

THE DOUGLASS CENTER CONSUMER EDUCATION PROJECT

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by

SISTER MARY MARGARET ANN TENBARGE

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A MASTER'S REPORT

submitted in partial fulfillment of the

requirements for the degree

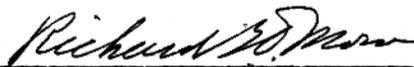
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Approved by:


Major Professor

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INTRODUCTION

The ability to manage money is a basic component of successful home-making. Family and personal finance influences most of the decisions made by Americans. Our economy is geared to serving the consumer. We live in a society which is rapidly moving away from the old idea of doing things for one's self. The emphasis is no longer on the family as a producing unit but rather directed to the family as a consuming unit. This puts a premium on the need for the development and continuous improvement of consumer education. It increases the necessity of providing consumer education particularly for families of the lower income levels. (Kyrk, 1953)

The consumer skills are learned skills and require conscious and directed efforts to develop and improve. The consumer education units cannot just be theoretical units with high sounding words, rather they must be concrete and purposeful. These units in consumer education must bring about a change in the attitudes and the behavior patterns of the consumer. Consumer education for the lower income families must not be just sets of intellectual exercises but it must actually have the effect of increasing incomes by eliminating wasteful expenditures. If consumer education accomplishes less than this, it accomplishes nothing at all.

Problem Area

According to statistics quoted by President Lyndon B. Johnson (1967) in his Health and Education Message to Congress, there are three million functionally illiterate adults living in urban and rural areas of our educationally progressive country. These adults have less than a fourth

grade education. To this number, one can add thirteen million more adults who have not gone beyond the eighth grade. These sixteen million adults lack many of the basic skills needed to cope with the routine business of daily life. Adult illiteracy is a national tragedy and an economic loss for which each citizen must pay.

Brunner's (1960) report of surveys of research in participation by low-income adults in educational projects show conclusively that the lower the person's educational status, the less likelihood there is of reaching him with adult education projects. Newly founded, federally supported anti-poverty adult training programs are examples of how adults are not reached. The political needs of the middle class group are fulfilled by sponsorship of these programs, but the distance from the real needs of the poor is so great that the programs often fail. (Haggstrom, 1965) Anti-poverty programs assume that the poor are interested in being helped. They further assume that the poor realize that they need help. In many cases, both of these assumptions are unfounded. Consequently, program directors are disappointed when low-income adults react to the educational programs with minimal levels of involvement and/or with total withdrawal. (Haggstrom, 1965)

With the increasing development of "Great Society" programs with a special emphasis on eliminating poverty there is an overwhelming need to reach low-income families with practical consumer education projects. Consumer education does perform a valuable function in our economy. Stress is placed on teaching people of all income levels to get the most for their dollars. It is virtually impossible to estimate the amount of money American families could save through wise buying. The follow-up survey of the AFL-CIO gives evidence that many hard-earned dollars saved

at the bargaining tables are lost or dissipated when the American consumer takes out his wallet. (Beirne, 1966)

Shadden (1966) states that if the poverty cycle is really to be broken, a consumer program must be included to make better use of the dollars currently available to the consumer. It is necessary to arm the consumer with the economic power which will provide a voice in deciding both the quality and the price of the things they want and need.

A series of consumer education sessions does not seek to impose any one set of standards on those who participate. Rather, the projects are intended as means wherein the participants will receive resource materials which will enable them to seek answers to particular consumer problems. This is particularly true in areas of consumer counselling and the provisions of legal aid for consumers.

Studies by Harrington (1963), Caplowitz (1963), and Shadden (1966) show that very often low income families pay more for goods and services than do middle-class or upper-class families. Often the poor pay more because they lack the skills and education they need to prevent being caught in the monetary problems which surround installment and credit purchases. Our whole marketing system is set up to meet the needs of the middle-income class, and in many ways it is not capable of meeting the needs of the lower income groups.

This report proposes a workable project with recommendations for further research in the area of consumer education for lower-income level families. Although the project was proved operative, focus on the extensive use of communication media requires further development.

Objectives

The major objective of the project was to develop a consumer education project for low-income families of the Douglass Center Area of Manhattan, Kansas. The Area is inhabited by families who are, for the most part, of the lower-income levels. The area is cross-cultural in nature having a population of Negro, white, American Indian, Mexican, and Oriental families. The area received its name from a large building that is located on Yuma Street. This building serves as a social gathering place and as a recreation center for youth and adult members of the vicinity.

The secondary objective was to develop a project that would serve as a basis for justifying a budget for Douglass Center. The Douglass Center Advisory Board had to submit a project to the City Commission to secure funds for the Center. If the project was within the objectives of programs envisioned by the Advisory Board, a stronger case could be made for the budget funds being requested for use at Douglass Center.

A third objective came as a by-product of the originally planned project. Due to the relatively small number of persons who attended the first two sessions of the Douglass Center Consumer Education Project, the coordinator became interested in experimenting with various methods of using communications media as a means of attracting more participants to the meetings.

REVIEW OF RELATED WORK

Consumer education

The President's Committee on Consumer Interest (1965) stated the goal of consumer education as one which aims to achieve higher levels of living through the use of discriminatory consumption.

Interest in consumer education reached an all time high point after President John F. Kennedy (1962) delivered his Consumer Message to Congress wherein he states the four basic rights of the consumer. The rights with further amplification by Morse (1965) are:

1. The first is the right to safety--"to be protected against the marketing of goods which are hazardous to health and life."
2. The second is the right to be informed. This has two aspects: the first being "to be protected against fraudulent, deceitful, or grossly misleading information, advertising, labeling, or other practices." This protective aspect is matched with a positive aspect, namely, the right of the consumer to be informed by being given "the facts he needs to make an informed choice." This right parallels the responsibility of the consumer to make informed choices. In our free enterprise economy, we rely upon the votes of the consumer in the market place to direct the economy. In another section of his message, President Kennedy said, "If the consumer is unable to choose on an informed basis, then his dollar is wasted, his health and safety may be threatened and the national interest suffers."
3. The third right of the consumer is the right to choose.. "to be assured, wherever possible, access to a variety of products and services at competitive prices".. "That is, if the consumer is to exercise his franchise to vote, he must have choices. We ridicule free elections in which there is no choice of candidates. Likewise, a competitive free economy is meaningless if there is not a choice of goods with desired attributes at competitive prices..."and in those industries in which competition is now workable," such as in the public utilities "and government regulation is substituted" for the workings of the free market system, then "an assurance of satisfactory quality and service at fair prices,"

is the right of the consumer. This will not be fulfilled, however, unless the consumer has a right to be heard before regulatory bodies regarding rate structures for gas, electricity, transportation, and the like. This leads to the fourth right.

4. The right to be heard--"to be assured that consumer interests will receive full and sympathetic consideration in the formulation of Government policy, and fair and expeditious treatment in its administrative tribunals."

The most important right, the right to be informed, to be given the facts he needs to make informed choices, is by no means universally accepted. (Morse, 1965)

Esther Peterson (1964) in an address to the Michigan Credit Union League urged credit unions to become more interested in consumer education. Mrs. Peterson (1965) also recommended that credit unions combine resources with secondary schools to provide and promote effective and balanced consumer education projects.

President Lyndon B. Johnson (1964) in his special message on consumer interest, directed the Committee on Consumer Interest to develop as promptly as possible effective ways and means of reaching low-income groups. In his War Against Poverty Message, President Johnson (1964) again stressed the need for consumer education.

In 1964, President Johnson set up the Committee on Consumer Interest. Mrs. Esther Peterson was appointed chairman and Special Assistant to the President on Consumer Affairs. She, in turn, set up a Panel of Experts on Consumer Education of Persons with Limited Incomes, whose purpose was to study consumer problems of the poor and from the research and study, to make recommendations for the development of suitable consumer education programs to meet the needs of the poor. (President's Committee on Consumer Interest, 1965)

The Consumers' Education Committee (1965) of Lincoln High School, Yonkers, New York, carried out a pilot project in consumer education for high school students who were potential dropouts. The program reported by Mendenhal and Schoenfeld (1965) had many interesting effects on the students and started other students to investigate the possibilities of the project.

Lydia Strong (1964), in a limited survey done for Consumers' Union of the United States, outlined some of the basic problems which lessen the effectiveness of consumer education projects. Some of the problems from the survey are:

1. A lack of communication between project directors and the persons in need of the project.
2. Inability of the consumer education program to adjust to the needs of the low-income family.
3. The lack of completed research available in consumer education for low-income groups.
4. The need for leadership.
5. The lack of professional and legal aid to back research findings.
6. The lack of educational materials geared to the known requirements and levels of low-income consumer groups.
7. A prevailing pessimism born of the hopelessness of past experience of the life of poverty experienced by the very low-income group.
8. Functional illiteracy which is a reading level of third grade or less.
9. Lack of free time for the homemaker of low-income families. It is impossible for the mother to attend a class if she is working.
10. One-parent households.

11. Creation of an overall sense of suspicion by those whose fraudulent dealings have deprived the low-income families of the little they do have.

The Community Services of AFL-CIO has published a brochure entitled "Consumer Counselling" describing model projects designed for local programs in which valuable information will be given to the consumer. Also, the brochure contains an outline for possible consumer education workshops.

Shadden's (1966) Model Consumer Action Program for Low-Income Neighborhoods demonstrates a method that uses services of many resource organizations interested in helping low-income families, especially in the areas of consumer interests.

The Cooperative League of the U.S.A. (1966) also presents a consumer project plan which has as one of its objectives consumer education. The Buying Club (1966) sponsored by the Cooperative League is an example of the influence cooperatives can have on the price and quality in the market place.

Moving Ahead With CO-OPS, published by The Cooperative League of the U.S.A. (1966) gives plans and project reports, together with ideas and suggestions for establishing projects using funds from the Office of Economic Opportunity as the base sources for projects.

A set of flyers published by Bay Area Neighborhood Development (BAND) (1966) came to the attention of the coordinator of the DCCEP too late to be used in the promotion of consumer education. BAND grew from the need for a non-profit educational foundation that could improve education and try out new ways to organize mutual aid, self-help enterprises. BAND was organized in the fall of 1964 and has as its purposes:

To conduct basic educational research in the field of urban consumer education, directed toward encouraging the formation of consumer cooperatives.

To provide specific information about the formation and operation of consumer cooperatives to individuals and groups interested in the formation of such cooperatives.

To engage in all lawful activities related to consumer education.

To exchange information and services with other organizations.
(Brochure, 1966)

BAND is functioning under a grant from the Office of Economic Opportunity for a two-year demonstration project in "consumer education and organization" in three low-income areas of San Francisco Bay Area. BAND has a full time Consumer Advisor and part-time consumer Aides who live in the area in which they work. A "Consumer Action Council" consisting of members from the locality select problems for emphasis and the group organizes to discuss the problems. There is a "Consumer Service Center" in each area, to which individuals and groups can go for help on consumer problems. The Center has a small reference library on consumer problems. The BAND Advisor's Manual is intended for home study or group study by non-professional consumer advisors and counselors. BAND'S sole purpose is to increase understanding and acceptance of the need for consumer education and consumer organization. (Danforth, 1966)

The Abstracts of Poverty and Human Resources provide an extensive and continuous listing of consumer education projects that are currently being developed or which are being planned.

Communications

Though consumer education is a necessity if our nation is to use its resources and production facilities in a wise, efficient manner, it is filled with many problems as reported by Lydia Strong. (1965) The problem

that takes a prominent place is that of communication. Among the gaps in adult consumer education, research and experimentation there is a definite lack of knowledge of the skills involved in communicating with economically deprived adults who, for the most part, are also the less well educated adults. (Brunner, 1960)

Without getting involved in technicalities, one should consider the idea of communication as transmitting a message to a receiver. A research study concerning communications, reported by Gordon McCloskey (1958) shows that people receive messages before they realize it. Awareness comes slowly. McCloskey (1958) stressed the importance of time as an element in publicity. Time is needed for the person to think through the relationship that exists between the message transmitted and the personal needs and interests that exist. People must accept the message as relevant to their situation. Wilber Schramm (1960) has pointed out that unless a message is related to something urgent and recognized as personal, few people will take the time either to think about the message or to act in response to it.

People encounter many interferences in receiving a message. Many readers, for example, do not notice important notices or announcements because their attention is diverted by the normal interruptions of other communication media. Newspaper editors know from experience that particular facts or items of importance must be printed a number of times in a number of different ways before a substantial per cent of the readers will even see them. Messages relayed on radio or television encounter the same types of interferences. It is impossible to number the attractions that compete for the listener or reader's attention.

How does a program director minimize interference in establishing a theme? A general set of rules which help minimize interference in communicating any type of project can be given in summary form:

1. Make a plan.

Community leaders, together with the program director, should work out a statement defining the need for the project. Using community leaders is important because, whether or not the director favors joint-action, studies in community "power structures" prove that leaders greatly influence the attitudes and actions of groups under their jurisdiction. Leaders either open or close communication channels on which the program director must depend. The director of any new project must realize that he will not obtain unanimity among all the community leaders but he must use to advantage the leaders he has on his side. The leader must encourage the community leaders to repeat the message frequently because it is a proven fact that leaders who have won the confidence of their group are very successful in transmitting the message of a new project or program. (Schramm, 1960), (Hunter, 1953)

2. Prepare a fact sheet which community leaders can use to transmit the message.

A four-page flyer is a good tool for transmitting facts. Professional help from newspaper editors will aid the promoter in designing and editing the fact sheet so that readers will easily understand the message. The use of photographs adds human interest to the

facts. Enlargements of the fact sheets should be used as a supplement to speeches and group discussions. In speaking to groups, the director should present facts in short, direct statements using techniques of a good news commentator.

