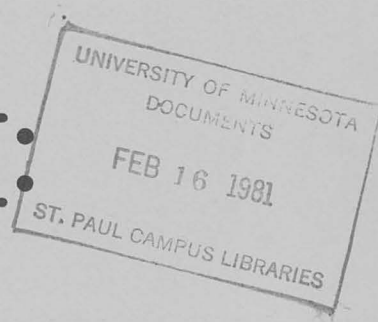


University of Minnesota
Agricultural Extension Service
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Edna K. Jordahl, professor and extension specialist, Family Resource Management



CONSUMERISM: Leader's Guide and How to Conduct a Meeting

OBJECTIVES For the Consumer

- To become aware of the role of the consumer in our ever-changing marketplace
- To know the complaint and redress sources when a rational choice was not possible
- To exercise the consumer rights and responsibilities to be better informed
- To avoid becoming a victim of prevalent frauds and deceit
- To be involved in local consumer protection action programs to meet real life needs

INTRODUCTION

Leader may begin by reporting some major frauds, deceptions, misrepresentations and half-truths which are in the news today. Consumer education is preparation for living. It's the development of a person's skills, concepts, and understanding required to satisfactorily function as a responsible consumer-citizen. The following framework will help in showing the broad idea of consumer education:

Socialization - We educate for consumer roles to help people with a way of thinking, feeling, and acting in the marketplace.

Example—Helping children to make a satisfactory choice in spending.

Earning - This is the procurement of money income for the family.

Example—There are advantages and disadvantages of various employment opportunities or family investments.

Allocation - This is the distribution of family income among alternative uses.

Example—About 20 percent of average family income in the United States is spent for food.

Spending - This is the actual buying of goods and services in the marketplace.

Example—Buying a house, the food supply, a car. Different information is needed for each.

Family Services - This has reference to the skills, intellect, and interests of contributing family members toward family living.

Example—Mental planning in managerial skills or performance of a physical task such as cleaning and oiling a sewing machine.

Consumer Citizenship - This refers to participation in community affairs or supporting government, organizations, or

citizen groups on matters of consumer welfare.
Example—Study and support given to consumer legislation.
Savings—Credit - This refers to creating an emergency fund, life savings and investments, and the wise use of credit.
Example—Comparing advantages and disadvantages in the use of charge accounts.

Leader may review the above objectives as the purpose of this consumer program.

- Consumers who feel defrauded:
- pay too much for what they receive.
 - never get what they paid for.
 - are deceived by gimmicks or selling techniques including harassment or fright.

Most consumers encounter fraud at one time or other, but the following are defrauded most often:

- The young, newly-wed couples, because they are inexperienced.
- The poor or debt-ridden because they are lured into buying.
- The elderly because they spend what they cannot afford.
- The ill and pain-ridden because any cure sounds hopeful and especially a new, scientific discovery.
- The lonely, the gullible, the impulsive because they are easily flattered and easily sold. They are perfect customers for the huckster.
- The greedy because they are always looking for a bargain too good to be true.

VISUAL PRESENTATIONS

In dealing in the marketplace, the consumer must learn to distinguish between valuable or useless information, exaggeration, opinion, and half-truths. (Leader could collect and show examples of advertising.)

Review available visual aids listed at the end of this Guide to select what will be presented at your meeting.

CONSUMERISM: Where to Complain and How to Get Results, Extension Folder 447 - 1978

- Review the major federal and local protection agencies
- Review consumer rights and responsibilities
- Remind audience to be reasonable and prepared in presenting complaints



CONSUMERISM: How the Consumer Got Involved and Concerns Today, Extension Folder 505 – 1981

- If you do not use the slide set reviewing "Consumer Protection History," review the three major consumer movements.
- Form audience into groups and let them list their major concerns in the marketplace.
- Leader may supply additional concerns.

CONSUMERISM: Minnesota Laws for Protection and How to be on Guard, Extension Folder 506 -- 1981

- Select a few laws of local interest and explain the breadth of the laws in folder.
- Ask a local resource person to review major laws and local concerns and situations (League of Women Voters, Better Business Bureaus, Chamber of Commerce, local law enforcement officer, representative from consumer services, an interested reporter from local television, radio or newspaper, local attorney or a well-informed lay person).

CONSUMERISM: Two Prevalent Con Games, Bank Swindle/Pigeon Drop, Extension Folder 507 – 1981

These two major swindles can be dramatized by leaders or other members. There are a set of transparencies which may be presented before or after the dramatization. Perhaps a bank representative may explain the two con games.

CONSUMERISM: Advertising, Contracts and Warranties, Extension Folder 508 – 1981

Leader or a local informed resource person can review materials in the folder and proceed with one or more of the activities suggested:

Advertising:

- A person or group follow up on ads of appliances and locker meat. Clip the ad and note what happens when you inquire about it. (Bait and Switch may be detected.)
- List some brand name products you buy regularly. Shop and compare with lower cost nonbrand products. (Look for the house label or the generic name.)
- Buy three brands of a product and evaluate content.

Contracts:

- Let group members bring a recent contract to the meeting. Evaluate the contract as a charge account, a cash loan, an installment purchase, or other contract. What kind of contract is it? Who are the parties? Are all the necessary parts included? Can you understand it?

Warranties:

- Small groups may evaluate warranties they have been asked to bring or which the leader has collected. Use the evaluation questions in the warranty part of the folder and note the strengths and weaknesses of the warranties.
- How do you file the warranties you have? Is the system satisfactory? How could it be improved?

Review the options of program development utilizing the consumer materials and local resource people. The group may consider additional ways to extend educational information: open meetings, leader training, special interest groups, local study groups, formal classroom presentations, 4-H, and other youth groups. It may be this year or later.

Review consumerism materials available from the county extension agent who can order for you.

Consumerism: 3 1951 D01 921 027 J
Where to Complain and How to Get Results, Ext. Folder 447
How the Consumer Got Involved and Concerns Today, Extension Folder 505
Minnesota Laws for Protection and How to be on Guard, Extension Folder 506
Two Prevalent Con Games: Bank Swindle/Pigeon Drop, Extension Folder 507
Advertising, Contracts and Warranties, Extension Folder 508

Film:
Decisions - Decisions – 5½ minutes #3320

Slide sets:
Effective Consumerism # 323
Complaining and Redress #324
Buyer Beware: Rip-offs #329
Complain Complain #330
Advertising #325
Problem Solving: Using Your Head Creatively – 45 minutes #487
Dealing with Decisions – 40 minutes #488

Cassette tape:
Radio spot
Jack the Rip-offer
Beep Home Call
Rambling Letter
Complain Complain
(These fit at various places with the above slide set presentations)

Film Strip and tape:
A Look at the Consumer Through History #335

EVALUATION

Evaluation may be for knowledge and/or behavior change as a result of the lesson. Knowledge change measures might be done by using a pre- and post-quiz such as 10 to 15 multiple choice questions. This will not give you a complete review of knowledge changes, but with careful question formulation it can provide guideposts and be used within the lesson format. For behavior change evaluation, a time lapse is necessary. A follow-up survey 3 to 6 months later could be used. Because of the effort required for follow-up survey, you may wish to sample the clientele receiving the information rather than do a complete survey. If names of participants are available, you may wish to select every 10th or 15th participant, for example. Another alternative for groups that meet regularly is to sample selected groups at a later meeting.

editor Leona Nelson
designer Rose Mauch

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