematics. By way of comparison, 61 standard pages are devoted to this topic in general business, which is approximately 12 times the space devoted to the topic in social studies and more than 20 times the space given to the topic in the mathematics textbook. Banks and banking, as a separate topic, is not treated in either of the textbooks in science or home economics.

9. Topic of Buying. The buying topic is given major emphasis in the textbook in home economics as evidenced by the fact that this textbook devotes 69 standard pages to buying, as contrasted with 15 standard pages found in the textbook in general business and 12 standard pages found in the textbook in social studies. The topic is not treated separately in the textbooks in mathematics and science.

10. Topic of Sources of Consumer Information and How to Use These Sources. The topic on sources of consumer information and how to use these sources, as defined by the subtopics included under this heading, is given relatively little emphasis in either of the textbooks in home economics, social studies, and general business. The topic is not treated as a separate topic in the textbooks in mathematics and science.

11. Topic of Marketing Functions. The topic on marketing functions is another topic which is given no emphasis as a separate topic in three of the textbooks and only minor emphasis in social studies and general business.

12. Topic of Communication. The major topic on communication is treated exclusively as a separate topic in the textbook in general business. A total of 68 standard pages, or one eighth of the total number of standard pages devoted to all of the consumer education topics in the

general business textbook, is devoted to the topic of communication and the subtopics under it.

13. Topic of Transportation. The topic of transportation is given relatively more emphasis in the general business textbook than in either of the textbooks in social studies, science, and mathematics. A total of 30 standard pages is given to this topic in the general business textbook, which is approximately twice the space allotted in the science textbook and about 2.5 times the space devoted to the topic in the social studies textbook. The topic is given minor emphasis in the mathematics textbook and no emphasis as a separate topic in the home economics textbook.

14. Topic of Transporting Goods. The topic on transporting goods is given considerably more relative emphasis in the textbook in general business than in either of the textbooks in social studies or science. This is evidenced by the fact that a total of 26 standard pages is devoted to the topic in general business, as compared to 2 standard pages in the social studies textbook and 1 standard page in the science textbook. The topic is not treated as a separate topic in the textbooks in mathematics or science.

15. Topic of Legal Relationships of Buyer and Seller. The topic on legal relationships of buyer and seller is given relatively minor emphasis in the textbooks in general business and social studies and is not treated as a separate topic in either of the textbooks in home economics, mathematics, or science.

16. Topic of Problems of Production and Labor. The major topic dealing with problems of production and labor is given more relative emphasis in the social studies textbook than in the textbook in general business. A total of 35 standard pages is given to the topic in the social studies

textbook, as contrasted with 20 standard pages in the general business textbook. The topic is given no emphasis as a separate topic in either of the textbooks in home economics, mathematics, or science.

Conclusions

On the basis of the findings in this study, the following conclusions appear to be justified:

1. The major emphasis in the textbook in general business is placed upon consumer education. This conclusion may be drawn from the fact that approximately three fourths of the page space of the textbook in general business is devoted to the sixteen major consumer education topics selected for the purposes of this study.

2. There is relatively little apparent overlapping of consumer education content as between general business and each of the textbooks in home economics, social studies, mathematics, and science in the following consumer education topics: communication, insurance, investments, credit, banks and banking, and transporting goods. This conclusion is based on the findings of this study which indicate that the foregoing topics are given relatively greater emphasis in the textbook in general business than in either of the other textbooks included in the study.

3. There is no apparent overlapping of consumer education content between the textbook in general business and the textbook in science.

4. There is little or no apparent overlapping of consumer education content as between the textbook in general business and the textbook in mathematics. This conclusion is drawn in part from the fact that the consumer education emphasis in the textbook in mathematics is placed largely on student problems and exercises, which involve mathematical computations, and not upon reading matter pertaining to the various consumer education topics.

5. The greatest amount of apparent overlapping of consumer education content exists between the textbook in general business and the textbook in social studies. This is evidenced in part by the fact that fifteen of the sixteen major consumer education topics which are treated in the textbook in general business are also treated in the textbook in social studies. In this connection, it should be noted that there is considerable variation in the emphasis given to the various topics in each of the textbooks in general business and social studies.

6. There is an apparent overlapping of consumer education content as between the textbooks in general business and home economics. It should be noted, however, that this apparent overlapping is confined largely to the topics on housing and buying.

7. The topic on buying is given major emphasis in the textbook in home economics and minor emphasis, relatively speaking, in the textbooks in social studies and general business.

8. The following topics are given minor emphasis in each of the five textbooks: prices, sources of consumer information and how to use these sources, marketing functions, and legal relationships of buyer and seller.

