

JUST YOU WAIT, PROF. IGGINS!

By DOROTHY RUFF

Consumer Problems With Service Industries—A Housewife's View

Dedicated to all those ivory-tower people for whom the language of economics is a planned and workable theory; because, for me, economics is a deeply emotional language interlaced with romanticism and, more often than not, elusive as a leprechaun. . . .

Do you realize, Prof. Iggins, that a person can hardly read a news periodical without seeing women blamed for half the world's troubles? The other half is, of course, government's fault. I suppose this is how we can tell the press is human—by the way it can see everyone's sins but its own.

A newspaper publisher's son recently hurled a volley of editorial invective against the fragile sex. He complained that know-nothing women had "insinuated" themselves into professional life; into what he implies are *men's* courts of law, *men's* businesses and *men's* politics.

In his article, the publisher's son growls and groans, threatens and denounces; until, finally, he reveals the crux of the matter: He considers it the crowning insult for a coed to have run for the office of chief marshal at Harvard University.

I hasten to agree with the dear boy, too. From the vehemence of his anger a girl gets the feeling she might be wearing shoes only on a probationary basis and perhaps should kick up her heels hard and fast while she still has a chance.

PRESS HAS REASON TO BE FRUSTRATED

The press, however, has reason to be more than averagely frustrated by what it views as an alarming trend toward a matriarchy in America. It worries, probably, because women are so taciturn and secretive and will never tell the communications industry anything Big Advertisers do not want the public to know.

In turn, Big Advertisers suffer under the whips of the housewives, secretaries, schoolteachers and little old ladies who control the stock market. This intensive female drive toward the governmental power, which financial dominance can bring, is enough to drive all newspaper publishers mad. . . .

Frankly, I'm not exactly sure myself just what it is about money that so enchants the female mind. Take mine, for example. . . . Take my mind, I mean, not my money.

I've spent the past six months tracking every possible clue to see if I could discover where men in the consumer service industries keep getting all the money we girls keep taking away from them.

Women are supposedly taking all the money from consumer service industries. However, the question then is: Where are the men in these industries getting this money?

Police officials in fraud and bunko divisions report that million-dollar syndicates, engaged in various kinds of consumer-service rackets, are threatening to grow into billion-dollar syndicates. Surely, this is a most impressive growth potential to consider for one's investment portfolio, especially since government now keeps taking money away from women almost as fast as they can get men to part with it—although doubtless it is the growing number of women in government who have planned it so.

The police say these syndicates hire unemployed burglars who go around from neighborhood to neighborhood in the wealthier districts, asking housewives if they may wash windows, cut lawns, trim trees, or do any of those many onerous tasks a woman can rarely get a husband or son to do for love or money.

NEVER BOTHER TO FILE TAX REPORTS

The burglars stall, however, if a housewife accepts their offers, because they are really looking for three vacant houses in a row so they can burglarize the middle one at leisure. If the police never find them, as they skip from town to town, the syndicates never bother to file income tax reports on the burglars' take. . . .

I suppose this is how we girls can tell when we live in a neighborhood beyond our means—if ours is the middle house and the burglars don't steal anything. Obviously, the syndicate's way of tax cheating is completely women's responsibility—there could never be three vacant houses in a row if women stayed in the kitchen where they belong.

Another interesting racket, again flourishing primarily in wealthy districts, is still in its infancy but has equally magnificent potential. Men posing as automobile mechanics will spot a dented fender on a car parked beside a substantial-looking home. They will offer to remove the dents at a price lower than any garage would charge. Their way of removing dents is unique: They fill them with plaster-of-paris, spray-painting the plaster to match the rest of the finish.

Again, women must be to blame because cars could not possibly have dented fenders if women were never allowed to drive. Then wealthy people would not be tempted to fall for such a something-for-nothing gimmick.

Wealthy people are not the only pigeons for service rackets. Elderly widows with their savings tucked in a sugar bowl are somewhat easier to frighten than the rich. Apprentice racketeers prey on these people by scaring them into costly and unnecessary home repairs.

