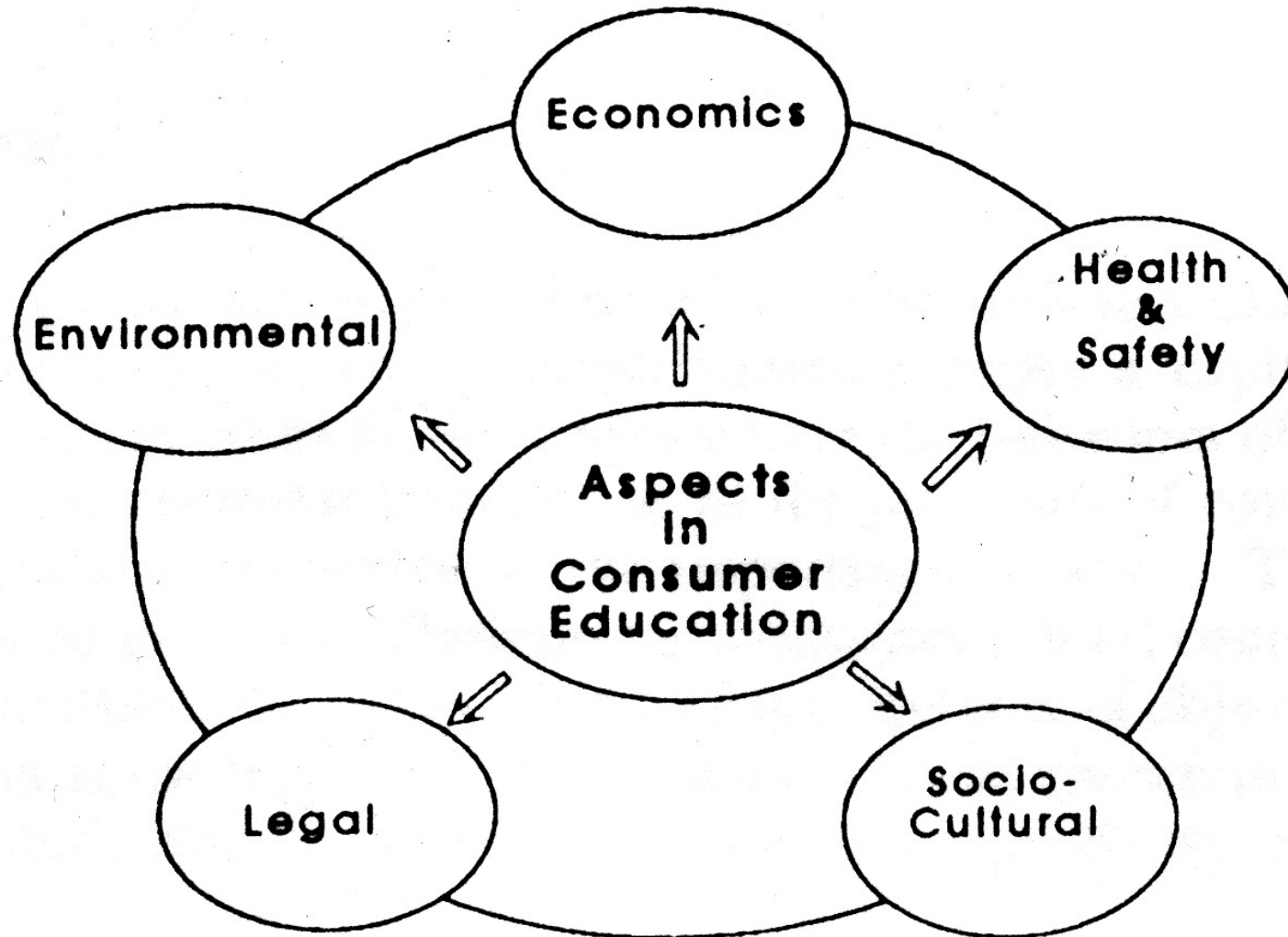


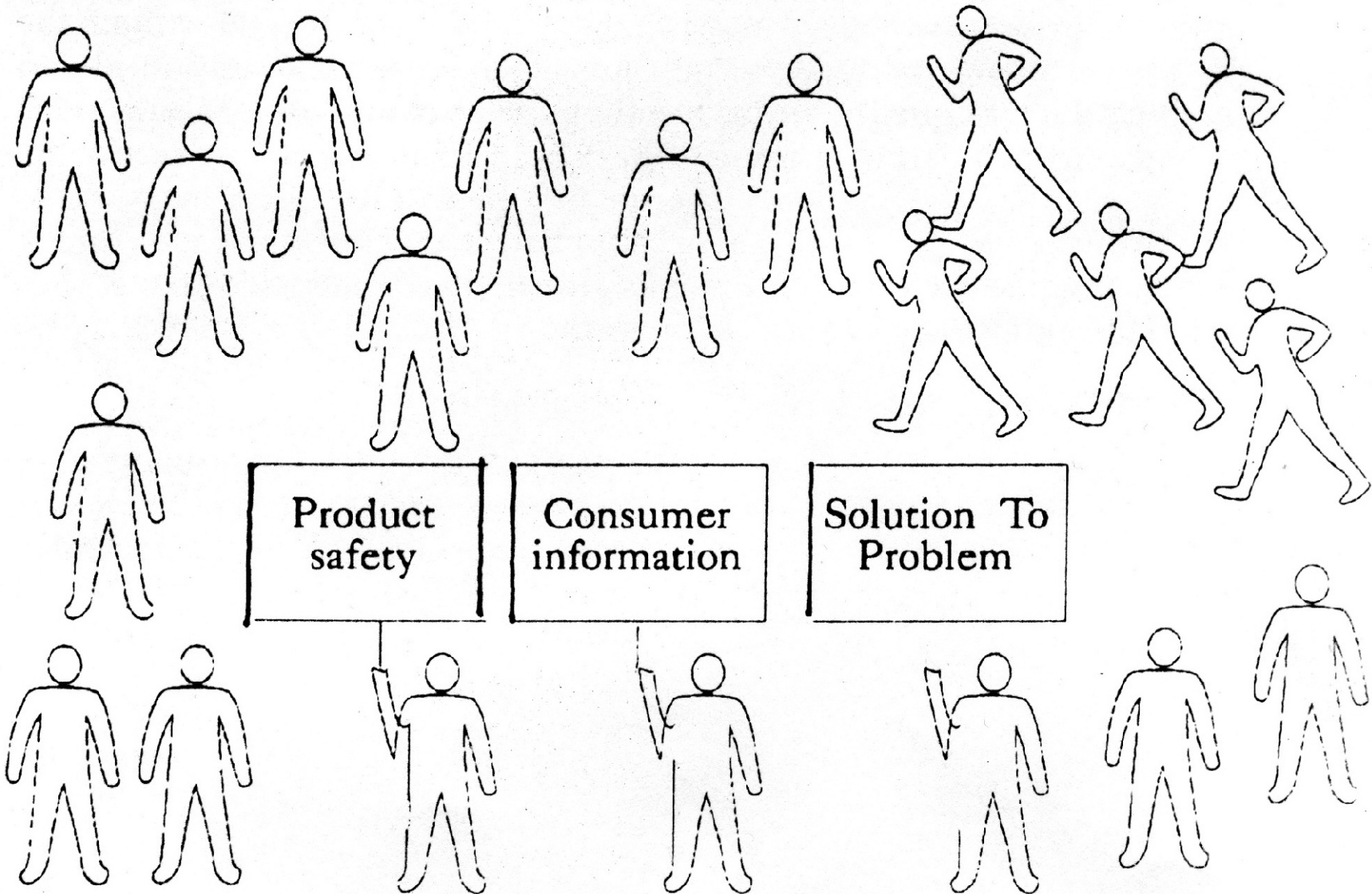


Objectives of Consumer Movement



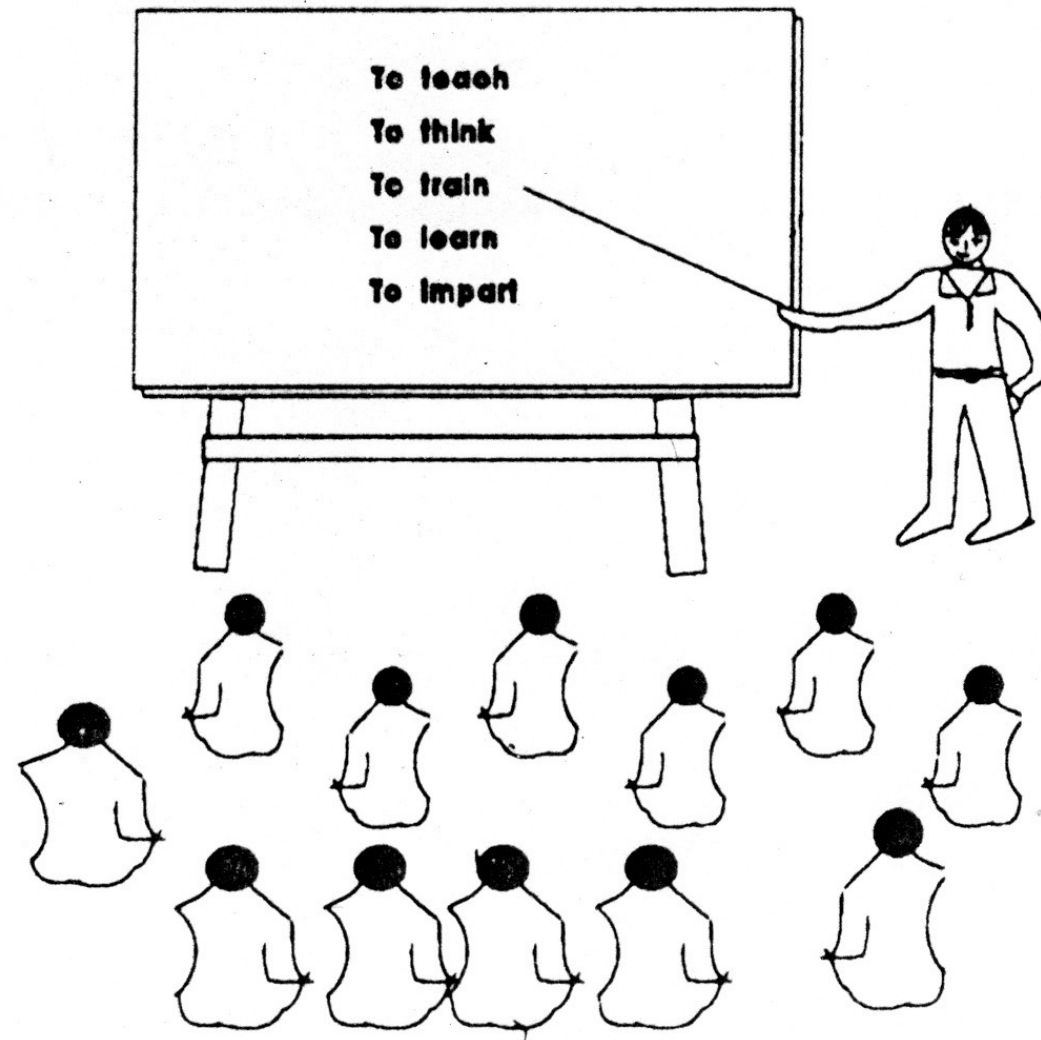


Objectives of Consumer Movement