3. Make arrangements for systematic transmission of the message.

The director should accept the invitation to speak at organized gatherings and meetings. Word-of-mouth communication is most effective because it enables persons to talk over the facts and exchange ideas and opinions. The fact sheet should form the basis for all talks. Quotes from group leaders' speeches make good news items. Each quote ought to help clarify some data from the fact sheet.

4. Make use of mass media.

The press, radio and television can help get the facts repeated frequently. Repetition lends prestige to the message. Enlarged charts, depicting the fact sheet, should be given to television news commentators so the television audience can both see and hear the facts.

5. Do not deviate from the communication plan.

If opposition against the program becomes verbal, the theme and information from the fact sheet should provide the answers. The more consistent the facts, the more likely is the project to succeed. It is very

confusing if leaders, directors or promoters of projects change themes and/or facts during the publicity campaign. (McCloskey, 1958)

Haggstrom, (1965) Director of Community Action Training Centers of Syracuse University, reports on an experiment in adult education carried on in closely connected tenant houses with populations who were primarily Negro and Puerto Rican in large fatherless family settings. Three attempts were made to establish adult education classes in areas of interest specified in a questionnaire used as a survey device. Each attempt was preceded by different methods of notification. For the first, flyers were prepared and distributed to each family. The flyer outlined the classes in detail and stated the advantages of attending the classes. The flyers were distributed by social welfare staff workers and by interested volunteers. For the second attempt, the tenants were notified by means of a flyer, posters and by personal letters of invitation. For the third attempt, a more personal approach was adopted. Prospective adult students were personally visited by the social workers. Despite all these efforts, not one person showed up for enrollment in the classes. The project director was not discouraged. Other attempts were made and four programs of weekly meetings were finally begun. These continued for a period of eight months and involved about thirty persons on a regular basis.

Time is an important element in preparation and presentation of adult education programs of any type. Frank C. Mayer, (1963) Assistant Executive Head of the West Clermont Local School District, Amelia, Ohio, initiated the first adult education program for his school district. His project was based on the premise that time and intensive publicity are the best tools for promoting a project. Mayer's program was announced one year before it

was put into effect. Interestingly enough, however, Mayer's project received intensive publicity for only the last six weeks before it went into effect. Also, Mayer failed to report the results his one year of exposure netted.

Often the program director is faced with the dilemma of having so many available avenues of communication and not really knowing which one is most effective. In a study conducted in the Cubberley Adult School System of Palo Alto, California, Thomas F. Damon (1960) gathered some interesting facts. Using a questionnaire as the source of his information, Damon (1960) recorded the following results:

Effective ways in which adults learn about local projects:

1. Word-of-mouth communication from other adults, 36%
2. Printed schedules of the projects, 25%
3. Newspaper information, 18%
4. Personal letter or postcard (direct mail), 10%

Ineffective communications media:

1. Letters brought home by a day school child, 4%
2. Talks on adult education, 1%
3. Displays on adult education, 1%
4. Announcements at meetings, no per cent given.
5. Radio, television, and broadcasted announcements..less than 1%
6. Personal visit, no per cent given.

Twenty-five per cent of the persons who responded to the questionnaire indicated that they took personal initiative and inquired about the project by means of a telephone call to the promoter.

Interesting sideline data from the Damon (1960) report:

1. Newspaper publicity was received by more older persons than younger ones; by more women than by men.
2. Word-of-mouth publicity tended to reach new students more effectively than those who had previously been in the program.

3. The printed schedule announcement seemed to be better in contacting adults who had been in some previous class, and who were over 25 years of age.
4. The survey revealed that school administrators maintained that newspaper and printed schedules or flyers were most effective.

Because of outcomes more or less like the first three attempts reported by Haggstrom (1965), there has developed a general attitude that adults in low-income areas are ignorant and uneducatable, hard-to-reach and multi-problemmed. There seems to be an acceptance of the idea that the central obstacle to education of adult poor is an inability to secure a high and consistent motivation to learn. If the program is tailored to meet the ends of the special few, it is stigmatized as being for an inferior group. If it is extended to include a general community, it is considered to be alien, inappropriate, irrelevant or even worse, as superficial. Superficiality stifles any effect or benefit the program may otherwise have had on the lives of those who participate.

If communication of a project to the general public is so important, and if the communication is to be used advantageously, some basic questions must be taken into consideration:

- I. What available organized media exists in the local community?
 - A. Mass media.
 1. Radio
 2. Newspapers
 3. Television facilities
 - B. Organizations interested in public services.
 1. County extension.
 2. Social welfare departments.
 3. Human resource organizations.
 4. Community action projects.
 5. Recreation commissions.
 6. Charity organizations of churches.

- C. Media available as public service.
 - 1. Public bulletin boards.
 - 2. Services of schools.
 - 3. Cooperation by grocery stores.
 - 4. Announcements at meetings.

- II. What is the community involvement philosophy expressed by the managerial personnel of available mass media?
 - A. Policy for promotion of novel projects.
 - B. Support of projects as a public service.
 - C. Effectiveness of each media in overall communication patterns of the community.
 - D. Desirability of advertising or conducting educationally oriented projects.
 - E. Response of community to communication media.

- III. How much freedom would the director be allowed in the use of other available media?
 - A. Use of official letterheads and mailing service permits.
 - B. Use of attention-stimulators.
 - 1. Sound truck or mobile mike units.
 - 2. Attractively designed newspaper advertisements.
 - 3. News coverage before and after sessions.
 - C. Financial support, sponsored or public service.

THE DOUGLASS CENTER CONSUMER EDUCATION PROJECT

No exact criteria were established for the Douglass Center Consumer Education Project itself, hereafter referred to as DCCEP. However, the project conformed to the anticipated objectives of the Douglass Center Advisory Board.

Procedure

Preliminary work on the DCCEP involved a series of very informal interviews with persons such as social workers, teachers, extension workers, doctors, Headstart moderators, pastors and ministers, lawyers, and interested businessmen, all of whom had in common the fact that they had had some experience with projects previously conducted or currently existing in Douglass Center. The interviews were very informal and conversational in form. The purposes of the informal interviews, briefly stated, were to enlighten the coordinator concerning the following aspects:

- (1). The coordinator was interested in the general prevailing attitude of the people of the vicinity toward educational or social projects that had been previously conducted.
- (2). The coordinator used the interviews as a means to determine what projects had been tried in the Area; which ones had been successful; which ones had been unsuccessful; and comments on what made the difference between success and failure in a project.
- (3). An effort to seek names of important contact people, local leaders and leaders from outside the Douglass Center Area who worked successfully in the area, was made by the coordinator.
- (4). The coordinator attempted to find the most effective avenues of communication used in promoting projects of the past and methods of approach that had been successfully used before.
- (5). The coordinator wanted to appraise the feasibility of a consumer education project for the people of the Douglass Center Area from the viewpoint of those who had worked in the Area.
- (6). The coordinator was trying to determine the attitude of the people of the Area toward the Center itself.
- (7). The coordinator wanted to appraise the facilities of Douglass Center.
 - a. Existence of a desirable meeting place suitable and versatile enough to be used for a variety of types of presentations.

- b. Availability of personnel who would be involved in planning and providing services for the meetings.
 - c. Centralness of location of the center and the possibility of a problem of transportation for those interested in attending the meetings.
- (8). The coordinator wanted to ascertain effective techniques which had been used in the presentation of projects previously used.
- (9). The coordinator wanted to determine the possibility of the need for obtaining additional funds to sponsor the projects.

Though the purposes were trivial, each had a definite influence on the formation of the Douglass Center Consumer Education Project. Also, the informal talks set a psychological climate for the coordinator who was approaching the project with a little trepidation.

Mrs. Deborah Hobble, Home Economics Extension Services of Kansas State University, made a most valuable contribution during the preliminary work in preparing the project. Mrs. Hobble's first hand experience enabled her to speak with clarity about the problems that would be met in the Douglass Center Area. In addition to giving the coordinator a summary of her personal experiences, Mrs. Hobble relayed a deep sense of encouragement. She seemed motivated by the principle that if only five or six persons benefitted from any single project, those five or six persons would share their newly acquired knowledge with others outside the class or project and thus the project would mushroom beyond the expectations of the project director. Mrs. Hobble also reminded the coordinator that Manhattan was a university city and the Douglass Center had been subject to previous projects. Her plea was for a project that would have some type of permanence and which would continue after the experimental facts had been collected. Constant disillusionment can be very adverse on morale in any community, and more so on persons already faced with problems that have no immediate solution. Mrs. Hobble shared some of the flyers

distributed in local stores during the summer of 1965 by the Extension Service of Kansas State University. The flyers served as a challenge to the coordinator for the development of flyers to be used to publicize the DCCEP.

Shortly after the coordinator had finished the series of informal interviews, the Manhattan City Commission provided for the establishment of the Douglass Center Advisory Board, a policy making body which was to provide programs, personnel and a budget for Douglass Center. The Board was to consist of nine members who, for the most part, were to be residents of the Douglass Center Area. In general, the Douglass Center Advisory Board (DCAB) had as its purposes and objectives:

- (a). To determine and implement the best possible use of Douglass Center in serving the Community.
- (b). To provide a link between the Community and the Center to assure community-wide support, interest and participation.
- (c). To be responsible for recommendations concerning Douglass Center in the areas of programs, personnel, and a budget. Also included: hours of use and other matters related to the Center.
- (d). To coordinate a variety of community and other resources in meeting the local needs of the Douglass Center Area and the Community as a whole.
- (e). To assure that Douglass Center is open to all in the community and city regardless of race, creed, color, age, sex or national origin; and that the Center never serve to isolate its participants from the full range of community life.
Douglass Center Advisory Board file (1967)

To carry out the objectives, the DCAB was responsible to the City Commission through the Human Relations Board concerning a budget for Douglass Center. To obtain funds for the budget a program had to be presented to the City Commission which would form the basis for further programming.

Dr. Richard L. D. Morse, Head of the Department of Family Economics of the College of Home Economics of Kansas State University encouraged Sister

Margaret Ann Tenbarge to propose and coordinate a consumer education project for the DCAB's consideration.

On June 13, 1966, a written proposal, prepared under the guidance of Dr. Morse, was submitted to the DCAB by Miss Cynthia White, a member of the Board. Miss White had given the coordinator valuable assistance in planning the general outline of the project and by doing important clerical work to enable each DCAB member to have his own copy of the proposed project for study. The written proposal gave the purpose of the project, a brief explanation of consumer education in general and an outline sketching a possible ten-week session in consumer education.

Unwittingly, Sister Margaret Ann, Coordinator of the DCCEP, served as a catalyst for the DCAB. The proposed project needed the facilities of Douglass Center and the cooperation of the DCAB before it could become operative. DCAB needed a project to present to the City Commission for the purpose of securing a budget for Douglass Center. This mutually shared need caused the DCAB to take action. The project was accepted and on July 11, 1966, the coordinator received word that final plans could be made to get the project set in motion.

About this time Mr. Douglas Buffalo, a sociology graduate student of Kansas State University, who worked part-time at Douglass Center, became interested in the consumer education project. His interest was aroused at an evening meeting of the DCAB which, like all DCAB meetings, was open to the public. Some of the ladies attending the meeting had been very vocal in expressing what they wanted and felt they needed. It seemed to Mr. Buffalo that they were asking for a project similar to that which was proposed by the coordinator of DCCEP. Since the coordinator was not present for the meeting, Mr. Buffalo took the initiative to call her and inform her of the discussion that had taken place.

June 14, 1966

To: DOUGLASS CENTER ADVISORY BOARD

From: Dr. Richard L. D. Morse

I want you to have for consideration a proposal of Sister Margaret Ann Tenbarger for a Consumer Education Program. Sister Margaret Ann is a very energetic and interested person. She is from Great Bend area, and came to Kansas State University to work toward a Master's Degree in Home Economics.

Because of her interest in consumer education and her experience in working with people, I encouraged her to consider the development of a consumer education program which would serve us in Manhattan.

In the meantime, your Douglass Center Advisory Board was established so I encouraged her to develop a formal proposal for your consideration. In essence, she is prepared to give of her time and talent to work out the best possible consumer education program. What she presents may appear quite formal, she really means what she says in asking your assistance and guidance. She could start with this format and change, as the people express their interests.

She will be in summer school through July 22, so could work best through the month of August and on into September. She possibly could be willing to have programs in the morning, afternoons, or evenings. In fact, you will find that she is willing to help in whatever way you think best to get the job done.

If this project is of the nature you feel you would like to support, it would be my suggestion that a sub-committee be appointed to work directly with Sister Margaret Ann and to "sound out" the community for its interest.