Posing as public utilities inspectors, they might tell widows their furnaces are defective and dangerous and need replacement. They take a cash deposit with the promise to return it as soon as the original furnace manufacturer reimburses the racketeers for correcting a so-called faulty installation. . . . These brutal old ladies have no business sense. It is their own fault; they could just as easily get their entire homes remodelled on credit from Big Advertisers who hide their interest rates in fine print.

SIZEABLE EXTRA FEE FOR INSURANCE

Some Big Advertisers also sell repair insurance on credit. A teenage housewife tells about signing a credit contract for a new washing machine which included a sizeable extra fee for insurance to cover all repairs during the usual limited time of manufacturers' guarantees to retailers. When the brand-new washer did not break during the insured period, the housewife failed to renew her policy. A short time later she had to pay \$9 to replace a rusted 35-cent metal ring. Her annoyance with this, however, completely ignored the fact that the house-call charge was considerably less than the useless insurance fee, which was added to the hidden interest of her time-payment burden.

The insurance racket is a typical schoolgirl scheme for avoiding the additional sales taxes payable to government if Big Advertisers included guarantees in their stated prices as smaller, independent merchants customarily do.

Proportionate sales tax revenues fell noticeably within the first year after California's pigeon-bait credit law enabled Big Advertisers to load their credit prices with duplicate interest. Duplicate interest is a sales tax exempt process whereby retailers compound monthly service charges on payments and returns of merchandise, as well as on balances actually owing. They can accomplish this in California by taking advantage of the ambiguities in the revolving-credit clause of the Unruh Retail Sales Credit Act — a clause which Big Advertisers, incidentally, boast of writing for Mr. Unruh.

Both state and city officials registered their surprise in newsprint about decreased sales tax revenues as far back as 1961. They said they could not understand it in a year when retail profits had been higher than ever before.

There is no reason to suppose they understand it yet, for these same officials now speak of raising the sales tax rates rather than asking our state Supreme Court to clarify the ambiguous law which originally precipitated their dilemma. There also is no reason to suppose that women have ever explained the duplicate interest process to the press, for the press has never breathed a word about it to the public even though the story is now more than five years old.

STORY OF INSTALLER WHO FORGOT HOT WATER

A housewife of considerable wealth, who pays her bills in full as soon as she is satisfied with her purchase, told me of ordering a built-in dishwasher from a Big Advertiser. A factory-trained workman installed it, but the lady didn't pay for it because it spotted her dishes. Several times the workman returned, never able to figure out what was wrong. Finally, the Big Advertiser had to replace the machine in an effort to get at least some payment for it.

As the replacement was being installed, the housewife noticed the factory-trained workman hooking it up only to the cold water tap, bypassing the hot water line. He corrected the error when she called it to his attention. . . . But honestly! Wouldn't you think any decent woman would blush for shame for not mentioning the hot water problem to Big Advertisers in the first place — so they could tell their employees about it?

Education seems the *only* answer to the way women keep taking advantage of America's gullible businessmen.

Sen. Ralph Yarborough of Texas has proposed legislation to reinstate the *GI Bill Of Rights* in an effort to relieve the tremendous shortage of competent men in the technical as well as management areas of business. The Defense Department opposes the Yarborough bill, feeling it might discourage school drop-outs from remaining in the Army if government offered them training for anything else. Defense also believes peace-time veterans, such as those in Viet Nam, will have no readjustment problems when they return to civilian life and find themselves two to four years behind in our national money-grabbing contest.

Although President Johnson is another who gives hearty endorsement to education aids, the Council of State Chambers of Commerce, representing 31 state and regional groups, says educational programs "serve no significant national security purposes and will materially delay budget balancing."

They neglected to mention the stifling of education as a means of stifling competition for Big Advertisers. Apparently, the lesson of Sputnik is lost upon them — they who were among the first to criticize America's space-age handicap only a few short years ago.

COMPETENT MEN CAN PICK AND CHOOSE

Big Advertisers at present have very little competition from well-trained, independent businessmen, but they do have some. Housewives in ever-growing numbers are beginning to notice that really competent men in the service industries are so rare that they get to pick and choose their own customers and usually go into business for themselves or into partnership with others of equal pride of craftsmanship and ability.

My own favorite electronics technician, Phillip, received his training with the help of the original *GI Bill of Rights* from a school similar to those now approved by federal government under the *Manpower Development and Training Act*. Phillip is a whiz at repairing or rebuilding radios, TVs, etc.

