Public education is a vital factor in the fight to control cancer, and Dick Wright, volunteer chairman of the public education committee, Oregon division, American Cancer Society, displays some of the literature and films that are available for individuals and organizations. Wright points out that knowledge of the 7 warning signals can save lives.

CAROL BURNETT, National Kindness Chairman, The American Humane Assn.

Effectiveness of Phase Two Underestimated, NAM Says

The charge that the wage-price stabilization program is biased in favor of business and is ineffective in checking inflation at this point is like filing a murder charge when there is no *corpus delicti*, according to W. P. Gullander, president of the National Association of Manufacturers.

"The present system of wage and price controls has been subjected to a barrage of criticism in recent weeks," Mr. Gullander told the Joint Economic Committee of Congress. But he said such criticisms have been supported mainly by "prejudiced rhetoric, rather than by objective analysis."

"The chief threat to the success of the wage-price stabilization effort is not its own internal shortcomings, real though these may be," he said. "It is rather the tide of ill-informed and prejudiced criticism to which the program has been subjected."

Mr. Gullander told the committee that an attempt to reconstruct the program in wholesale fashion, in midstream, would be fatal to its chances for ultimate success.

"A shift to a program which would be punitive toward business would stop the present rising economic trend dead in its tracks," he said.

"Despite the histrionics of labor union leaders, the charge that the control system has favored business as against labor is completely contrary to the facts."

The NAM president said that, with all the difficulties under which the wage-price control system has been laboring, one might have expected its record in restraining price increases to be unimpressive. "Instead, we find there has been a very striking reduction in the rate of rise in the cost of living since last August," he said.

He pointed out that from August, 1971, to February, 1972, the Consumer Price Index rose at an annual rate of only 2.8 percent, compared with 5.6 percent for the year ended August, 1970, and 4.4 percent for the year ended August, 1971.

Mr. Gullander said the major problem in restraining inflation is the increase in employee compensation.

"There is no margin to impose a further squeeze on profits as a contribution to the stabilization program," he said. "The public should be more aware of these facts in drawing conclusions as to the relative severity of price restraints as against wage restraints."

SPEAKING TO THE CONSUMER

ALBERTA JOHNSON

Extension Family Finance Specialist
Oregon State University

NEW RULE ON ADVERTISED FOOD SPECIALS. Sufficient quantities of advertised food and grocery specials must now be readily available in the advertisers' stores and must be sold at the advertised price or less. This is the requirement of a new regulation issued by the Federal Trade Commission that became effective last July. The new rule also bans the use of general advertising disclaimers such as "available only at stores featuring delicatessen departments."

Consumers should report violations of this rule to the Federal Trade Commission, Washington, D.C. 20580.

* * *

IMPORTANT MAIL. Companies that issue credit cards are now sending card owners information about limits of liability, plus a postage-paid card to use to report the loss or theft of the credit card.

It is important to keep this information. File the liability statement and the card for reporting the loss of your credit card in a safe place--possibly in the same file where you maintain a list of your credit card numbers.

* * *

NEW OSU CIRCULARS HELP SEAMSTRESSES UPDATE TECHNIQUES.

Are your sewing techniques out of date? Today's fabrics call for new knowledge--beginning with selecting the appropriate pattern right through cutting, stitching, pressing, lining, and applying the finishing touches.

To help home seamstresses work with the new materials now found in fabric shops, the Oregon State University Extension Service has released a series of circulars that may be obtained free through county extension offices.

Extension Circular 789 deals with sewing on fake fur, deep pile, and pile fabrics. EC 790 describes techniques for sewing with woven fabrics of man-made fibers. EC 791 tells how to sew with stretch and vinyl fabrics; EC 792 with double knit fabrics; and EC 793 with bonded and laminated fabrics.

In addition to the "Sewing on Today's Fabrics" series, the Extension Service has recently published EC 794, "Sewing with Leather." This circular gives directions for choosing the pattern and skins, laying and cutting the pattern, construction techniques, and pressing. Included is a section on caring for the leather garment after it is made.

* * *

NEW SOURCE FOR MOBILE HOME LOANS. Add one more source of credit to check if you're planning to buy a mobile home: The Federal Housing Administration.

When you're planning to make a large investment like purchasing a mobile home, contact all possible sources for the loan before you make your decision. Find out about differences in length of term of the loan, the loan payment required, and the cost of credit from each source.

Compare them, then choose the one that best fits your situation. It pays to shop for the best deal in credit.

* * *

SHOP AROUND. Comparison shopping can pay off in substantial dollar savings when it comes to expensive, long-term purchases. Here's an example: A consumer shopping for a television found the same set in two stores, priced at $219 in one, $139 at the other. She saved $80.

Comparison shopping means looking at more than one store, at more than one brand and style before buying. The investment of time can be worth money.

* * *

OCTANE RATINGS. Does the owner's manual that came with your automobile recommend gasoline of a specific octane rating? It will be easier to find the right one after March 15. Then, says the Federal Trade Commission, octane ratings must be posted on gasoline pumps.