With best regards,

PROPOSED CONSUMER EDUCATION PROGRAM FOR THE
DOUGLASS CENTER ADVISORY BOARD

Consumer education is primarily concerned with principles for choice-making and product comparison. These areas are most important to a successful home. Everyday living involves many decisions about what we eat, how we dress, where and when to sleep, what we use for transportation and communication and how we use our money. Since the consumer is faced with so many occasions for decisions making, he is entitled to the facts he needs to make intelligent choices. Consumer education is part of a comprehensive plan to help families in whatever manner it can help to provide facts for practical decisions.

Our modern homemaker is faced with some 6,000 to 8,000 items in our supermarkets. How can she possibly know facts about every item? Food marketing is only one phase of consuming. Most families must finance a car, a house, make necessary repairs. Where does the consumer get facts and information which can aid in making critical decisions.

The need for consumer education becomes more apparent as younger persons marry and enter the business of buying. Most families have more money and more time than ever before, yet there is more waste and inefficient consumption than ever before. The purpose or heart of consumer education is to help families learn to get value for each dollar. Like reading and writing, consumer education should be open to all people who want it or need it. Most individuals are interested, eager and willing to learn how their dollars are spent. The consumer who discovers how much she can really save on a week's grocery bill by planning meals, considering the specials and best buys and by writing a grocery order to help overcome "impulse" buying, is just as proud of her accomplishment as is the big investor who has just found a good deal.

Consumer education also includes a program of consumer counselling designed to inform consumers of alternatives in buying, to sensitize them to false and misleading advertising, to alert them to beware of quick deals and smooth speaking salesmen. Because of the increased volume of consumer "miseducation", consumer education becomes more and more necessary. The barrages of propaganda about products which promise love, success and adventure when the consumer invests in some special brand of cake mix, cigarette or car are examples of consumer miseducation.

Consumer education is also concerned with the four basic consumer rights. These rights were summarized by the late President John F. Kennedy in his message to Congress relative to Consumers' protection and interest program:

1. Right to safety - to be protected against the marketing of goods which are hazardous to health or life.
2. The right to be informed - to be protected against fraudulent, deceitful or misleading information, advertising, labeling, or other practices and to be given the facts he needs to make informed choices.

3. The right to choose - to be assured, wherever possible, access to a variety of products and services at competitive prices.
4. The right to be heard - to be assured that consumers' interests will be receiving full and sympathetic consideration in the formulation of government policy.

As stated before, the consumer has a right to be given the facts. If a person does not know what drugs or foods are unsafe, if prices are misquoted, if the consumer cannot understand the informational material given about a product, how can he keep from wasting his dollars and his health and safety. This wasting of money and human resources not only jeopardizes the individual, but also the whole national interest. Consumer education is an absolute necessity if the nation is to use its resources and productive facilities in a wise, efficient and tasteful manner. Consumer education has another aspect worth mentioning: It is the responsibility of the consumer to use to the best of his abilities the resource material and information at his disposal.

Consumer education focuses on helping people of the community make the best possible use of incomes. With this in mind, I would like to propose a consumer education project to be used as an adult information project by the Douglass Center Advisory Board. A tentative outline of subject areas is attached.

The procedure I suggest at the present time would be meeting or sessions once or twice a week. I would welcome your recommendations and suggestions as to organization and planning for this program. These sessions could include movies, film strips, open floor discussions with or without outside speakers, field trips and field studies, demonstrations from local businessmen and class work sessions of a practical nature. Because I am suggesting these sessions to be conducted similar to classes, I also welcome your recommendations as to available facilities for holding such classes.

I welcome any suggestions, recommendations and ideas of work making this project practical for this particular location. I am interested in this project for two reasons: I am working on my Master's Degree in Family Economics and I would like to use the project in connection with a Master's Report. Secondly, I am interested in adult education projects particularly in the field of home economics and would hope to follow this with other experiences elsewhere.

Sister Mary Margaret Ann Tenbarger, O.P.

CONSUMER EDUCATION OUTLINE

- I. Opening sessions
 - A. Purpose and operation of the course proposed
 - B. Open-floor session to sound out the needs of the group
 - C. Budget work and the necessity of budgeting
 - D. Establishing an average spending pattern for each family and from these patterns to see where costs could be cut.
- II. Money Management
 - A. Cutting costs without drastically changing the family's food habits.
 - B. Methods of cutting food costs
 1. Buying in quantity
 2. Buying in season
 3. Buying for long-range use
 4. Watching for specials (define - specials)
- III. Family nutrition
 - A. How much of the family's money goes for food.
 - B. Essential dietary needs.
 - C. Convenience foods and the cost of "away from home" eating.
 - D. Cost comparison.
 - E. Plan when and how foods will be used and by accordingly.
- IV. Goods and services available
 - A. Day care services
 - B. Evaluation of available services
- V. Price and size -- grading and standards.
 - A. Small size versus large size (economy vs. Government)
 - B. Size-price comparison
 - C. Reading labels for weights, measures.
 - D. Grading.
 - E. Packing companies and price ranges.
 - F. Products with the same composition but price differentiation.
- VI. Credit and installment buying.
 - A. Rate disclosures
 - B. Price paid to "have now and pay later."
 - C. Where to obtain best financing
- VII. Legal assistance and consumer protection.
 - A. Where to go for legal aid.
 - B. Fraudulent advertising.
 - C. Safeguarding the consumer.
- VIII. Health care.
- IX. Insurance
- X. Open group discussion.

During one of the discussion-like conversations between Mr. Buffalo and the coordinator, it became evident that Mr. Buffalo did not share the views held by Mrs. Hobble. He felt that he had met with a definite feeling of antagonism from the persons with whom he had tried to work. He stressed, however, that this was his own opinion based only on his personal experiences.

Shortly after the consumer education project was accepted by the DCAB an apparently similar project announced by Mrs. Awyn Walker, Riley County Extension Agent, caused much consternation. Mrs. Walker's first session of classes on budgeting and buying was scheduled for Douglass Center. The coordinator called Mr. Jack Larson, Chairman of the DCAB, to obtain information about Mrs. Walker's project. Mr. Larson was not aware of the project at all. He called Mrs. Walker to get details concerning her project. The apparent conflict was resolved. Mrs. Walker had been asked by the Director of Project Headstart to give a series of classes concerning budgeting, child care and household tips to the women who at this time had children participating in the Headstart project. The first session of Mrs. Walker's series was the only one which overlapped in any way the DCCEP series.

The coordinator had an interview with Mrs. Walker at which time the two projects were more closely compared. It was at this meeting that Mrs. Walker made the generous offer to conduct only the first two of her scheduled classes; then to discontinue her series until the DCCEP was completed. Mrs. Walker agreed to take over the DCCEP after the scheduled series was complete. She generously offered the services of her office and personnel for any of the DCCEP sessions.

On July 18, Mr. Buffalo and the coordinator met with Mr. Jack Larson, Chairman of the DCAB, to work out the details involved in setting up the

DCCEP. At this meeting, the coordinator submitted to Mr. Larson a very general outline of the first five meetings which she had prepared as part of the Project. Mr. Larson approved the tentative outline. One of his chief concerns, however, was the ways in which the DCAB could effectively aid DCCEP in communicating the availability of the project to those who would profit most from it. The coordinator proposed a series of flyers to be used for publicity. She had worked out a basic format of the flyers describing the first five meetings. Mr. Larson took the copies of the flyers for presentation to the DCAB at their regular meeting.

Following the meeting with Mr. Larson, the problem of communication was given serious thought. It seemed logical that if the project was going to be accepted at all, there was need to get some kind of active participation in the planning of the sessions from those in the Douglass Center area who really knew what consumer problems existed in the area and which problems appeared to be the most acute. Since this DCCEP did not base itself on the findings of a questionnaire-survey, it became necessary to depend on the knowledge of the natural leaders who knew the families and who could help plan a realistic project. These natural leaders proved valuable in planning the project meetings, and very helpful in communicating the project to others.

On the evening of July 23, 1966, Dr. Morse, Mr. Buffalo and the coordinator met with eight women of the area in the home of Mrs. Luke Starns. The ladies who attended the meeting had been contacted by Mrs. L. E. Madison and Mrs. Starns.

Following the meeting with local leaders, the coordinator proceeded to select local resource people who would be willing and who would be available

to cooperate in the DCCEP. For the most part, the coordinator tried to contact those persons who had had some previous involvement in the Douglass Center Area. Armed with a list of the available resource persons, the coordinator proceeded to organize the sessions using the resource persons as guest speakers. The guest speakers were selected on the advice of Dr. Morse. Resource persons included as guest speakers were from among grocers with small businesses, managers of larger supermarkets, doctors, lawyers, managers of local securities and credit agencies, the state food and drug director and a representative of a nearby army installation. The resource persons had access to valuable consumer information and the result of experience and of study.

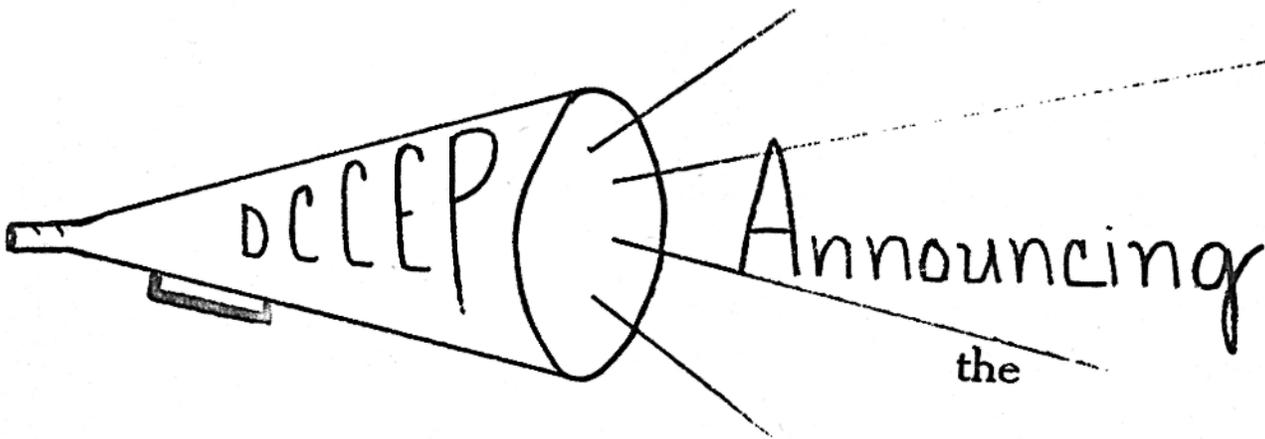
Each resource person was contacted by telephone, followed in most cases by personal visit, and finally by letter. It might seem unnecessary to have used all three methods of common personal communication, but each served a specific purpose. The telephone call was primarily for the purpose of seeking information about the availability of the individual at the tentatively scheduled date set for a particular area of interest. Not all resource persons contacted could accept the opportunity to participate in the DCCEP sessions due to existing circumstances, vacations, or strictly personal reasons. Each person called was given an oral, general outline of the purpose of the proposed project. Many of those who could not participate in DCCEP were pleased that such a project was being inaugurated and expressed willingness to publicize the project in whatever way possible.

The personal visit approach was used with supermarket and grocery store managers for the specific purpose of ascertaining whether the managers were willing to have their particular stores used for the price-product comparison

field trip that was to be one of the sessions of DCCEP. Since this field trip was to be held in the evening during the regular store hours, the coordinator wanted to be sure that the "tourists" would not interfere with the normal flow of customer traffic in each store. The personal visit enabled the managers to ask questions and to clarify any details which had been presented by the coordinator for their consideration. The coordinator demonstrated to the managers what was meant by price-product comparisons so that no misunderstandings would arise concerning inter-store competition.

The personal letter served as a reminder of time, topic and place of each specific meeting at which the resource person was to participate as guest speaker. Each letter carried with it a set of flyers so that the resource persons could get an idea of the general scope of the series and his particular place in the unified whole. The letters were sent about eight days before the scheduled speech to enable the speaker ample time to assemble his materials and to clarify any points of conflict which may have occurred.

Once the program for each session had been established, and available resource persons had accepted the invitation to participate and cooperate in the project, work began on the series of flyers to be used for publicity. The first of these was to be an over-view or preview-type flyer. It announced the project, giving a general description of the dates and topics to be discussed. Each of the other flyers was designed to announce a specific session giving such information as topic, guest speaker(s), place, time, and other special events such as field trips or movies. A thousand copies of each flyer were printed for distribution.