He, too, is skeptical of women and says there's one in our town he has a good notion to swat if she ever calls him again to fix her TV set. Although he has tried repeatedly to explain it to her, she simply cannot understand why the television works well in his shop and poorly in her home, which is situated in a poor signal area. She drives the man frantic by accusing him of deliberately breaking her set on the trips back and forth.

According to Phillip, the female mind works exactly like any other electronics instrument, amplifying original signals by increasing the voltage each time the signal electrons jump from cathode to cathode. He says a good swat is often the best way to correct a faulty amplification.

They teach the same thing in cybernetics courses; however, cybernetics is rather advanced mathematics, and a girl can not help wondering what Sen. Yarborough is up to — actually encouraging these preposterous "swatting" ideas. His bill might even spur the likes of "Free Speech" rebels to introduce their outrageous coffeehouse subject of *Intuitive Math* into university classrooms. *Then* what would happen to mere "feminine intuition" as a means of controlling the world's economy?

WHAT IS DOUGLAS TRYING TO DO?

Paul H. Douglas, California's amazing senator from Illinois, is another Democrat who is trying to give the public the kind of information to make one gasp. His proposed TRUTH IN LENDING bill would require Big Advertisers to state their finance and service charges in terms of simple annual interest on balances owing when they sell consumer services, or anything else, on credit.

Probably more than any other, the Douglas bill points up the great dilemma of the automated, impersonal, credit-oriented businesses where directors and policymakers are far out of touch with the customers they work so hard to attract.

Lobbyists opposing TRUTH IN LENDING insist to the senators of the *Banking and Currency* committee that the arithmetic of computing simple annual interest is too hard for American businessmen. However, there is a branch executive of General Motors Acceptance Corp. who showed precisely how they figure the true annual rate for themselves. Banks and insurance companies, too, are well supplied with charts to give all the percentage information they need for themselves; and independent businessmen scoff at the very thought of corporation directors who can not do simple interest computations.

Of course, the duplicate interest policy so many Big Advertisers follow requires individual computations for each account. The chairman of the business department of one of our area colleges tells that European banks have been computing annual interest on a daily basis for each and every one of their accounts for the past three or four centuries.

I really fail to see how it's women's fault when Big Advertisers can't do the arithmetic other businessmen can do, but perhaps some publisher's son will be able to explain it.

Problems in the automobile repair industry are another thing I have a hard time blaming on women, because women are usually quite frank to admit they know less than nothing about cars. Still, the problems persist.

One big auto advertiser uses a sales gimmick of thousands of extra miles before needing a \$3 lubrication. But this, independent mechanics say, probably will mean a \$60 replacement of non-guaranteed parts. Other Big Advertisers do not bother with the sales pitch for saving \$3 at the risk of \$60. They just neglect to tell their factory-trained mechanics of design changes in the grease fittings of most new models. Thus, the same parts-replacement expense often materializes for consumers through the mechanics' misunderstanding of the new designs.

DEMAND MECHANICS BE CERTIFIED

Should there be governmental controls over the auto repair services? The *AFL-CIO* and the *Association of California Consumers* are two influential groups which think there should. They cite repair and maintenance of automobiles as an area where public health and safety are factors for as much consideration as duped consumers.

The union, particularly, hopes to achieve mandatory certification of mechanics, whether organized or not. Both groups — the union and the consumers' association — are currently sponsoring state legislation for the auto industry. This legislation, modelled after California's *Electronic Repair Dealer Registration Act*, would impose on automotive services obligations of ethical conduct in business procedures similar to those now in effect for electronic services.

The Electronics Registration Act is admittedly an experimental law and also the first whereby the public's interest takes precedence over the usual licensing procedures. Such procedures often merely stifle competition and protect an Establishment within an industry from governmental interference. The unique feature of the electronics model law is provision for a consumer-oriented advisory board, composed of more public than industry members, to confer with the chief administrative officer.

Let no man think women have not kept this secret well hidden from the press. Not one ordinary consumer could be found who even knew such a model law existed, who even knew there was an advisory board to clear a path from public to government, or who knew that this experimental legislation will need renewing in the 1965 session of the Legislature to continue in force. . . . I didn't know it myself until Thomas Schneider, the chairman of the *Electronics Advisory Board*, kindly sent me an unpublished manuscript which he had written in detailed explanation.