* * *

CONSUMER PROTECTION AGENCY. Consumers with complaints about products or services they buy will now find it easier to get help at the state government level. In addition to the office of the Division of Consumer Services, Department of Commerce, Salem, there are offices in Coos Bay, Medford, Pendleton and Portland.

To locate the office in your area, look in the telephone book under State of Oregon, Department of Commerce. Consumers are encouraged to report their justifiable complaints, supported with all pertinent information about the product or transaction.

* * *

COMPREHENSIVE CONSUMER GUIDE. Stretching income to cover family needs requires a knowledge of how to buy and how to take care of consumer products. An excellent source of this kind of information is a new government bulletin, "Consumer Product Information." It lists nearly 200 publications on such subjects as building, buying and financing a home, home repairs and improvements, budgeting, shopping, and health care.

To get your free copy of the index, write to Consumer Product Information, Washington, D. C. 20407.

* * *

CUSTOMER SATISFACTION CRUCIAL TO RETAILERS. Most retailers hope that their customers are satisfied with their purchases, whether these customers buy a dollar's worth of merchandise, like a lipstick, or a big ticket item such as a piano or wall-to-wall carpet. However, for the store that sells the large, expensive item, it is essential that each sale is satisfactory and final. It is much more costly to take back the piano than to replace the lipstick.

The retailer who sells the big ticket items knows that the satisfied customer will return. Even more important, satisfied customers will recommend the retailer to their friends.

If you as a customer feel that you have a legitimate complaint, you probably can get good results with this approach: Talk to the right person, someone who has the authority to help you. State your complaint fairly and courteously, without anger. Follow through until the problem is solved.

Any relationship between a buyer and a seller requires good communication, understanding, and respect for each other.

* * *

WATCH THOSE CREDIT COMMITMENTS. Using credit to buy household furnishings, a car, or other goods involves certain responsibilities. Entering into a credit contract is committing future income. That committment reduces the amount of your income you are free to spend when payday arrives.

So every time you make a decision about the use of consumer credit, stop to add these payments to those you are already making and see how much they dent your income. If the payments for consumer credit not including your home mortgage exceed one-fifth of your earnings, you might take this as a warning signal. Try to have the major share of your income available for cash purchases.

* * *

HELP STAMP OUT FRAUD. District attorneys in Oregon have an important role to play in stopping fraudulent selling practices. If you feel that you have been defrauded by a seller, report the seller to your district attorney.

The power of the district attorney is limited, however. He can stop the practice in several ways, but he cannot get your money back for you. You need a private attorney to do this.

* * *

WEIGH THE COST. Before buying a washer or dryer, calculate the cost of doing the wash at home versus doing it at a self service laundry. Do this by dividing the purchase price by the estimated years of life of the appliance, then adding cost of operation and supplies.

A USDA study showed that with less than five loads of laundry a week, it is cheaper to use a self-service laundry. The convenience of being able to do other work around the house while doing the washing was not considered in the study.

* * *

"FREE" DEFINED. Some light has been shed on the word "free" in advertisements by a recent ruling of the Federal Trade Commission. Such offers as "Buy one, get one free" and "two for the price of one" are the subject of the new rule that went into effect last December.

A "free" offer must be based on the regular price of the article, not on an inflated price. The ruling says it must be the price the article has been sold for in the last 30 days. The ruling is aimed at preventing deceptive offers.