Douglass Center Consumer Education Project

to be held at

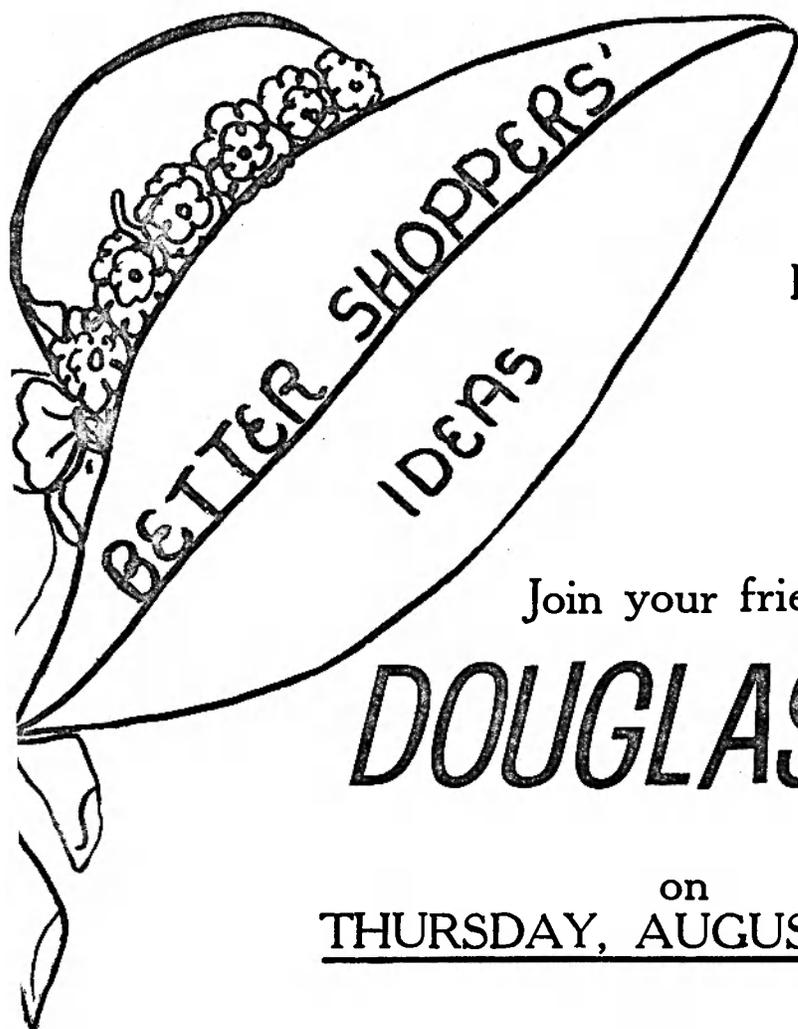
Douglass Center 900 Yuma

on THURSDAY NIGHTS from 7:00-9:00 p.m.

Topics for Discussion

- August 25 ----- "Taste and Tell"
A carnival of ideas on how to get the most for your food dollars. Ideas on how to compare prices, brands and other aspects of buying.
- September 1--- "Brand 'New Way of Buying.'"
A field trip to various local super markets to make on the spot goods and price comparisons.
- September 8--- "Hooked or Helped"
A session on how to read contracts and how to get legal help when one has been "hooked."
- September 15-- "The Medicine Show"
How to spend your medicine dollar wisely. Where and how to identify the quack medicine man.
- September 22-- "The Wise Use of Credit."
How to use credit profitably. How to get help in calculating credit rates.

Douglass Center Consumer Education Project
Sister Margaret Ann Coordinator



Don't keep your
shopping ideas under
your hat.

Join your friends at

DOUGLASS CENTER

on
THURSDAY, AUGUST 25, 1966

from
7:00 — 9:00 p.m.

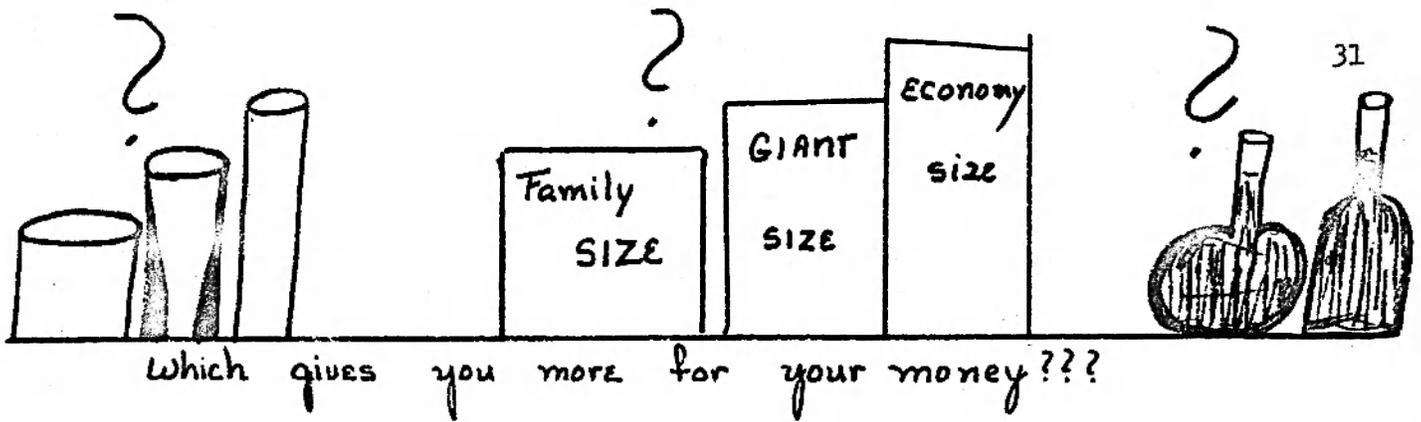
for

IDEAS

on

How to compare prices, sizes and brand.
How to get the most from your food dollar.
How to get good buys by watching and reading
good advertisements.

Douglass Center Consumer Education Project
Sister Margaret Ann Coordinator



A "Brand" New Way of Shopping

on Thursday, September 1, 1966

Meet at Douglass Center, 900 Yuma, at
7:00 p.m.

Field Trip to the local supermarkets

R & G 7:00-8:00

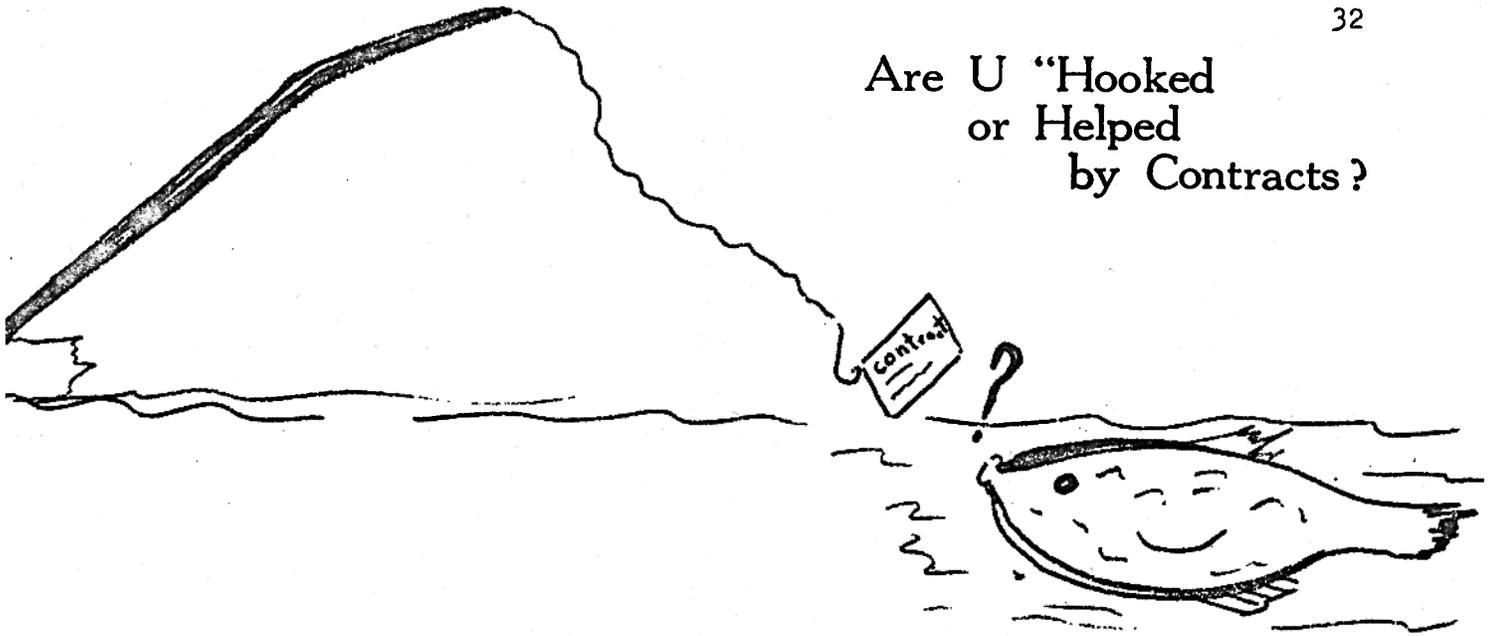
A & P 8:10-9:00

PURPOSE . . .

1. To compare prices, brands by the stores.
2. Compare private brands and national brands.
3. Guest speakers . . . Managers of the stores visited.
4. Pricing food . . . fresh vs. canned.
bulk vs. prepackaged
"convenience food"

Douglass Center Consumer Education Project
Sister Margaret Ann Coordinator

Are U "Hooked
or Helped
by Contracts?"



Join us at

Douglass Center--900 Yuma..

Movie . . . "Too Good to be True"

Guest Speaker . . . Howard Fick

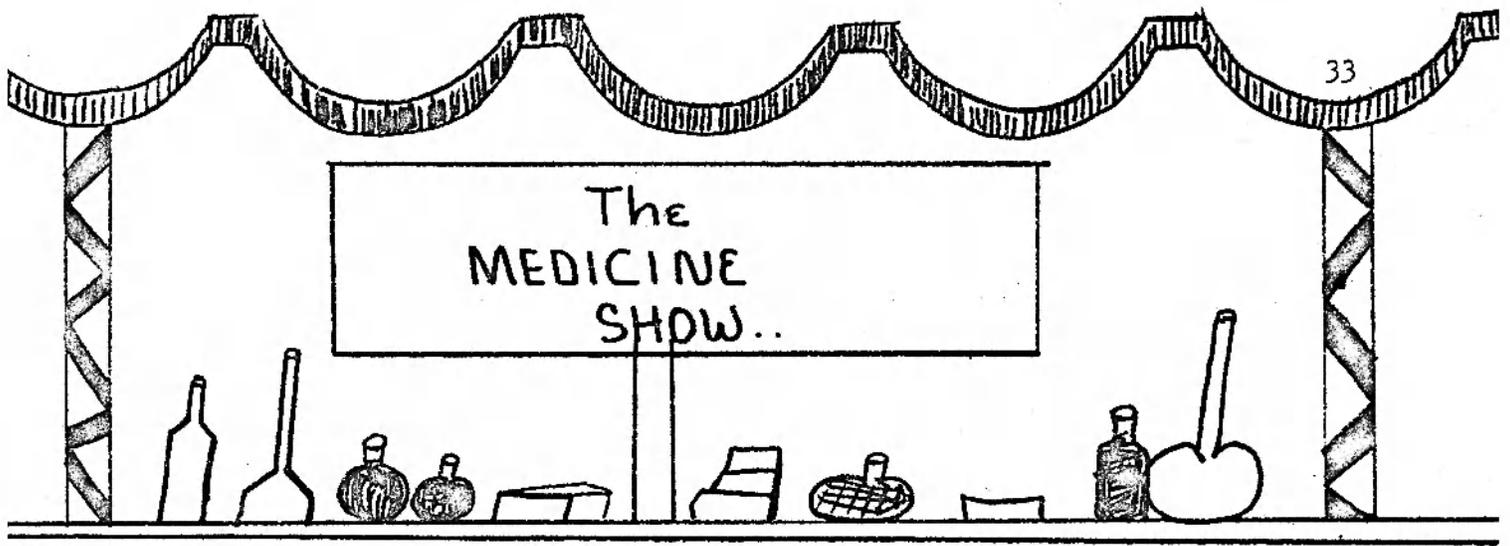
Topics for Discussion . . .

1. "Bait and Switch" advertising
2. Read before you sign
3. What to do when you are hooked.

THURSDAY — SEPTEMBER 8

7:00 — 9:00 p.m.

Douglass Center Consumer Education Project
Sister Margaret Ann Coordinator



at

DOUGLASS CENTER

THURSDAY, SEPTEMBER 15, 1966

from
7:00 to 9:00 p.m.

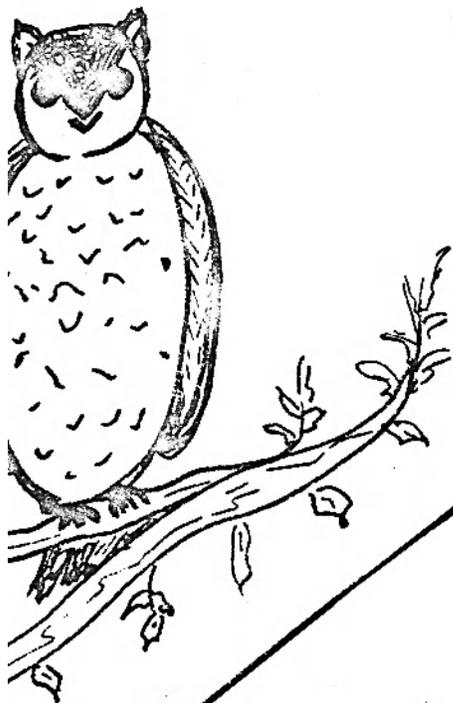
Guest Speakers:

Evan Wright, representative of Kansas
food and Drug Administration.

Dr. Jubelt, Director of Student Health at KSU.

Douglass Center Consumer Education Project
Sister Margaret Ann Coordinator

Be Wise In
Using Credit



DOUGLASS CENTER

September 22, from 7:00 to 9:00 p.m.