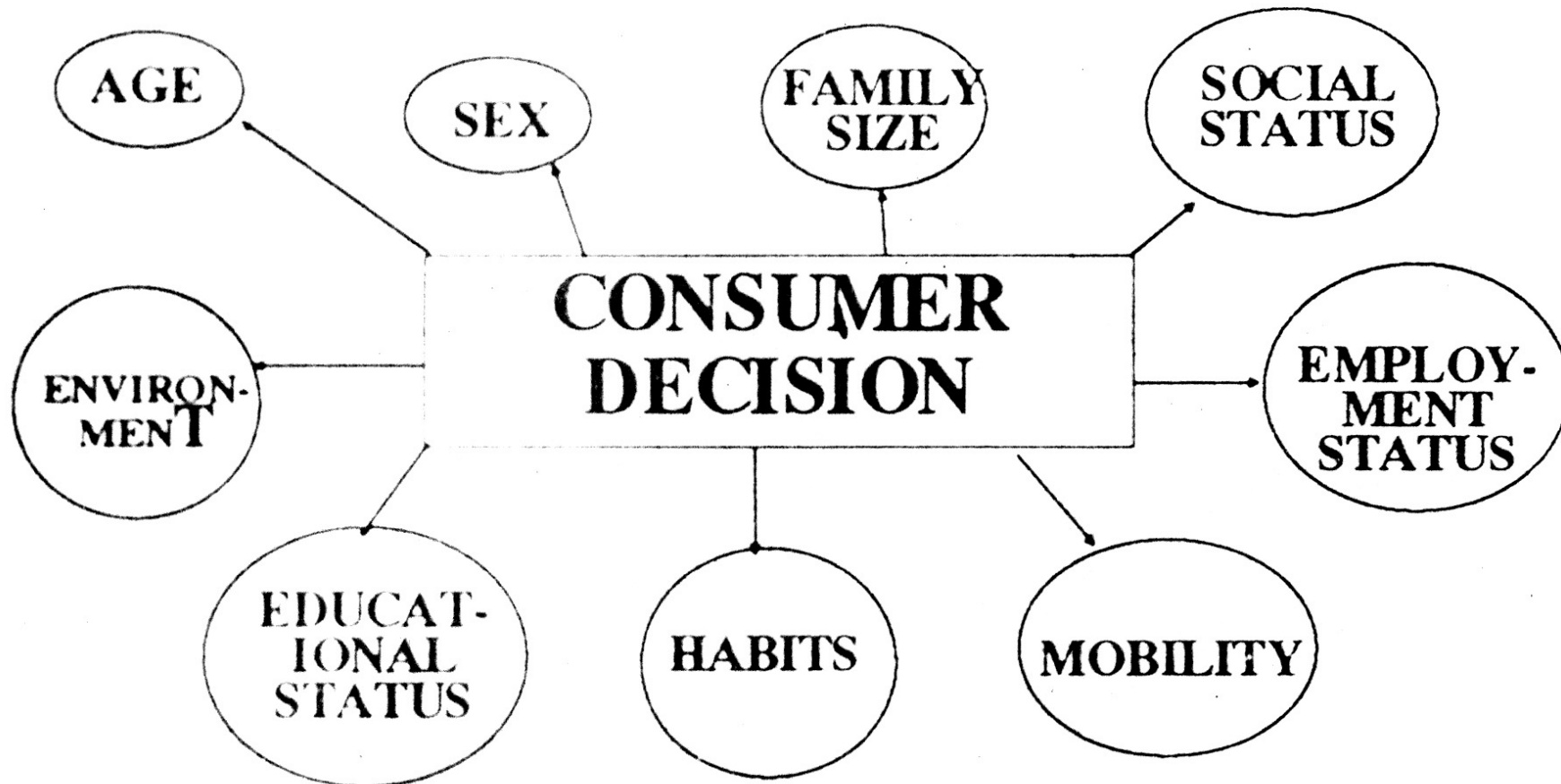


Consumer Education Objectives in School





Factors Influencing Consumer Decisions





Puzzles

Consumer words-1

P	J	M	A	R	K	E	T	I	N	G	C	F	R
E	R	E	Y	U	B	H	E	D	N	H	A	R	E
R	Z	R	L	E	V	C	Y	I	T	B	U	A	S
S	W	B	I	E	V	T	S	M	A	R	K	U	P
U	N	O	I	S	S	I	M	M	O	C	Q	D	O
A	I	N	E	B	T	W	T	O	W	C	B	T	N
S	G	A	W	R	R	S	P	P	A	Y	N	S	S
I	L	H	E	L	E	D	R	R	E	U	J	T	I
O	U	V	E	R	T	N	F	L	O	C	S	B	B
N	D	G	K	E	A	A	A	C	A	D	E	E	I
A	A	W	H	O	I	T	S	O	C	M	U	D	L
L	A	B	E	L	L	I	N	G	I	L	O	C	I
O	E	L	A	S	D	A	S	T	H	G	I	R	T
T	G	N	I	Y	U	B	E	S	L	U	P	M	I
E	R	U	T	C	A	F	U	N	A	M	M	D	E
D	N	U	O	R	A	G	N	I	P	P	O	H	S