9. Of the fifteen major topics in consumer education treated in the textbook in social studies, relatively more emphasis is given to the topic of problems of production and labor. Minor emphasis in this textbook is given to the topics on transporting goods, marketing functions, sources of consumer information, and banks and banking.

10. The textbook in science gives relatively little emphasis to the consumer education topics, as defined in this study. This is evidenced by the fact that only two of the consumer education topics included in this

study are treated as separate topics in the science textbook. Furthermore, only 17 standard pages are devoted to these consumer education topics in the science textbook.

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APPENDIX

CONSUMER EDUCATION TOPICS

1. Financial planning
 - a. Budgeting
 - b. Miscellaneous (problems, exercises, activities, etc.)
2. Insurance
 - a. Types of insurance contracts
 - b. How to choose the kind and amount of insurance
 - c. Miscellaneous (problems, exercises, activities, etc.)
3. Investments
 - a. How and when to invest your savings
 - b. Miscellaneous (problems, exercises, activities, etc.)
4. Credit
 - a. Kinds and sources of credit
 - b. How to calculate true interest rates on installment purchases or loans
 - c. Miscellaneous (problems, exercises, activities, etc.)
5. Taxes
 - a. Kinds of taxes
 - b. Evaluation of theories and principles of taxation
 - c. Government services provided by taxes
 - d. Comparison of certain goods and services when provided through public financing as compared with cost through private agencies
 - e. Miscellaneous (problems, exercises, activities, etc.)
6. Prices
 - a. How prices are determined
 - b. Influence of competition and monopoly on prices
 - c. Violent fluctuations of some prices which characterize the business cycle
 - d. Theories of causes and cures of the business cycle
 - e. Government's effect on prices
 - f. Miscellaneous (problems, exercises, activities, etc.)
7. Housing
 - a. Using your home as a place in which to live well
 - b. Financial and legal problems connected with buying, building, or renting a home
 - c. Advantages and disadvantages of buying and renting
 - d. Comparative costs of buying and renting
 - e. Available means for financing the buying or building of a home
 - f. The cost of such financing
 - g. Legal rights and responsibilities of parties involved in renting or buying a home
 - h. Miscellaneous (problems, exercises, activities, etc.)
8. Banks and banking
 - a. Place of banks in our financial system
 - b. Kinds of banks
 - c. The function of banks in relation to the Federal Reserve System
 - d. Miscellaneous (problems, exercises, activities, etc.)

CONSUMER EDUCATION TOPICS
(CONTINUED)

9. Buying
 - a. General buying information (where, when and how to buy)
 - b. Specific technical buying information
 - c. Miscellaneous (problems, exercises, activities, etc.)
10. Sources of consumer information and how to use these sources
 - a. Advertising
 - b. Informative labels
 - c. Grade labeling
 - d. Government agencies
 - e. Professional associations
 - f. Consumer subscription agencies
 - g. Commercial and trade-association laboratories
 - h. Newspapers and magazines
 - i. Commercial firms
 - j. Miscellaneous (problems, exercises, activities, etc.)
11. Marketing functions
 - a. The cost of transporting commodities through various channels from producer to consumer
 - b. Important functions of the various types of retail outlets
 - c. Co-operative efforts in marketing
 - d. Miscellaneous (problems, exercises, activities, etc.)
12. Communication
 - a. How and when to use the telephone to the best advantage at the least comparative cost
 - b. How and when to use the telegraph to the best advantage at the least comparative cost
 - c. How and when to use mail to the best advantage at the least comparative cost
 - d. Miscellaneous (problems, exercises, activities, etc.)
13. Transportation (travel)
 - a. Different methods of transportation
 - b. When each of the different methods should be used
 - c. Comparative costs of the different transportation services (includes varying costs of services within each type)
 - d. Where to secure information about travel and how to interpret the information
 - e. Advantages and disadvantages of different means of travel
 - f. Miscellaneous (problems, exercises, activities, etc.)
14. Transporting goods
 - a. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: mail, express, and freight
 - b. Advantages and disadvantages based on cost, safety, convenience, and the time element in transporting goods by: truck, train, air, and boat
 - c. Miscellaneous (problems, exercises, activities, etc.)

CONSUMER EDUCATION TOPICS
(CONCLUDED)

15. Legal relationships of buyer and seller
 - a. General legal principles of contracts and negotiable instruments
 - b. What constitutes fraud and misrepresentation
 - c. Agencies which are active in protecting the consumer against fraud and misrepresentation
 - d. Miscellaneous (problems, exercises, activities, etc.)

16. Problems of production and labor
 - a. How products are made
 - b. How business is organized
 - c. Control of business by government
 - d. Problems of labor
 - e. Miscellaneous (problems, exercises, activities, etc.)