Guest speakers:

J. Rhine -- Universal Securities
Dale Thierolf -- Manhattan Credit Bureau
Fort Riley Credit Union

Topics:

How and when to use credit
The real cost of credit
Easy methods and devices to calculate rates

Bring a friend along when you come.

Douglass Center Consumer Education Project
Sister Margaret Ann Coordinator

The preview flyers were distributed by the pastors and ministers of the various churches in the Douglass Center Area and by interested volunteers who made copies available to the Manhattan Recreation Commission, the County Extension Office, and other public service agencies. Mrs. Awyn Walker gave flyers to the ladies who attended her child-care sessions.

The series of flyers announcing the first session of the DCCEP was given out by youth volunteers on a door-to-door basis. However, due to an oversight in instructions, many of the flyers were placed in the United States mail delivery boxes of the private homes. The mail carrier of the area collected the flyers and took them with him to the Post Office. The Post Master called the coordinator informing her that a postage fee of 4¢ a copy was to be charged for the entire carrier route which had been "invaded" The amount assessed was \$9.00. (Placing any type of announcement in mail boxes is against Federal law. These boxes are provided for mail delivery service only.)

Communications

Two weeks before the first scheduled session a letter of explanation, a set of flyers and a request for public service announcements were sent to Radio Station K-MAN (1380), Manhattan, Kansas. K-MAN gave extraordinary cooperation in announcing the DCCEP. The preview flyer was used as a basis for news casts for the first ten days and the flyer for the first session received intensive coverage during the remaining four days of the two-week period.

Three days before each of the other specific sessions, K-MAN announced the date, time, topic and guest speaker of the session. In each three-day period the announcement was repeated from three to six times daily, usually in connection with the news and the calendar of the day's activities. Since K-MAN covers a thirteen-county listening area, the announcement of the DCCEP was extended outside the actual Douglass Center Area. It must be noted that although the DCCEP was designed to meet the needs of the Douglass Center Area the individual sessions were always open to the general public. Also, each session was so designed that it was independent of the sessions that preceded or followed it. This was so that persons who had to miss any meeting would not feel left out or behind when they returned to remaining sessions.

Two days prior to the first session, Radio Station WIBW (580), Topeka, Kansas, on its listeners program called "SPEAK UP" carried a telephone conversation which gave the purpose of the DCCEP, a preview of the topics to be covered and the date and featured speaker of each session. It was the coordinator's original plan to call this public service program every Tuesday to discuss in particular detail the coming Thursday's session, but "SPEAK UP" was pre-empted during most of late August and all of September in favor of major league baseball games. Consequently, only Session I received this type of publicity.

Ten days before the first session, a preview flyer and a first session flyer, together with a letter of explanation, were sent to the editor of the MANHATTAN MERCURY, the local daily newspaper. However, due to some unexplained reason, the MANHATTAN MERCURY failed to print the announcements. Due to the apparent lack of interest on the part of the MANHATTAN MERCURY, the

coordinator did not bother to submit for publication any of the flyers of the sessions two through five.

Pre-Sessions

During the two weeks prior to the first session the coordinator spent much time in local grocery stores and supermarkets. The specific purposes of the shopping excursions were:

1. To acquaint the coordinator with the stores, their services, and the general philosophy of the store in relation to its consumer service.
2. To make price-product comparisons on an intra- and inter-store basis.
3. To provide the coordinator with noticeable merchandising and advertising methods used by the individual stores.
4. To provide information concerning numbers of available consumer items in the stores. This also was a comparison-study of the similar products produced by the same canner; and the number of like products carried under different brand names. (Example, in one supermarket there were 11 brands of early June peas.)
5. To learn the grades of products under national name brands and under private name brands particular to the store.
6. To obtain products which would be used for demonstrative purposes during the first session of the DCCEP.

Over and above the purposes already cited, the coordinator was privately conducting a "sight survey" of the number of persons who used grocery lists, who watched the checkers tabulate the price of products, and who watched as meats or produce items were weighed and priced at the respective department. The purpose of the "sight survey" was to obtain a finger-tip type of information on the effect of attractive displays in stimulating "impulse buying", and to study people's awareness of the sales clerks'

accuracy in noticing sale or "special" price rates when running items through the checking line. No conclusive results were tabulated for the "sight survey" other than the remarks given as part of a demonstration on comparative shopping.

The R & G Supermarket manager, Mr. Wayne Pershall, made it possible for the coordinator to check out many food items from the store on a charge-basis. The items were used during the first session of DCCEP. The service of the charge account made it possible for the coordinator to use the items without accepting a financial burden for products which would be used for demonstration only. The account was closed when the consumer items were returned to the store.

Sessions

A general pattern will be followed in the discussion of the sessions of the DCCEP. The format will give the type of presentation used for the session; a summary of the topic (usually in outline form); the reaction and participation of those who attended the meeting, and any new technique used to attract people to the DCCEP meetings.

Session I, entitled "Taste and Tell", was a lecture-demonstration meeting built around four major aspects:

1. Preparation for shopping.
 - a. Planning a menu.
 - b. Making a shopping list considering the size of the family, the food preferences of the family and the use in which food items will be used in the menu.
 - c. Know the availability of storage space.

2. Considerations for preparing a shopping list.
 - a. Know the store, its services, its general customer policy.
 - b. Check sales, bargains, specials, and in-season products.
 - c. Learn about private brands, their quality and price comparison with national brands.

3. Features and advantages of comparative shopping.
 - a. Know how to read and interpret labels.
 - b. Compare products by label and ingredients.
 - c. Get the most for your money.
 - d. Use less expensive products (dried milk) for cooking.

4. Consumer responsibility in the marketplace.
 - a. Make use of the right of choice.
 - b. Be alert for inaccurate weights and prices when going through the checking line.
 - c. Report defects in products to the store and to the producers.

To emphasize some of the facts about saving, the coordinator used illustrative posters and a large budget wheel. (This was an enlarged wheel produced by the staff of the Department of Family Economics of Kansas State University. The enlarged version was based on commercially made purse-sized budget wheels available to consumers for use in computing the price per pound or quart or the number of pounds or quarts per dollar.) A special effort was made to read labels critically and to make the label facts meaningful to the group.

The number of persons who attended the first meeting was small (15). The group, however, was a good cross-section of the residents of the Area, consisting of Negroes, white persons, Mexicans and Chinese or Orientals of varying ages and economic backgrounds. Despite the differences, the question-answer period following the lecture and demonstration was quite animated. The ladies exchanged shopping hints that they had learned from experience and asked questions concerning some of the statements made by the coordinator during the lecture.

Session II was conducted as a field trip through two of the supermarkets located in the shopping area near the Douglass Center Area. The manager of each store was the guest speaker in his store. Each manager gave a summary of the service features of his store; a brand-name-quality-price comparison of national and private brands sold by the store; some information on merchandising and advertising which would be valuable to the consumer. The managers were very candid in disclosing some of the techniques they use during bargain day sales and for products offered for special prices.

In arranging the field trips to the stores, the coordinator had planned to set up a "consumer evaluation corner" where certain products were to be studied in depth, comparing and computing the price of the item on a per ounce or per serving basis. However, due to a lack of time, the activity was not carried through.

The attendance for this session was marred by a misunderstanding concerning the starting place for the tour. Several ladies went to the wrong store, and after a thirty-minute wait, returned to their homes somewhat irritated and disappointed. Some called the coordinator afterwards to check if the tour had been cancelled, or if the date and time had been changed. The error was unfortunate and totally unnecessary. It re-emphasized the need for more intensive publicity concerning time and location of the sessions and a more exact concentration by the coordinator when announcing the meetings for the coming week. It also pointed up the danger involved in changing the original location set for meetings. It would have been better to have met at Douglass Center and proceeded as a group to the first store. The coordinator personally visited several of the ladies who missed the tour to reassure them that such a mistake would not be repeated. The possibility of sponsoring another tour was considered.

To make it more convenient for women with small children to attend the meeting of the DCCEP, a baby-sitting service was provided. Youth volunteers, under the direction of Vickie Wilhoite, hostess of the Center, provided this service free of charge.

In his book, *THE POOR PAY MORE*, Caplovitz (1963) points out that of the families with whom he had worked who had financial-legal problems, only a third of them knew of any person or place where they could obtain professional help. Of the third, only 9 per cent actually sought help and of this 9 per cent, only a very few received the professional help they needed.

Session III was designed to bring to the attention of the participants the availability of professional-legal assistance in the Manhattan area. It combined an audio-visual presentation with a conversational style lecture. An educational film, "TOO GOOD TO BE TRUE", produced and distributed by the Better Business Bureaus of America, brought to the attention of the audience some of the tricks that are used by itinerate salesmen to pressure the unwary customer into signing a contract that is completely beyond the customer's financial means. Mr. Howard Fick, a local attorney, took up the discussion from where the film left off. Mr. Fick emphasized the need to seek professional help before signing a contract. Once the signature has been affixed to a contract the legal process of stopping payments is long and wearisome.

Only nine persons attended the meeting, but the question-answer session that followed the film and the lecture was the most lively of any held thus far. It was during this question-answer session that Mr. Fick stressed the limits within which husbands were responsible for the wife's expenditures; the effects a divorce had on credit payments; and the protection provided consumers by existing Kansas laws.

The "Medicine Show", the topic for Session IV featured as guest speakers Mr. Evan Wright, Director of the Food and Drug Division of the Kansas State Board of Health, and Dr. Philip H. Hostetter, physician and staff member of both Manhattan hospitals.

Mr. Wright gave an illustrated lecture "Consumer protection against food and medical quackery". He also presented background facts concerning the development of Federal and State Food and Drug Administrations. Mr. Wright is concerned with consumer protection from unsafe and deceptive drugs and food stuffs, medicine and medical supplies, for animals, as well as for human consumption. Following his talk, Mr. Wright displayed many of the articles his staff had removed from the market. Each article claimed unreal qualities for equally unreal prices.

Dr. Hostetter reinforced points made by Mr. Wright and illustrated the vast amount of deceptive literature used to attract the attention of unwary persons. Dr. Hostetter also pointed out to the audience the two-fold aspect of harm done when one uses medicines that have unusual claims. The patient is denied the necessary medical assistance when he needs it, allowing the disease to progress beyond successful medical assistance. The medical profession suffers from the false claims of "quack" doctors and "quack" medicine. An audience of nine persons engaged in a question-answer session with Dr. Hostetter concerning the difference between drugs and medicines. Many questions were asked concerning the effect of household insecticides on food and the general health of persons in the house.

An intense publicity campaign was launched to advertise Session IV. The coordinator made arrangements with Radio Station K-MAN for the use of the mobile mike unit as a means of bringing the DCEP sessions to the people of

the Douglass Center Area. The coordinator had some new experiences in making arrangements for the use of the mobile unit. To be able to use the mobile unit in the city limits of Manhattan, a permit was required from the City Manager. The permit, verbal in form, had some stipulations:

1. The mobile unit of broadcasting could be used only in a specifically designated area.
2. The volume of the mobile unit had to be kept at moderate levels.
3. Public broadcasting was limited to one hour, from 4:00-5:00 p.m.
4. If the mobile unit was required for emergency use, the project DCCEP would have to take second place.

As events occurred, the mobile mike unit was called to an emergency involving a city truck and the DCCEP did not receive the coverage by the mobile unit that was planned.

New techniques that were used included:

1. Use of "Open Line", an on-the-air call-in service sponsored by Radio Station, K-MAN.
2. Use of bulletin boards in the Blue Hills Shopping Center, at R & G Supermarket, and in the Westloop Shopping Center.
3. Grocers of small businesses located in the Douglass Center Area placed notices concerning the sessions of DCCEP in the grocery sacks of their customers.
4. An announcement was made that refreshments would be served following the sessions.

The last and final session of DCCEP featured a panel discussion on credit and installment buying. The guest speakers, Mr. Jim Rhine of Universal Securities; Mr. Dale Theirolf, Manhattan Credit Bureau; and Colonel John Jay Douglass, Staff Judge Advocate, Fort Riley, presented a panel discussion on the abuses and uses of credit; true rates of interest; ways of making "thumb-nail" estimates of the true interest; the ethical approach to credit

and installment buying; types of credit available; and the meaning of credit worthiness of the borrower.

Following the panel discussion, the audience of twelve persons directed questions concerning the need to have a credit "record" before a firm will lend money. The panelists in turn gave their views on this aspect of credit use. Colonel Douglass discussed very briefly the regulations that are followed in the Army when a service man borrows money or begins a revolving account with any business firm. (Department of Defense, 1966)

About seventy-five copies of the flyer for this session were sent under the County Extension-County Agriculture letterhead. Mrs. Awyn Walker was responsible for this service. At this last and final meeting, Mrs. Walker presented a general request for information concerning the topics wanted for subsequent meetings which she would conduct on a monthly basis.

Refreshments were served after the discussion. It was brought to the attention of the coordinator that several of the ladies came directly from work to attend this session and used the refreshments provided as their evening meal.

EVALUATION

The Douglass Center Consumer Education Project was not a research project in the true sense of the term. No formal evaluation or follow-up survey was conducted. The evaluation given is strictly a personal evaluation of the coordinator of the mechanical aspects of the project.