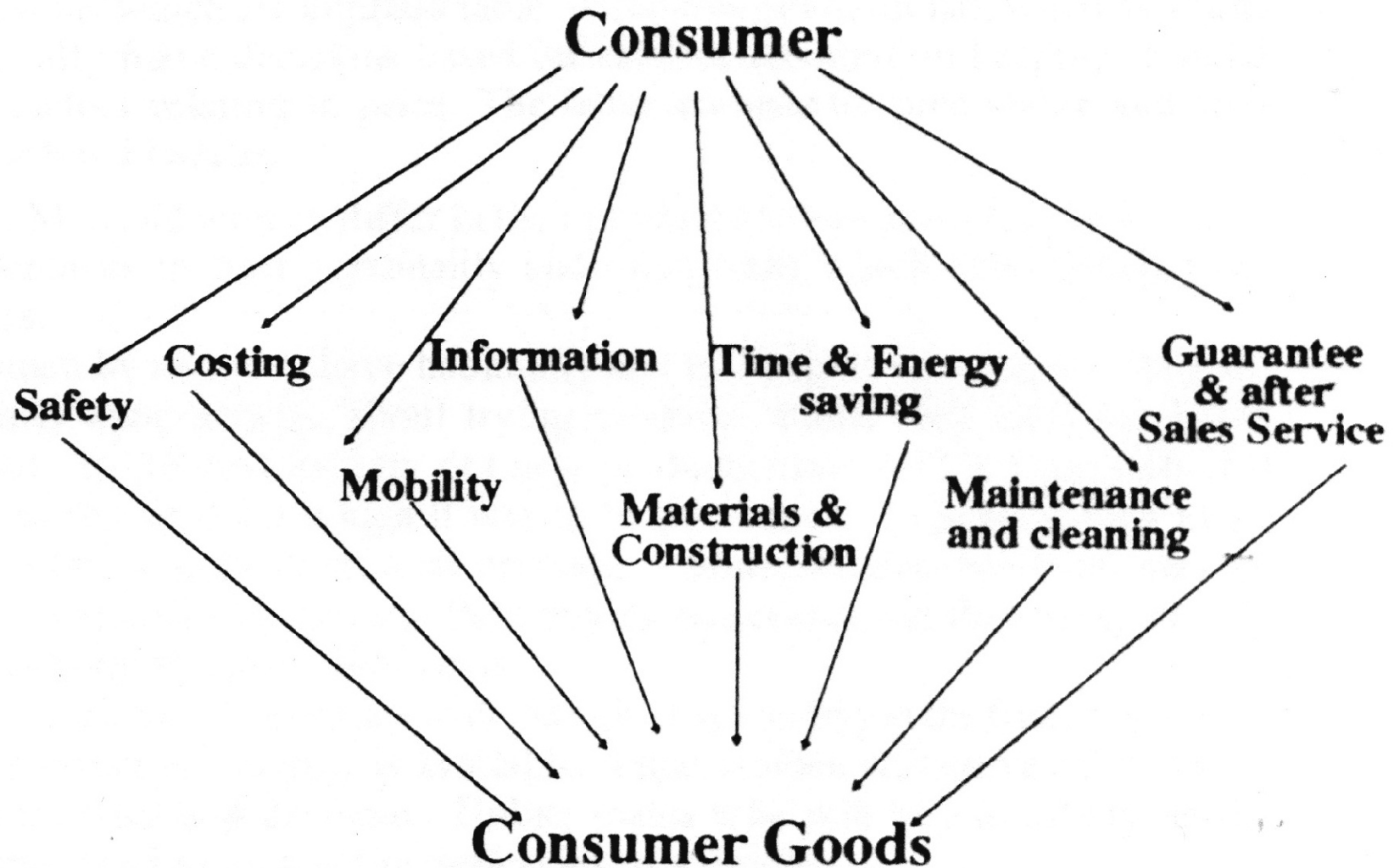
Consumer words 1

Instructions: The words in the puzzle are spelled out in all directions—vertically, horizontally, diagonally and backwards. Draw a line through each word you find and then cross the word off the list. The first word has been crossed out on the puzzle and in the list as an example.

- ~~Advertising~~
- Bait and switch
- Buyer
- Commission
- Cost
- Debts
- Discount
- Deceptive
- Fraud
- Impulse buying
- Labelling
- Legal
- Marketing
- Manufacture
- Mark-up
- Pay
- Persuasion
- Product
- Responsibilities
- Retail
- Rights
- Sale
- Shopping around



Important Factors for Purchasing Consumer Goods





Consumer words-2

Y	T	E	F	A	S	T	C	U	D	O	R	P	L
M	S	E	R	T	A	U	N	E	E	D	O	U	A
O	T	S	A	N	C	Y	P	A	A	W	S	R	B
N	R	A	U	A	C	B	N	P	E	C	O	C	E
E	U	E	D	N	O	D	R	A	L	C	G	H	L
Y	O	L	T	E	U	E	N	A	P	Y	O	A	L
T	C	A	R	T	N	O	C	E	N	M	L	S	I
N	N	N	A	E	T	O	T	T	L	D	O	E	N
A	I	D	T	R	S	E	R	V	I	C	E	C	G
R	A	L	E	T	R	P	T	C	E	T	O	R	P
R	G	O	S	C	R	D	Y	G	O	L	O	C	E
A	R	R	L	D	M	A	I	L	O	R	D	E	R
W	A	D	A	Y	O	S	D	N	A	M	E	D	L
I	B	D	W	A	I	O	I	E	D	I	O	V	A
S	H	O	P	P	I	N	G	A	R	O	U	N	D
E	L	A	S	R	O	O	D	O	T	R	O	O	D

Instructions: The words in the puzzle are spelled out in all directions—vertically, horizontally, diagonally and backwards. Draw a line through each word you find and cross it off the list. When you have found all the words some letters will remain. Use some of these to form three words—the name of an important piece of consumer legislation. (The answer is on page 71.)