* * *

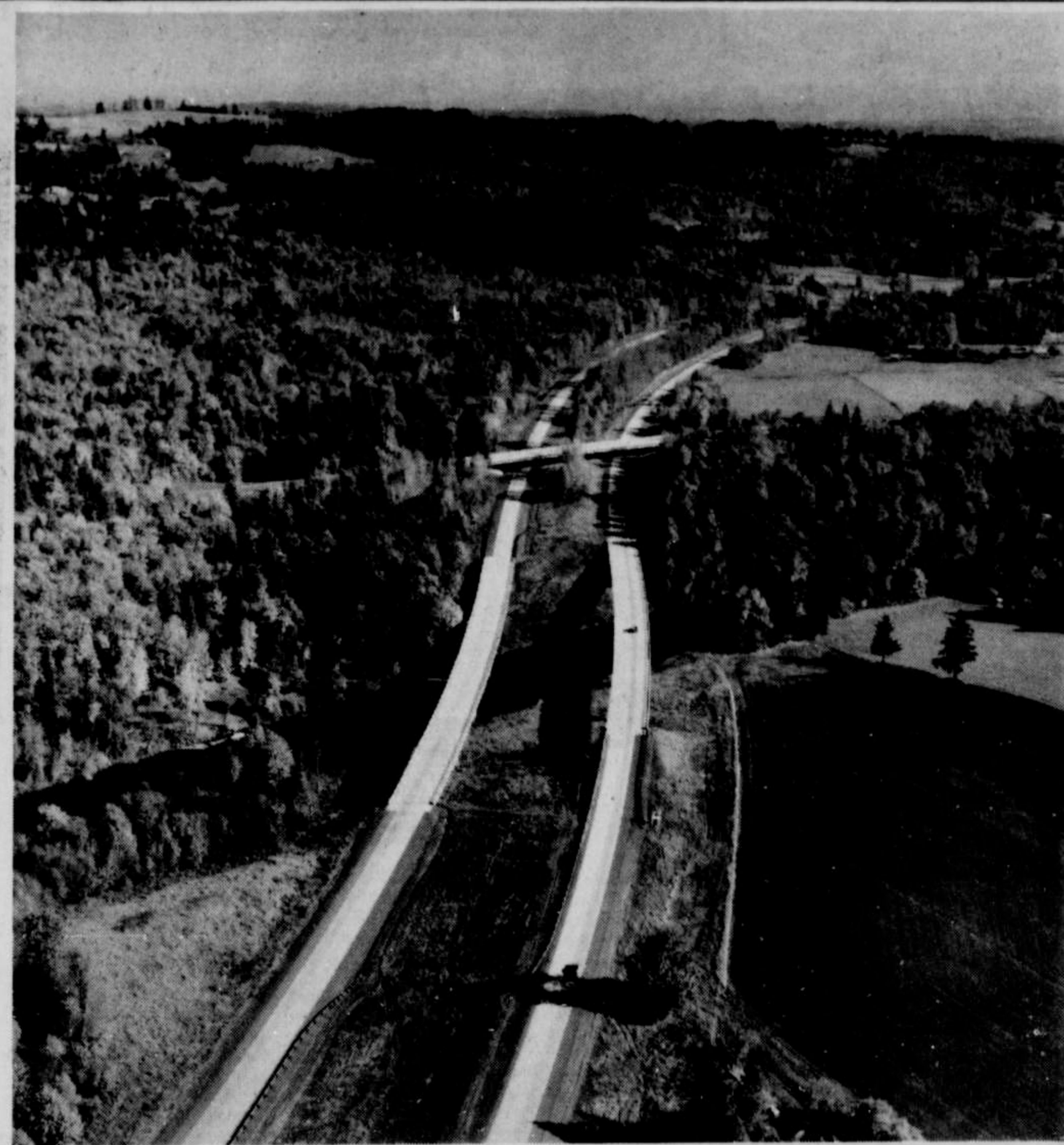
CONSUMER RESPONSIBILITIES. While much emphasis is given to consumers' rights, consumers have responsibilities, too. They are responsible for the proper use and care of the appliances they buy. This helps keep complaints and service calls to a minimum.

When you buy a new appliance take some time to read the manufacturer's instructions for the care and use of the appliance. Don't do what some users do--wait until all else fails before they read the instructions.

* * *

UNIT PRICING, A SERVICE to Customers. Consumers find it difficult to compare prices of products in different sizes of packages. Unit pricing shows the price you pay for each unit of an item, that is, the cost per ounce or pound. The price of the whole package is still displayed. Grocery store managers are trying to decide whether consumers are interested in unit pricing and whether they are using it.

If you shop at a store that uses unit pricing and you find it helpful, why not take a few minutes to tell the manager of the store that you like it?



A463-28 - - View shows I-205 at its crossing of the Tualatin River. Just beyond, freeway goes under a county road overcrossing structure. (Oregon State Highway Division photo)

HOW DO YOU RATE ON MONEY MANAGEMENT

"The more you make, the more you spend" — it's a common complaint these days, but if you really wonder where it's all going, these tips from experts may help you manage your finances more effectively.

Here today, gone tomorrow... may mean that you're mistaking *all* of your income for *discretionary income*—the amount you have left over from each paycheck to spend as you like, after deducting taxes, food, rent, telephone, gas, electricity, insurance and credit payments.

Held captive by a cruel budget? The best budget has some "give" in it to allow for emergencies, and even an occasional whim. Experts advocate building a little uncertainty into your budget deliberately.

If a friend should call up to tell you about a special sale or auction some Saturday morning and your budget has no provision for "fantastic bargains"—even when the bargain is something you need very badly and may have been saving up for—you're in trouble.

Not only should your budget be flexible, but $500 or at least $200 should be kept in a safe place right in the house, preferably in easily refundable, convenient denomination First National City Travelers Checks, so that you can take advantage of sudden opportunities that require cash — or its equivalent.

Sly shopper, or outsmarting yourself? Money can go farther if you watch your newspaper for specials at the supermarket or sales at local department stores, but beware of temptation. If money's tight, ask yourself "Do I really need that?"—and then ask again.

Is your financial situation beginning to pinch? If some budgets could say "ouch," they would, but the signs of financial frost are usually so faint at first they can easily go unnoticed. Are your savings shrinking? Does your installment debt (including charge accounts) come to more than 20% of your income? To avoid sliding into the financial doldrums, you've got to evaluate your family's position often so you can make adjustments early, when it's easiest.

In over your head? If the bills are too big and coming in too fast, seek professional banking advice as soon as possible. Understanding and cooperative, your bank might suggest a loan that consolidates all your debts, leaving you with only one financial obligation to pay off over a longer period of time, at smaller installments to ease the strain on your budget.