The Douglass Center Consumer Education Project was an initial project from which other projects could be developed. In reality, the DCCEP was not a success insofar as it failed to attract to its sessions persons most

in need. Those persons who did attend already knew and were using some of the consumer skills presented. The basic question that remains to be answered: "How does one get the people to want such a project?", still remains unanswered. DCCEP was a success in that it did provide a workable program on the basis of which the Douglass Center Advisory Board was able to secure funds for a budget for Douglass Center.

Critical evaluation

The sessions of the DCCEP were conducted during late August and throughout September. During the initial planning stage, this five-week period seemed most satisfactory. However, it soon became evident that the last part of August was the most likely time for the families of the area to take short vacations.

The opening of the regular school year also had some effect on the persons who otherwise may have attended the sessions. Parents were interested in getting their children ready for school, and after school had started, there was homework to supervise. The opening of school also made available evening jobs which had been held by high school or college students and which were now open to persons of the Area.

A five-week session is not sufficiently long to acquaint people with the existence of a program. Also, not enough stress was given to the overall benefits which could come from attendance at the sessions. As time is needed to prepare for the project, so also, time is needed to impress on persons who attend the benefits which will follow. Time is also an important factor in winning the confidence of the persons who attend the sessions.

The time set for beginning each session was not realistic. Those ladies who worked, in many cases, did not get off work until 6:00 p.m. By the time they cared for the needs of their families, it was too late to attend the scheduled sessions. Even changing the time from 7:00 to 7:30 p.m. was not enough of an improvement to make a difference. More research is needed in this important aspect of program planning.

The whole program of publicity was begun too late for effective results. No use was made of a feature article in the MANHATTAN MERCURY, using photographs of the groups attending the various sessions. The coordinator did not seek opportunities to speak publically at luncheons or club meetings concerning the DCCEP.

In addition to the flyers, the coordinator should have developed a fact sheet which could have been available to community leaders. One of the Social Welfare Staff members indicated that the explanation on the flyers was too technical and too inadequate for use with persons of limited educational backgrounds. She indicated that the use of pictures and photographs of persons known in the area would have been effective in reaching the clientele with whom she worked. (Meeting with Welfare Department Staff, 1966)

Though the coordinator did use some resource persons in the community, one important avenue of communication, the Riley County Social Welfare Department, remained virtually untapped. This department was used too late in the project to obtain substantial results. An interview with the Director, Mrs. Neal (1966) revealed that Social Welfare workers can operate most efficiently in promoting a project such as the DCCEP only if they know about the project from three to six months in advance. This time span enables the staff workers to discuss the project with clientele during quarterly home visitation sessions.

The first session "Taste and Tell" did not fulfill the objectives that were evident in the title. A taste panel should have been used wherein a product of each quality level of a national brand could have been compared with a like quality level of a private brand. This would have enabled the ladies to determine for themselves the substitutability of the products. The taste panel technique is especially useful in helping people overcome taste prejudices and preconceived notions about certain products and brands.

In a conference with Dr. Morse on August 26, 1966, it was brought to the attention of the coordinator that she had given the participants of Session I a false impression concerning some of the quality comparisons of national brands, especially in cases where producers and packers put various products under different names but for the same company. A taste panel would have been beneficial in clarifying such misunderstandings. The taste panel approach is a "doing" activity which is considered by Chilman (1963) as being most effective with low-income-education classes.

Recommendations

On the basis of the experience gained during the preparation and development of the Douglass Center Consumer Education Project, two recommendations are presented for use with a project of a similar nature. A Consumer Counselling Service should be available in connection with a project such as this. People have special problems, many of which they do not care to discuss in public sessions. The provision of a Consumer Counselling Service would provide individual, personal attention and

would be a means of winning the confidence of persons involved in the project. The counselling service would become an important referral service also. Many persons with consumer problems need help from more than the services of a consumer counselling center.

Programs for low-income families should maintain an open-entrance, open-exit policy for its members. There should be no sense of compulsion conveyed by the project director. Rather, the members should attend because they have a sense of need and a sense of belonging. To establish this type of policy, the project should be available to its members for at least one year.

SUMMARY AND CONCLUSIONS

The necessity of consumer education for lower-income families is a challenge of the present time. In an effort to meet this challenge, the Douglass Center Consumer Education Project was established. The project, set up as a series of consumer education classes, concentrated its emphasis on major areas of consumer interest.

Local leaders and resource persons participated in the planning and presentation of the project. A variety of methods in presentation were used because each session was different in format. Various types of publicity and mass media were used to encourage attendance at the sessions.

It is concluded that although the project did not attract the numbers of low-income families it could have, and although it was not conducted as a strict research project, it does have research implications. The project shows promise as a foundational project from which more intensive projects of consumer education for low-income families can become outgrowths. It is further concluded that to make the project available to more persons, better use must be made of the important local agencies who work with low-income families, and the time period should be extended to at least six months with opportunity for individual counselling.

ACKNOWLEDGEMENTS

Sincere appreciation is expressed to Dr. Richard L. D. Morse, Professor and Head of the Department of Family Economics for his encouragement and guidance and constructive criticism during the development of the Douglass Center Consumer Education Project and in the preparation of this manuscript.

Deepest gratitude is expressed to Reverend Mother Mary Francesca and the Sisters of St. Dominic of Great Bend, Kansas, for providing me this educational opportunity; to the Sisters of St. Joseph of St. Mary's Hospital for their encouragement; to Sister John Baptist, C.S.J. for her encouragement and for proof reading the paper; and to Sister Rose Bernard, C.S.J. for typing the final copies of the paper.

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APPENDIX A

Letters

St. Mary Hospital
Manhattan, Kansas
August 11, 1966

Mr. Bill Colvin
Editor, Manhattan Mercury
Manhattan, Kansas

Dear Mr. Colvin:

During the past summer I have prepared a series of adult classes in Consumer Education for a project which will be conducted at Douglass Center from August 25 to September 22. These classes will consider some of the basic aspects of consumer education such as budgetting, skills in comparative shopping, legal aids available to the consumer, the uses and abuses of credit and installment buying, and tips concerning the purchases of medicines and medical supplies which are not on a prescription basis.

The Douglass Center Consumer Education Project (DCCEP) is designed primarily for use in the Douglass Center area. However, the class sessions are open to the general public. A variety of class presentations and guest speakers will highlight the sessions.

To make the project operative it must be made available to as many persons as possible. I would like to avail myself of the advertising services of the Manhattan Mercury as an important media for reaching families of many economic levels. Enclosed are two flyers. The first of these gives a preview of the sessions, the topics to be discussed and the guest speaker(s) invited to participate. The second flyer concerns the first session planned for the evening of August 25 at Douglass Center. I would like to have each of the enclosed flyers published as a 5" by 7" advertisement. The preview flyer should be published from August 16 to August 21 and the first session flyer can be used from August 22 to August 25 inclusive.

Flyers for the remaining four sessions will be mailed to you so that each flyer will be ready for publication at least two days before the scheduled meeting date.

If there is a service charge for the publications of these advertisements please notify me at St. Mary Hospital (9-3541--extension 50).

Sincerely yours,

Sister Margaret Ann
Sister Margaret Ann
(Coordinator of the Douglass
Center Consumer Education)

Enclosures: 2

St. Mary Hospital
Manhattan, Kansas
August 11, 1966

Mr. Lowell Jack
Station K-MAN
Manhattan, Kansas

Dear Mr. Jack:

During the past summer I have prepared a series of adult classes in Consumer Education which will be conducted at Douglass Center from August 25 to September 22. Though the Project was designed primarily to aid persons in the Douglass Center area, the classes are open to the general public. These classes will cover some of the basic factors in consumer education:

- (1). Budgetting and comparative shopping.
- (2). Consumer responsibility in the marketplace.
- (3). Available legal aid for consumers.
- (4). Tips concerning contracts and contract signing.
- (5). Uses and abuses of credit and installment buying.
- (6). Facts about quackery in medicine and medical supplies.

To make the project available to as many persons as possible, I would like to make use of the advertising services of station K-MAN. Enclosed is a set of flyers which will be used for publicity. I would like these flyers to form the basis of the advertising from your radio station. The programming personnel may edit the flyers to make them as effective as possible for the radio audience.

The advertising should begin about ten (10) days prior to the first scheduled meeting (August 25). I would prefer having the preview flyer used from August 16 to August 21 and the "Taste and Tell" flyer emphasized from August 22 to August 25 inclusive.

If there is a service charge for this advertising please notify me at St. Mary Hospital (9-3541--extension 50). Also, I will be grateful for any suggestions you might have which could be used to promote the project.

Sincerely yours,

Sister Margaret Ann

Sister Margaret Ann
Coordinator of the Douglass Center
Consumer Education Project

St. Mary Hospital
Manhattan, Kansas
August 18, 1966

Mr. Wayne Pershall
Manager, R & G Supermarket
South Seventeenth Street
Manhattan, Kansas

Dear Mr. Pershall:

During the past summer I have prepared a series of adult classes in Consumer Education which will be conducted at Douglass Center from August 25 to September 22. Though the Consumer Education project was designed primarily to aid persons in the Douglass Center area, the classes are open to the general public. These classes will cover some of the basic factors in consumer shopping:

- (1.) Budgetting and comparative shopping
- (2.) Consumer responsibility in the marketplace.
- (3.) Available legal aid for consumers.
- (4.) Tips concerning contracts and contract signing.
- (5.) Uses and abuses of credit and installment buying.
- (6.) Facts about quackery in medicine and medical supplies.

I hope to use the information gained from this project as a basis for a Master's Report in fulfillment of a requirement for a Master of Science Degree. Also, if the project shows promise of succeeding I will try to set up similar projects elsewhere in Kansas.

A program of classes has been set up. One of these sessions features a field trip to local supermarkets. Your store has been selected as a part of the field trip. To provide the information and consumer aids of your store, I would appreciate it very much if you would be the guest speaker for the group who tours your store. Some of the factors which you might consider with the group are as follows:

- (1.) Money-saving features and services provided by your store.
- (2.) Comparison of national and private brands in price and in quality. As far as possible, break the quality comparison in to grades A, B, and C.
- (3.) The advertising and merchandising techniques which are used to aid the consumer.

As planned at present, the "tourists" will visit R & G Supermarket from 7:00-8:00 p.m. on Thursday, September 1, 1966. We plan to meet at the front door of the store and to move in an orderly fashion throughout the store. If it should be necessary to make any changes in the present plans, I will call you to make the necessary alterations.

My sincerest appreciation for the cooperation you have given me. It has been very informational for me to "shop" your store making the price-product comparisons I plan to use during the sessions.

Sincerely yours,

Sister Margaret Ann
Sister Margaret Ann
Coordinator

St. Mary Hospital
 Manhattan, Kansas
 August 18, 1966

Mr. Vernon Gier
 A & P Supermarket
 North Third Street
 Manhattan, Kansas

Dear Mr. Gier:

During the past summer I have prepared a series of adult classes in Consumer Education which will be conducted at Douglass Center from August 25 to September 22. Though the Consumer Education Project was primarily designed to aid persons in the Douglass Center Area, the classes are open to the general public. These classes will cover some of the basic factors in consumer shopping:

- (1). Budgetting and comparative shopping.
- (2). Consumer responsibility in the marketplace.
- (3). Availability of legal aid for consumers.
- (4). Tips concerning contracts and contract signing.
- (5). Uses and abuses of credit and installment buying.
- (6). Facts about quackery in medicine and medical supplies.

I hope to use the information gained from this project as a basis for a Master's Report in fulfillment of a requirement for a Master of Science Degree. Also, if the project shows any worth in consumer education, I would like to set up other projects elsewhere in Kansas.

A program of classes has been set up. One of the sessions features a field trip to local supermarkets. As I have arranged with you, your store will be part of the field trip. To provide the information and consumer aids of your store, I would appreciate it if you would be the "guest" speaker for the group who tours your store. Some of the factors which you might consider are as follows:

- (1). Money-saving features and services provided by your store.
- (2). Comparison of national and private brands in price and in quality. As far as possible, break the quality comparison in grades A, B, and C.
- (3). Advertising and merchandising techniques which are used to aid the consumer.

As planned at present, the class will meet at your store at 8:10 p.m., Thursday, September 1. We will meet in the front parking lot and will wait for you there. If it should be necessary to make any changes in the present arrangement of time and date, I will call you to make the necessary adjustments.

My sincerest appreciation for the cooperation you have given me. I am particularly grateful for the opportunity to have done product-price comparisons in the A & P Supermarket.

Sincerely yours,
Sister Margaret Ann
 Coordinator of the DCEP

St. Mary Hospital
 Manhattan, Kansas
 August 29, 1966

Howard Fick, attorney
 Ulrich Building
 Manhattan, Kansas

Dear Mr. Fick:

During the past summer I have been working on a Consumer Education Project to be used at Douglass Center. My purpose and interest in this project is two-fold:

- (1). I am working on a Master's Degree and hope to use the project as a basis for my Master's Report.
- (2). I am interested in promoting the project as a means of helping any person of the area who needs and wants aid.

Consumer Education is very concerned with the phase of consumer protection which allows the consumer to make a bargain purchase without being caught in a web by fraudulent sellers who are out to get as much from the unwary consumer as possible. I am primarily concerned with the amount of fraudulancy which exists in the transactions carried out with itinerate bargain salesmen. I am grateful that you have accepted my invitation to speak at the Douglass Center Consumer Education Project (DCEP) which will be held at Douglass Center, 900 Yuma, on September 8, at 7:30 p.m. The meeting will open with a 25-minute film "Too Good To be True"--a film distributed by the Better Business Bureau. The film is concerned with switch-bait advertising and all that such a term implies.