Schneider says he believes consumer education is one of America's most pressing economic needs. In addition, he feels California's present setup of 30 or 40 regulatory agencies is a haphazard method of administration. He envisions a centralized agency with proper enforcement authority aimed at eliminating fraud in service industries, letting the law of supply and demand take care of incompetence.

SUGGESTS CONSUMERS GROUP TOGETHER

Mr. George Brunn, secretary of the *Association of California Consumers*, suggest that consumers group together to exchange experiences and, by joint action, work toward solving their mutual problems on a local basis. As a means of comprehensive economic education, this would be like returning to the one-room schoolhouse. But it would seem the best anyone can do for as long as women refuse to tell our commercial news media how Big Advertisers run their business.

California's attorney general specifies business crimes, and the almost casual manner in which they are committed, as "silent contributors to our general attitude of lawlessness." The *Securities and Exchange Commission*, too, has warned long and repeatedly of the parallels between secrecy and fraud. The commercial press itself screams in near-hysteria whenever government censorship threatens to usurp journalism's time-honored Emily Post position in decreeing what the public should or should not know.

In general, nearly everyone concedes a free and uncensored flow of information to be the vital ingredient missing from a healthy consumer economy and from a wholesome moral climate in America. Chambers of

Commerce and similar lobbyists for Big Advertisers are the outstanding exception, the single major force with the courage to stand up boldly in favor of the sort of ignorance which breeds a welfare state. They encourage an economic sort of ignorance which guarantees a wealth of unemployables, bankrupts, delinquents and anarchists forever.

Big Advertisers' lobbyists are on record as opposing every significant piece of legislation yet proposed to bring the general public into a closer coordination with Government. They even opposed the *Consumer Advisory Council's* 1963 recommendation for a monthly newsletter "to facilitate the two-way flow of information and opinion between government and the consumer public."

LADY TOOK MATTERS INTO HER OWN HANDS

In effect, these lobbyists rescind our uniquely American heritage wherein government and private citizens communicate with each other without asking the permission of any special interest groups in the nation.

Now, about this suggestion for a "two-way" flow of information. Government will have a chance to speak, maybe, after I'm through.

There is a certain woman in the *Ladies Bridge and Browning Society* who has already "insinuated" herself well beyond the authority of any proposed government regulations of automobile repairs.

The lady was furious with a Big Advertiser who did a sloppy job of relining the brakes on her car. She painted a large poster and attached it to the rear trunk handle. The poster said: "My brakes squeak courtesy of. . . .", with the name of the Big Advertiser spelled out in foot-high letters. She drove all around town, displaying her sign, ending by parking directly in front of the faulty garage in true sit-in style. Within 15 minutes her brakes were fixed to perfection, and at no extra cost.

Think about those words "at no extra cost" for a moment and reflect how well the advertising industry has done its work. A woman can be mollified by "at no extra charge" for correcting an incompetence she had already paid for.

Money - money - money - money - money! Apparently, money is all the female mind knows on earth—and all, on earth, it senses any need to know.

Wherever women gather in groups the conversation gravitates toward money. Not money in terms of percentages, but money in plain old dollars-and-cents vernacular. Many are the girls predicting service industries as the nation's next great bonanza. The lady-stockholders of Big Advertisers are not alone in converting as fast as possible to services. Women at all status levels of our society are seeking investment opportunities in the creative, personalized, craft-type businesses where they see

automation as a small worry and commercial advertising as subordinate to the free-for-all bridge club variety.

But just you wait, Prof. Iggins! The female mind will defeat itself in the end. Woman's obsessive money-mania will eventually change her into a metallic-throated, steely hearted computer personified.

One day, some newspaper publisher's son may need his refrigerator fixed. Will I help him, professor? Oh, I am

such a softie you know I will. I will tell the dear boy to call my friend Myrtle's *Classy-Credit Repair & Fixit Corporation* where the lady-computer that answers the phone will say this:

"I am sorry, sir. I was manufactured only yesterday and am too young to get my driver's license. Therefore, you must bring your refrigerator in to me. Thank you. This is a recording."