Accounts	Product safety
Bargain	Protect
Brand	Purchase
Company	Rates
Contract	Service
Costs	Shopping around
Courts	Supply
Demand	Tenant
Door-to-door sale	Trader
Ecology	Void
Fraud	Warranty
Goods	
Labelling	
Landlord	
Law	
Lease	
Lend	
Logos	
Mail order	
Money	
Need	
Owe	
Pay	



Consumer words-3

N	O	I	S	S	E	S	S	O	P	E	R	F	G
S	B	R	E	P	A	Y	M	E	N	T	U	I	N
E	C	A	F	G	N	I	D	N	E	P	S	N	I
C	C	O	L	L	A	T	E	R	A	L	T	A	V
U	D	C	O	A	N	C	L	A	U	S	E	N	A
R	E	G	A	R	N	I	S	H	E	E	D	C	S
I	P	M	N	O	R	C	I	R	R	E	A	E	B
T	O	E	S	M	O	N	E	Y	B	C	E	T	A
Y	S	U	H	U	K	T	U	T	C	G	F	B	N
N	I	Q	A	E	N	E	O	O	R	A	U	F	K
W	T	E	R	I	A	R	U	A	R	D	A	E	C
A	E	H	K	B	B	N	H	D	G	R	A	W	A
P	M	C	D	S	T	C	R	E	D	I	T	O	R
O	V	E	R	D	U	E	T	I	T	L	E	U	D
S	E	U	L	A	V	B	A	N	K	R	U	P	T
D	A	N	A	O	L	L	A	N	O	S	R	E	P

Instructions: The words in the puzzle are spelled out in all directions—vertically, horizontally, diagonally and backwards. Circle each word then cross it off the list. When you have found all the words listed some letters will remain. Use some of these to form three words—the answer to the clue: Who will help me? (The answer is on page 71.)

- Account
- Balance
- Bank
- Bankcard
- Bankrupt
- Budget
- Charge
- Cheque
- Clause
- Collateral
- Creditor
- Debtor
- Deed
- Deposit
- Finance
- Garnishee
- Interest
- Loan shark
- Money
- Overdue
- Overdraft
- Owe
- Personal loan
- Pawn

- Repayment
- Repossession
- Saving
- Security
- Spending
- Title
- Value



Code of consumer rights

In 1962 the President of the United States, John Kennedy, in a historic Consumer Message to Congress, listed four rights that are now recognised as 'basic' consumer rights: the right to safety, the right to be informed, the right to choose and the right to be heard. Unfortunately, too often when consumer matters are raised in the press or on radio or television there is a heavy emphasis on the consumer's rights. There is a tendency to forget that consumer

rights carry with them corresponding obligations to be responsible and honest.

Teachers using this booklet should stress this and as a guide the following code of consumer rights and responsibilities has been compiled. The rights as listed by President Kennedy; the corresponding responsibilities reproduced from the publication *Penneys FORUM*, which retains copyright.

Rights	Responsibilities
1. The right to safety—to be protected against the marketing of goods which are hazardous to health or life.	To examine merchandise for safety features before deciding to buy. To follow 'use' and 'care' instructions carefully. To note warnings. To inform the retailer if the product does not perform as claimed.
2. The right to be informed—to be protected against fraudulent, deceitful or grossly misleading information, advertising and labelling or any other similar practices; to be given the facts necessary for an informed choice.	To take note of available information about the product. To read advertisements carefully. To understand performance claims. To check 'care' instructions before purchasing goods. To keep informed about new products or developments. To ask questions at the point of purchase if adequate information about the merchandise is not given.
3. The right to choose—to be assured, wherever possible, of access to a variety of products and services at competitive prices and in those industries in which competition is not workable and government regulation is substituted to be assured of satisfactory quality and service at fair prices.	To understand personal motivations for making the purchase. To choose with care both the merchandise and the source from which it is purchased. To buy selectively, not out of habit. To compare products and prices.
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.	To know where to go for help. To voice complaints to the retailer. To make suggestions for improvement of the product.



Jumble words- Contract terms

The jumbled letters can be rearranged to form words which are terms commonly used in contract law. Read the definition alongside each and see whether you can unjumble the letters. (Answers are on page 71.)