Some of the points you might consider in developing your speech include:

- (1). How does one detect the insincere and crafty salesman?
- (2). What are some things one can do when one has been "trapped" by a pressure salesman into signing a contract to purchase his wares?
- (3). Where can one go for help to check the credentials of a salesman..or the firm he says he represents?
- (4). What is the true rate of interest on loans and how does one determine what is a fair rate?

I might point out that I am working with persons from a lower income area and a limited educational background. However, the group who attend the meetings are very interested and will certainly want a question-answer session following your speech.

In closing, I thank you sincerely for all you have done to make this project possible. Also, I am enclosing two flyers which will give a general overview of what has already been covered in the Project.

Sincerely yours,
Sister Mary Margaret Ann
 Sister Mary Margaret Ann
 Coordinator of the DCEP

Enclosures

St. Mary Hospital
Manhattan, Kansas
September 2, 1966

Mr. Evan Wright
Director of the Food and Drug Division
Kansas State Board of Health
Topeka, Kansas

Dear Mr. Wright:

During the past summer I have prepared a series of adult classes in Consumer Education which will be presented at Douglass Center from August 25 to September 22. The classes will cover some of the basic factors in consumer information:

- (1). Budgetting and comparative shopping.
- (2). Consumer responsibility in the market place.
- (3). Availability of legal aid for consumers.
- (4). Information concerning contracts and contract signing.
- (5). Use and abuse of credit and installment buying.
- (6). Facts about quackery in medicine and in medical supplies.

I hope to use the information gained from this project as a basis of a Master's Report in fulfillment of a requirement for a Master of Science Degree in Family Economics. Also, if the project proves worthwhile, I will try to set up similar projects in other places in Kansas.

Consumer education has many phases. On September 15, the topic of discussion at the Douglass Center Consumer Education Project meeting will involve quackery in medicine and medical supplies. Since it is the sole aim of your office to provide consumer protection in this area of concern I am very grateful to you that you have accepted the invitation to be guest speaker for our September 15th meeting. This meeting will be held at Douglass Center, 900 Yuma, at 7:30 p.m. Please note the change of time. We have found from experience that 7:00 p.m. is too early for the class to assemble.

If possible, could you cover some of the facts about the origin of Food and Drug Divisions; about the methods you use to help the consumer regarding fraudulent medical claims and supplies; about the responsibility of the consumer regarding the purchase of medicines and medical supplies and foods or other products; about what the consumer can do if foods purchased are found to be contaminated.

I am eagerly anticipating a profitable evening on September 15. Thank you for fitting our project into your busy schedule.

Sincerely yours,
Sister Margaret Ann
Sister Margaret Ann
Coordinator of the DCCEP

St. Mary Hospital
Manhattan, Kansas
September 2, 1966

Dr. Philip Hostetter, M.D.
821 Poyntz
Manhattan, Kansas

Dear Doctor Hostetter:

During the past summer I have prepared a series of adult education classes in Consumer Education which will be conducted at Douglass Center from August 22 to September 25. The classes cover some of the basic factors in consumer information:

- (1). Budgetting and comparative shopping.
- (2). Consumer responsibility in the market place.
- (3). Availability of legal aid for consumers.
- (4). Information concerning contracts and contract signing.
- (5). Use and abuse of credit and installment buying.
- (6). Facts to the consumer about medicine and medical supplies.

I hope to use the information gained from this project as a basis of a Master's Report in fulfillment of a requirement for a Master of Science Degree in Family Economics. Also, if the project proves worthwhile, I will try to set up similar projects in other parts of Kansas.

Consumer education has many phases. On September 15, the topic of discussion at the Douglass Center Consumer Education Project (DCCEP) meeting will revolve around the facts which consumers should know about the purchase of medicine and medical supplies. As a physician in the Manhattan Community, you are qualified to point out some of the important hazards that occur when people succumb to the use of "medicines" which make outlandish claims. Also, you can point out facts about the differences in prescribed medicines and those which can be purchased on an across-the-counter basis. Mr. Evan Wright of the Food and Drug Division of the Kansas State Board of Health will also be a speaker on September 15.

I sincerely thank you for accepting the invitation to participate in this project. The meeting on September 15 will be held at Douglass Center, 900 Yuma at 7:30 p.m. PLEASE NOTE THE TIME CHANGE. We have learned through experience that 7:00 p.m. is too early for the participants to assemble.

Sincerely yours,

Sister Margaret Ann

Sister Margaret Ann
Coordinator of the DCCEP.

St. Mary Hospital
Manhattan, Kansas
September 10, 1966

Mr. Jim Rhine
Universal Securities
118 South Third
Manhattan, Kansas

Dear Mr. Rhine:

During the past summer I have prepared a series of adult classes in Consumer Education which will be conducted at Douglass Center from August 25 to September 22. Though the Consumer Education Project was designed primarily to aid persons in the Douglass Center area, the classes are open to the general public. These classes will cover some of the basic factors in consumer shopping:

- (1). Budgetting and comparative shopping.
- (2). Consumer responsibility in the marketplace.
- (3). Available legal aid for consumers.
- (4). Tips concerning contracts and contract signing.
- (5). Uses and abuses of credit and installment buying.
- (6). Facts about quackery in medicine and medical supplies.

I hope to use the information gained from this project as a basis for a Master's Report in fulfillment of a requirement for a Master of Science Degree in Family Economics. Also, if the project proves worthwhile, I will attempt to set up similar projects elsewhere in Kansas.

As you see, consumer education is concerned with many phases of consumer interest. On September 22, the topic to be presented in a panel discussion will involve installment buying; uses and abuses of credit and installment buying; consumer protection as stated in existing state laws; and consumer responsibility in the use of money and credit.

You are working in some of the areas under consideration so I know you are qualified to give some important information to those who attend the consumer classes. I am grateful that you have accepted the invitation to participate in the panel discussion. Also, I am grateful that you have accepted the position as panel discussion leader.

Enclosed is a set of flyers giving an overall view of the topics already covered in classes at the Center. I would like to call your attention to a time change for your meeting. We have learned from past experience that 7:00 p.m. is too early for the participants. We will begin your session at 7:30 p.m. on the evening of September 22, at Douglass Center, 900 Yuma.

Sincerely yours,

Sister Margaret Ann
Sister Margaret Ann

(Coordinator of the Douglass Center
Consumer Education Project)

Enclosure

St. Mary Hospital
 Manhattan, Kansas
 September 10, 1966

Manhattan Credit Bureau
 Mr. Dale Theirolf
 421-A Poyntz
 Manhattan, Kansas

Dear Mr. Theirolf:

During the past summer I have prepared a series of adult classes in Consumer Education which will be conducted at Douglass Center from August 25 to September 22. Though the Consumer Education Project was designed primarily to aid persons in the Douglass Center area, the classes are open to the general public. These classes will cover some of the basic factors in consumer shopping:

- (1). Budgetting and comparative shopping.
- (2). Consumer responsibility in the marketplace.
- (3). Available legal aid for consumers.
- (4). Tips concerning contracts and contract signing.
- (5). Use and abuse of credit and installment buying.
- (6). Facts about medicine and medical quackery.

I hope to use the information gained from this project as a basis for a Master's Report in fulfillment of a requirement for a Master of Science Degree in Family Finance. Also, if the project proves worthwhile, I will try to set up similar projects elsewhere in Kansas.

As you see, consumer education is concerned with many phases of consumer interest. On September 22, the topic of discussion at Douglass Center Consumer Education meeting will involve installment buying; uses and abuses in credit and installment buying; consumer protection as stated in existing state laws; and consumer responsibility in the use of money and credit.

Since you are working in some of the areas under consideration, I feel that you are qualified to give important information to those who attend the consumer classes. As I have previously stated in a recent telephone conversation, the class consists primarily of persons of a lower income level. However, interest of the group is evidenced in the animated question-answer sessions that follow the various lectures.

Enclosed is a flyer giving an over-all view of the topics already covered in this series of classes. The second enclosure is a sample of the flyer being distributed in preparation for your panel discussion on September 22, at 7:30 p.m., at Douglass Center, 900 Yuma. PLEASE NOTE THE TIME CHANGE.

To avoid overlapping the topics being considered, Mr. Jim Rhine of Universal Securities will make the arrangements concerning the panel discussion. He will contact you in the very near future.

Sincerely yours,
Sister Margaret Ann
 Sister Margaret Ann
 (Coordinator of the Douglass
 Center Consumer Education Project)

St. Mary Hospital
Manhattan, Kansas
September 10, 1966

Colonel John Douglas
Adjutant General's Office
Fort Riley
Kansas

Dear Colonel Douglas:

During the past summer I have prepared a series of adult classes in Consumer Education which will be presented at Douglass Center from August 25 to September 22. These classes will cover some of the basic factors in consumer information:

- (1). Budgetting and comparative shopping.
- (2). Consumer responsibility in the marketplace.
- (3). Availability of legal aid for consumers.
- (4). Information concerning contracts and contract signing.
- (5). Use and abuse of credit and installment buying.
- (6). Facts about medicine and medical quackery.

I hope to use the information gained from this project as a basis of a Master's Report in fulfillment of a requirement for a Master of Science Degree in Family Economics. Also, if the project proves worthwhile, I will try to set up similar experiments in other places in Kansas.

Consumer education has many phases. On September 22, the topic of discussion at the Douglass Center Consumer Education Project meeting will involve installment buying; the uses and abuses of credit; consumer protection as stated in existing state laws; and consumer responsibility in the use of money and credit.

You are working in some of the areas under consideration. I feel that you are qualified to give some important information to those who attend the consumer sessions. I am grateful that you have considered being a member of the panel which will present the discussion on the evening of September 22, at 7:30 p.m., at Douglass Center, 900 Yuma. PLEASE NOTE THE TIME CHANGE FROM 7:00 to 7:30 p.m.

To avoid overlapping of material during the panel, Mr. Jim Rhine of Universal Securities has volunteered to make arrangements concerning the topics which each panelist will present. If you have any questions, please contact me at St. Mary Hospital, (telephone, 913 JE 9-3541); or call Mr. Rhine at Universal Securities, (telephone, 913 PR 8-4425).

Sincerely yours,

Sister Margaret Ann, O.P.

Sister Margaret Ann
Coordinator of the Douglass
Center Consumer Education Project

APPENDIX B
NEWS CLIPPINGS
and
RECREATION COMMISSION LETTERS

Consumer Education Purpose Of Project

Sister Margaret Ann, coordinator for the Douglass Center Consumer Project, spoke to an enthusiastic group at the center Thursday night at the first of a series of sessions which are part of an Adult Education project carried on at Douglass Center for anyone interested in attending.

"Consumer education is primarily concerned with acquainting the consumer with his rights and privileges, as well as his responsibilities, in the market place. A wise consumer plans carefully and studies the choices available before actually purchasing a product," said Sister Margaret Ann.

She spoke primarily about the purchasing of food and household items. "The wise consumer, she said, prepares at least mentally, a menu for the week. This menu will form the basis for a shopping list and will be a big aid in assisting the consumer to stay within the bounds of her budget. Also, the menu will enable the shopper to purchase the style and type of product she intends to use. While preparing the shopping list, bargains, family preferences and family size are influencing factors that must be taken into consideration."

Sister Margaret Ann advised the consumer to acquaint herself with her store; find out what brands are available and which of those really satisfy her and fit her budget. The wise consumer will become a label-reader she added. The labels provide a wealth of information and can be a great aid in money saving.

Also included in this first ses-

sion were some practical aids to housewives regarding merchandising gimmicks commonly used by stores to attract the unwary purchaser. It was pointed out that by carefully planning ahead of time, and by really adhering to the plans made, the careful shopper can avoid being caught off guard.

The lecture was followed by a question and answer session. This included a sharing of shopping ideas the audience found helpful and practical.

Similar sessions are held every Thursday evening from 7:00 to 9:00 p.m. at Douglass Center. Future sessions will include field trips to local stores and guest speakers who will cover such topics as contracts, installment buying, legal advice on false contracts, and protection provided by the Food and Drug Administration.

A "Brand" New Way of Shopping will be the discussion topic, Thursday, September 1, with field trips to two local supermarkets as part of the evening's program. The managers of the two stores will assist in the capacity of tour guides. The purpose of next week's session will be to (1) Compare prices, and brands by the stores, (2) compare private brands and national brands, (3) obtain information from the guest speakers, and (4) compare prices of fresh and canned foods, bulk and packaged, and that of "convenience food."

Walter White, Douglass Center director, stated that all of the Consumer Education Project sessions are open and free to the housekeepers of Manhattan.

Tips on Shopping

A "Brand New Way of Shopping" will be the theme of the second Douglass Consumer Education Project to be held at 7 p.m. Thursday at Douglass Community Center.

A field trip will be conducted to two local supermarkets where the store managers will supervise a discussion of prices, brands, comparison of private brands and national brands and the pricing of food including fresh vs canned, bulk vs pre-packaged and of "convenience foods".

Housekeepers of the county are welcome to attend the free session which is the second in a series of projects to assist home development. Cooperating in the endeavor are the Riley County Extension Office, the recreation commission and the staff of Douglass Center. Sister Margaret Ann is acting as the coordinator for the current series of Thursday night sessions.