1. TOCNTCAR An agreement between two or more parties whereby legal rights and obligations are created which the law will enforce.
2. ROFFE A proposal made by one party orally, in writing or implied by conduct, to enter into a legally binding contract with another party.
3. CETANCPECA Occurs when the party to whom an offer is made agrees to it.
4. NOITAREDICONS Some right, interest, profit or benefit (usually money) exchanged between parties to a contract.
5. GALLE PITACACY The power of certain people in the eyes of the law to enter into a contract.
6. HEBRAC Occurs when one party to a contract fails to fulfil one or more terms of the contract.
7. CATVEA TEMPOR 'Let the buyer beware.'
8. GESAMAD A remedy for breach of contract where rescission is not available.
9. TATINOINIV OT
EATTR The implication derived from placing goods on display.
10. DIVAL TROCANCT A contract where all the essential elements are present.
11. FADUR Exists when it is shown that a false representation has been made knowingly, or without belief in its truth, or recklessly, without caring whether it be true or false.
12. TITENAREPESIOMRNS Where parties have agreed to enter into a contract, but one party has been motivated to such an agreement by a statement of fact that is not strictly true.
13. CESSANERY That in respect of which infants may make a binding contract.
14. TANFIN Persons of either sex who have not attained the age of 18 years.
15. TIVIRPY FO
TCRANOCT This is the term which is used to describe the relationship that exists between parties to a contract. The general rule is that only the parties to the contract may acquire rights or incur liabilities under it.



Buying Guide



BUY

WHAT

- Seasonal
- Fresh
- Certified for quality

WHERE

- Wholesale shops
- Consumer Coops
- Manufacturers showroom
- Authorised dealers

WHEN

- Out of rush hours
- Off season

HOW

- For cash at manufacturers retail price as printed
- Not credit
- Not hire purchase
- Not in black markets
- With cash receipt