To Talk On Health

The medicine show will be the theme of the Douglass Center Consumer Education Project being conducted Thursday evening at Douglas Center.

Evan Wright, representative of the Kansas Food and Drug Administration and Dr. Hilbert Jubelt, director of Student Health at Kansas State University, will be the speakers who will give advice and information on health, first aid and sanitation practice in the home.

Walter White, center director, has announced that each of these Thursday evening sessions being held from 7 to 9 p.m. in the center are aimed at the homemaker and are free to everyone in the county interested in more efficient management of the home.

Discussion Session Set For Thursday

"Are you Hooked or Helped by Contracts?" is one of the questions to be discussed at the Douglass Center Consumer Education Project session Thursday evening in the Center.

Howard Fick, the discussion speaker, will consider topics including "Bait and Switch" advertising, read before you sign and what to do when you are hooked. "Although these consumer education projects are aimed at the homemaker, anyone in the Manhattan area is welcome to attend these informational sessions," indicated Walter White, center director.

They are a cooperative venture of the Riley County Extension office and the staff at the center.

Each Thursday evening session is to be held from 7 to 9 p.m. Sister Margaret Ann is the coordinator of the present series planned to assist the homemaker.

Ask Questions

An enthusiastic question group met for the Consumer Education Project session at Douglass Center last night to hear the best advice on signing contracts, agreements and applications for credits, mortgages and time payments. "Homemakers should know what they are signing and often the fine print is the most important part of the agreement" they were told by local authorities.

Last night was the third in a series of consumer education projects designed to help the housekeeper. Sister Margaret Ann is the coordinator for the current series with guest speakers of various subjects. "Everyone interested in more efficient home budgeting is welcome to attend these sessions," indicated Walter White, Douglass Center director.

Installment Buying Advice For Consumer

Installment buying was discussed by a qualified panel, for those attending the consumer education session at Douglass Center Thursday night. When using credit the consumer should know what he is doing and to help the installment buyer Jim Rhine of Universal Securities, in his talks covered the budgeting of money, management of family finance, consumer loans and types of credit; charge accounts, revolving accounts and term payments.

Justifying one's purchase, how to obtain credit and how to establish family credit in a community were phases explained by Dale Thieroff of the Manhattan Credit Bureau. He emphasized the need for "square shooting" and keeping a good credit rating in the town where you live.

The discussion was summarized by Col. John Douglas of the adjutant general's section, Fort Riley. He stressed a thoughtful spending program stating that credit properly used allows one to enjoy the better things of life. Sister Margaret Ann, coordinator for the program, stated that the center director Walter White and Vicki Wilhoit, matron, are assisting with these weekly sessions at the center, 7 to 9 p.m. every Thursday night.

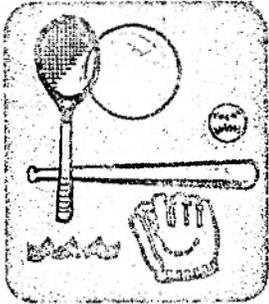
Talk on Credit Use

"Be Wise in Using Credit" will be the theme of the Douglass Center Consumer Education session to be held at 7 p.m. Thursday night.

The Guest speakers this week will be James Rhine of Universal Securities, Dale Thieroff of the Manhattan Credit Bureau and representatives of the Fort Riley Credit Union.

Topics to be discussed this week are how to use and when to use credit, the real cost of credit, and easy methods and devices to calculate rates.

Members of the Douglass Youth council volunteer as small children sitters. Sister Margaret Ann, coordinator of the project reminds those attending that the Consumer Education Project is a free service.



It Pays To Play

Manhattan Recreation Commission

FRANK J. ANNEBERG, SUPT.

COMMUNITY HOUSE
120 N. 4TH - PR 8-5329
MANHATTAN, KANSAS

29 August 1966

Sister Margaret Ann
St. Marys Hospital
Manhattan, Kansas

Sister:

The newspaper did a nice job with our story.

I shall endeavor to get the flyers distributed as widely as possible. Don't worry I will see that they do not get into any mailboxes.

I also will try to get an article in the Wednesday night Mercury telling about this Thursday's session.

Both Walter White, our center director, and I believe that this consumer education project is a wonderful thing and would like to see more folks take advantage of the information that they can obtain.

Sincerely

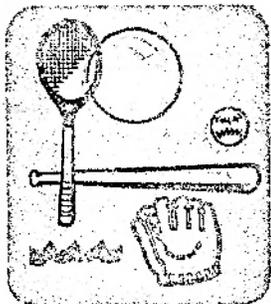
Frank J. Anneberg
Frank J. Anneberg

AFILIATEE WITH:

AMERICAN RECREATION SOCIETY

NATIONAL RECREATION ASSOCIATION

KANSAS RECREATION SOCIETY



It Pays To Play

Manhattan Recreation Commission

FRANK J. ANNEBERG, SUPT.

COMMUNITY HOUSE
120 N. 4TH - PR 8-5329
MANHATTAN, KANSAS

14 September 1966

Sister Margaret Ann
St. Mary Hospital
Manhattan, Kansas

Dear Sister:

May I say that I believe that the Douglass Center Consumer Education Project is a most worthwhile activity and should deserve full support of our community welfare agencies.

I regret that more people have not taken advantage of the sessions on Thursday evenings. I have been placing articles on the radio and newspaper each week as well as distributing the flyers through the welfare office, chamber of commerce, library and Douglass Center. I also made an announcement at the Riley County Council of Social Agencies last Friday.

If you have any suggestions for further publicity then tell Mr. Walter White, our Douglass Center director, and we will try to do more.

Thanks again for coordinating this very worthwhile community project.

Sincerely,

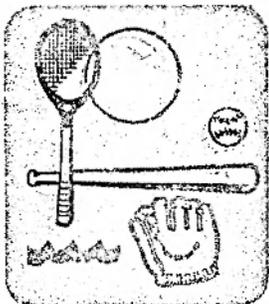
Frank J. Anneberg
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AFFILIATED WITH:

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It Pays To Play

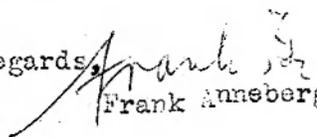
Manhattan Recreation Commission

25 September:

Sister Margaret Ann.

Here are your notes. I hope the accompanying story is in the Mercury either tonight or Sunday. You have performed a valuable service to our community and I regret that I have not been down after to hear some of the discussions myself.

Would you find time to drop a thank you note to Vickie Wilhoite the patron at Douglass Center?

Best regards,

 Frank Anneberg

From the desk of



APPENDIX C
PRICE COMPARISONS
(Sample)

LAUNDRY SOAPS:

BRANDS	SIZE BY DESCRIPTION	SIZE BY WEIGHT	PRICE	PRICE PER OUNCE
FAB	regular	1 lb. 4 ozs.	.35	.0175
	giant	3 lbs. 1 oz.	.71	.0145
	king	5 lbs. 4 ozs.	1.32	.0157
	family	16 lbs. 1 oz.	3.49	.0140
AJAX	regular	1 lb. 4 ozs.	.30	.0150
	giant	3 lbs. 1 oz.	.81	.0162
	king	5 lbs. 4 ozs.	1.32	.0157
CHEER	regular	1 lb. 6 ozs.	.35	.0159
	giant	3 lbs. 1 oz.	.81	.0162
	king	5 lbs. 4 ozs.	1.32	.0143
BOLD	regular	1 lb. 4 ozs.	.35	.0175
	giant	3 lbs. 1 oz.	.81	.0165
	king	5 lbs. 4 ozs.	1.32	.0157
	jumbo family	10 lbs. 11 ozs.	2.63	.0153
TIDE	regular	1 lb. 4 ozs.	.35	.0175
	giant	3 lbs. 1 oz.	.81	.0165
	king	5 lbs. 4 ozs.	1.32	.0157
	jumbo family	16 lbs. 1 oz.	3.99	.0159
OXYDOL	regular	1 lb. 4 ozs.	.35	.0175
	giant	3 lbs. 1 oz.	.83	.0167
	king	5 lbs. 4 ozs.	1.37	.0163
<u>VINEGAR:</u>				PRICE PER QUART
HEINZ		1 pint	.25	.50
		1 quart	.33	.33
		1 gallon	1.39	.35
GOOD VALUE (R & G)		1 pint	.19	.38
		1 quart	.33	.33
		1 gallon	.88	.22
		3 quarts 4 ounces	.69	.224
<u>PEANUT BUTTER</u>				PRICE PER OUNCE
SCHOOL DAYS		1 lb. 2 ozs	.49	.0270
		3 lbs.	1.49	.0300

BRAND	SIZE BY WEIGHT	PRICE	PRICE PER OUNCE
<u>PEANUT BUTTER:</u>			
PETER PAN	6 ozs.	.29	.05
	12 ozs.	.47	.04
	18 ozs.	.65	.036
	28 ozs.	.98	.034
SKIPPY	12 ozs.	.47	.04
	18 ozs.	.65	.036
	28 ozs.	.99	.035
GOOD VALUE (R & G)	18 ozs.	.57	.0315
	40 ozs.	1.09	.0275
ANN PAGE (A & P)	18 ozs.	.59	.032
	30 ozs.	1.35	.045
SULTANA (A&P)	16 ozs.	.45	.028
	32 ozs.	.79	.0246
<u>COFFEE:</u>			
R & G	1 lb.	.69	.043
FOLGERS	3 lbs.	2.65	.055
	1 lb.	.89	.0556
MAXWELL HOUSE	3 lbs.	2.65	.055
	1 lb.	.89	.0556
FLEMINGS	1 lb.	.79	.0498
BUTTER-NUT	3 lbs.	2.65	.055
	1 lb.	.89	.0556
8 O'CLOCK COFFEE (A & P)	3 lbs.	1.99	.041
	1 lb.	.77	.048
BAKER (A & P)	1 lb.	.77	.048
<u>MILK:</u>			
SKIMMED LIQUID (MEADOW COLD)	1 qt.	.23	PRICE PER QUART .23
WHOLE LIQUID FAIRMONT	1 qt.	.23	.23

BRAND	SIZE BY WEIGHT	PRICE	PRICE PER QUART
<u>MILK:</u>			
<u>WHOLE LIQUID:</u>			
FAIRMONT	$\frac{1}{2}$ gal.	.49	.245
	1 gal.	.97	.245
ALL-STAR	1 qt.	.23	.23
	$\frac{1}{2}$ gal.	.49	.245
	1 gal.	.97	.245
<u>NON-FAT DRIED:</u>			
CARNATION	9 $\frac{5}{8}$ ozs. * (3 qts. recon.)		.116
	2 lbs. 11 $\frac{7}{8}$ ozs (14 qts.)		.091
	1 lb. 9 $\frac{5}{8}$ ozs. (8 qts.)		.0987
	4 lbs. (20 qts.)		.0895
SANALAC	2 lbs. (10 qts.)		.099
	4 lbs. (20 qts.)		.0925
TRU-VU	1 lb. 9 $\frac{3}{5}$ ozs. (8 qts.)		.0862
PET	1 lb. 9 $\frac{3}{5}$ ozs. (8 qts.)		.0987
	2 lbs. 6 $\frac{2}{5}$ ozs. (12 qts.)		.099
WHITE HOUSE	4 lbs. (20 qts.)		.0775
<u>EVAPORATED:</u>			
Pet	5 $\frac{1}{3}$ ozs.	3/ .29	.10@ .29
	13 ozs.	4/ .69	.18@ .2215
CARNATION	14 $\frac{1}{2}$ ozs.	4/ .69	.18@ .198
	6 ozs.	3/ .29	.11@ .293
I.G.A.	14 $\frac{1}{2}$ ozs.	4/ .63	.17@ .18

THE DOUGLASS CENTER CONSUMER EDUCATION PROJECT

by

SISTER MARY MARGARET ANN TENBARGE

B. S., Marymount College, 1963

AN ABSTRACT OF A MASTER'S REPORT

submitted in partial fulfillment of the

requirement for the degree

MASTER OF SCIENCE

Department of Family Economics

KANSAS STATE UNIVERSITY
Manhattan, Kansas

1967

The Douglass Center Consumer Education Project (DCCEP) was established and designed primarily as an adult education program for lower-income families. The project was based on the premise that the consumer has a right to be informed about the goods and services for which he is spending his money.

To meet the objective of informing the consumer, a series of sessions covering the major areas of budgetting and comparative shopping, responsibility of the consumer in the marketplace, the availability of legal aid to consumers, the use and abuse of credit and installment buying and the protection afforded the consumer by Federal and State laws and protective agencies.

Resource personnel from local businesses and corporations participated in the presentation of the class sessions. Each session considered an individual topic. The sessions were set up using an open-entrance, open-exit policy. No formal registration was used to solicit class members. Extensive use of mass media, printed notices and special flyers failed to motivate lower-income families to attend the sessions.

The DCCEP was not designed as a research project. Rather, it was a foundational project which was to form basis for future programs and research in the area of consumer education.

No evaluation was made of the effects the project had on the consumer practices of the participants. However, on the basis of the DCCEP, a budget was provided by the City Commission to the Douglass Center Advisory Board for use in the lower income area of Manhattan.