HOW MUCH

- Just enough for need
- Not hoarding



Consumer Crossword-1

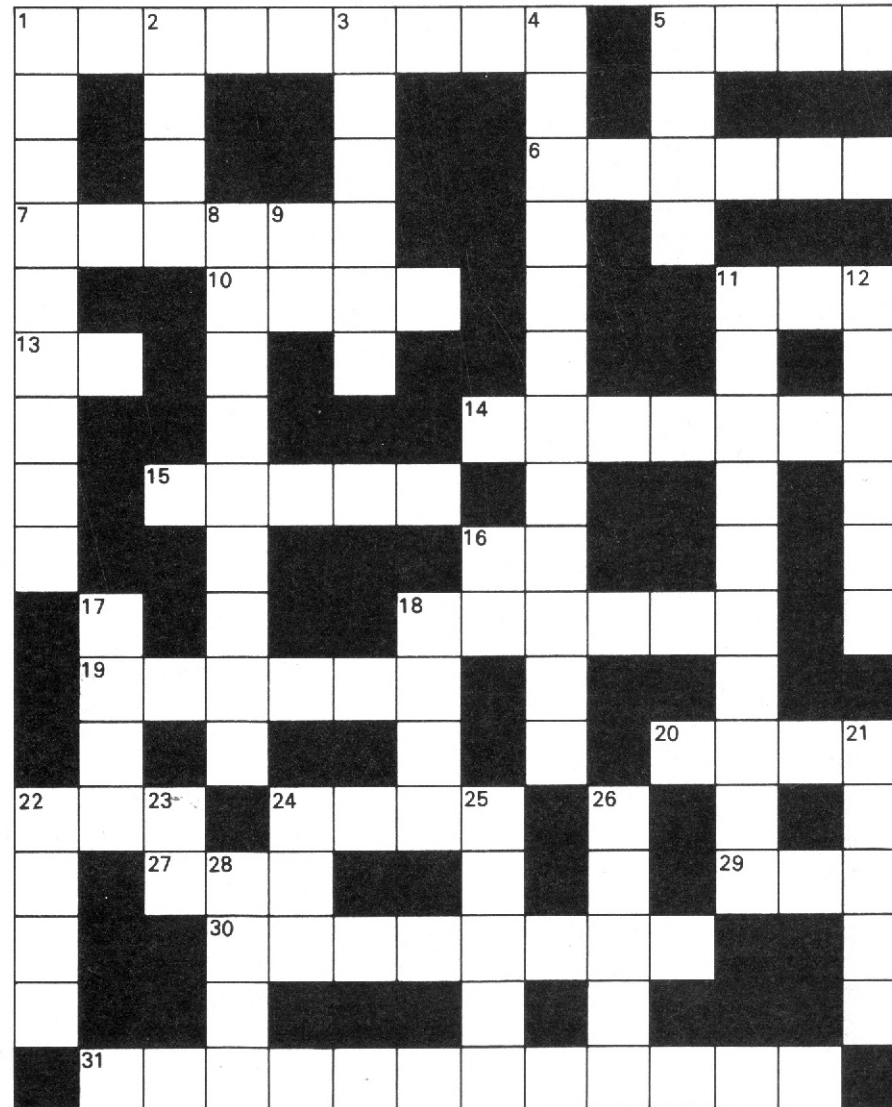
Consumer crossword

ACROSS

1. Person to whom complaints can be made about government departments.
5. Acts and Ordinances.
6. Small . . . Court.
7. Not wholesale.
10. Legal document.
11. Consumer Affairs Council (init.)
13. With reference to (abr.)
14. Avoid buying on.
15. To exchange.
16. What you should be able to say to a person selling door-to-door.
18. What we like to think people in business are.
19. In case of fire.
20. Court document.
22. All debts have to be . . .
24. A refrigerator is a . . . of white good.
27. To be in debt, to . . .
29. To rent out.
30. The cost of borrowing.
31. Mislead.

DOWN

1. A form of borrowing.
2. A type of advertising.
3. Hope the . . . has '21 down'.
4. Incentive used by car insurance companies (three words).
5. Sometimes needed when buying a costly item.
8. They say 'You have to . . . to sell'.
9. That is.
11. Needed when borrowing large sums.
12. Have it and stay out of the red.
16. As in '16 across'.
17. Alternative to 'buy'.
18. You can sometimes get it at the Consumer Affairs Bureau.
21. A term that describes ownership.
22. Short for market.
23. Not 'from' but ' . . . '.
24. Follows nine.
25. Mistake.
26. If you lose a court case you may have to pay . . .
28. Some salesmen live by them.





Consumer Crossword-1 (Answers)

Crossword answer

1	O	M	2	B	U	D	3	S	M	A	4	N		5	L	A	W	S	
	V		A			E				O				O					
	E		I			L				6	C	L	A	I	M	S			
7	R	E	T	8	A	9	I	L			L			N					
	D			10	D	E	E	D		A				11	C	A	12	C	
13	R	E			V		R			I				O			R		
	A				E					14	I	M	P	U	L	S	E		
	F		15	T	R	A	D	E		B				L			D		
	T				T					16	N	O		A			I		
		17	H						18	H	O	N	E	S	T			T	
		19	I	N	S	U	R	E		U				E					
		R		E						L	S			20	W	R	I	21	T
22	M	E	23	T		24	T	Y	P	E	25		26		A			I	
	A		27	O	28	W	E			R	O			29	L	E	T		
	R			30	I	N	T	E	R	E	S	T						L	
	T				T					O	T								E
		31	M	I	S	R	E	P	R	E	S	E	N	T					



Consumer Crossword-2 & 3 (Answers)

Consumer words 2

Answer: Trade Practices Act

Consumer words 3

Answer: Consumer Affairs Bureau

Jumbled words

Answers:

1. Contract
2. Offer
3. Acceptance
4. Consideration
5. Legal capacity
6. Breach
7. *Caveat emptor*
8. Damages
9. Invitation to treat
10. Valid contract
11. Fraud
12. Misrepresentation
13. Necessary
14. Infant
15. Privity of contract



A Sample Time Table for Consumer Education

Major Theme: Consumer Durables

Plan Period: 6 Weeks No. of sessions in a day: 5						
Session	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
1	Family Needs (Material)	Market Structure	Role of Government	Consumer Aids	Consumer Problems	Product Appraisal
2	Family Needs (Psychological)	Marketing Strategies	Consumer Rights & Responsibilities	Consumer Services	Preparation & Presentation of a model lesson	
3	Factors in Consumption	Advertising & Salesmanship	The Law	Redressal	Learning simple methods of Repairs	
4	Management of Resources	Impact of Media	Consumer Surveys	Hire Purchase	Preparing Audio-Visual Aids	
5	Conservation and Economy in Resource Use	Study of labels and packages	Market Surveys	Recycling of Resources	Exhibition	Course Evaluation.



Consumer Education

METHODS

Lecturers Discussions
Demonstration
Field Activities
Learning by experience
Role playing & games
Project work
Project Testing and
Evaluation

CONTENTS

Resource Management
Decision making
Sound purchasing habits
Learning Skills
Health and Safety
Conservation and
Environment Protection

RESOURCES

Newspapers
Magazines
Leaflets
Radio & T.V
Market Place
Consumer &
Govt. Organisations