In Iowa, a Consumer-Business Communications Program was developed to meet the needs of consumers as they interact in the marketplace with individuals and organizations of business and government. I would like to overview this program for you and show, with slides, some of the educational materials developed for the program. Also, some of my colleagues are here to tell you about special activities in their areas of the state.

Purposes and Audiences

The need for a Consumer-Business Communications Program can be compared to a baseball game. The teams playing in the game are consumers and businesses. The umpires are the government agencies. The consumers have been losing and are complaining. They say the rules are unfair, umpires aren't making fair calls and enforcing the rules and that the other team is cheating.

As we look at the interactions of consumers, businesses and governments, it is true that consumers sometimes are victims of unfair play, sometimes the rules are not in the consumer interest, and sometimes the laws and rules are not enforced. So consumers do have legitimate and just reasons to complain some of the time. However, there are other times when consumers don't know the rules or how to play the game, don't have nine players on the field, and sometimes don't even show up for the game.

So we felt an educational program was needed to help consumers become more aware of their rights, to know what consumer information and protection they have a right to as a result of legislation and government agency regulations. Much progress has been made in recent years as a result of legislation and regulations, but how many consumers are aware of the rules of the game - their rights and responsibilities? It has been said "unknown and unasserted rights are no rights at all."

In addition to helping consumers become aware of their rights, our Consumer-Business Communications Program aimed to increase consumers' awareness of the need to exercise and make use of their rights. Perhaps one of the biggest consumer problems is apathy. Too many consumers are not concerned, too many do not show up for the game. That is, how many go back to a seller when they are either satisfied or unsatisfied with a good or service? How many write their representatives in Congress or the FTC, FDA, USDA, ICC and other agencies about proposals? Too often consumer apathy and inaction is action by default. It's no wonder consumers lose when they don't show up for the game and the other side is well organized and represented. So our program was designed to help consumers see that it is important to know their rights and to speak up and make their voices count.
We also know that some consumers do speak up but often are not effective. Perhaps this is because they complain to family and friends but not to the business and government personnel or organizations that can do something to help. Or, perhaps, it is because some do not know how to go about making effective compliments or complaints. Our Consumer-Business Communications Program also attempted to help consumers be more effective in getting their voices heard.

Another dimension was to help consumers recognize that irresponsible consumer behavior by some of team may create problems to be faced by all consumers in the marketplace. For this reason, we included education on the effects of shoplifting, bad checks, damage of merchandise and public property, littering, etc.

In summary, our Consumer-Business Communications Program was developed by the Cooperative Extension Service to increase consumer competence and to improve consumer-business and government communication. The result should be more understanding and working together to the benefit of all. Iowa State University Extension was responsible for the program. It was statewide and during a selected time period, October '72, for more impact.

Three approaches were used: education, mass media, and in-business visuals.

Approaches
1. Education

The educational programs were oriented to several audiences and various media. Youth were a primary target for consumer education both in schools and 4-H clubs. An example is "Ripping Off," a series of cartoons on large cards which the kids held. The cartoons and comical script were patterned after contemporary cards. In these slides, we can see a few examples: a chicken (the discussion: why kids rip off); the judge (the discussion: what can happen if you get caught); jail (the discussion: if you end up here it's not so bad if you like the view); and astronauts (the discussion: implications for education and career opportunities).

For youth, excellent movies were located and obtained. One is "Caught" on shoplifting; the other was "The Super Market" on careless supermarket characters. Discussion guides were prepared to use with these movies for different age levels. For teachers, resource lists and curriculum materials were prepared to be used in consumer education workshops.

The second target for education was the community, as reached through civic clubs and organizations. We asked that their October programs focus on consumer-business communications and offered them program helps. Speakers bureaus were organized in many communities. Three package programs were prepared. These packages contain slides, a cassette tape, and involvement techniques. They are self contained programs that anyone can use without training in the topic. Let's take a look at some of the slides from the three packages.

"Consumer Protection," which has 79 slides, focuses on consumer rights and major government agencies responsible for
consumer protection. Here are some of the slides on the Federal Trade Commission - bait and switch, permanent care labeling, and credit reporting. Slides on the Food and Drug Administration include food inspection and the safety of cosmetics and toys. Responsibilities of state agencies are also in the set. A quiz and discussion guide go with the set.

Another set consisted of 80 slides related to "The Irponsible Consumer." The title intentionally has the "ir" crossed out to emphasize responsibilities. Here are some examples. Shoplifting takes many forms. Here is a lady trying on a pair of slacks! Then next, you see her walking out of the store, but with a tell tale clue -- slacks underneath her own are showing. Other consumers shoplift by hiding tricks, such as steaks under oranges, like this. As a result many stores have replaced paper produce sacks with plastic bags. These slides show souvenirs being taken, another form of shoplifting -- i.e. glasses from restaurants, towels and TV's from motels, and signs from along the highways. Another rip off shown here is tasting dip, baby food, or peanut butter and returning it to the shelf. We also see grocery cart napping and price switching. Other careless consumers damage merchandise by squeezing fruit, leaving cosmetics on garments, and littering. Children learn early from adults who help themselves and don't pay at the check-out line or who intentionally leave off stamps when they mail bill payments and fudge on expense accounts. This package program also includes suggestions for discussion and follow-up in the community.

"Ads, Ads, Ads" is the third slide-tape program. It shows many types of ads which, as we see, promote goods, services and ideas. Some of the techniques used are examined here. These slides show involvement by using a recipe or coupon; market segmentation such as these ads aimed at corn belt farmers or cat owners. The use of emotional appeals such as these ads which seem to offer rewards and these which play on anxieties. Participants in our program analyze these and several other ads. A section is also included on regulation of advertising. The program also contains a quiz to complete ad slogans, summary of recent FTC policies on advertising, and other background information.

Three educational leaflets were developed by Iowa State University Cooperative Extension. Here's a slide of one on the major consumer protection agencies, another on how to speak up effectively, and one on the meat price scramble.

Another significant part was our Survey of Consumer Opinions. Here you can see one that was run in a newspaper. The survey was also put in Extension newsletters, bank statements and grocery bags and were available to be picked up in public places. Fifteen towns sent their surveys into ISU for computer analysis. Other towns are doing their own tallies. The results should be useful to businesses and Chambers of Commerce to make changes in practices and policies to better satisfy consumers. The results should also be useful for Extension in program planning.
2. Mass Media

A second approach was through several types of mass media. Here you see the packet of 20 feature stores sent by ISU to newspapers in the state. The coverage was excellent -- a separate supplement in this paper and here's a full page in the Cedar Rapids paper with a story and the survey. Radio stations were sent tapes, some were aimed at teens. A packet of written scripts was also sent. And, as with newspapers, some field staff did an outstanding job of doing their own programs. Each week in October television stations were sent a one-minute slide set. The topics were focused on consumer rights and responsibilities. Also, a one-minute film was prepared which featured Chris Taylor, ISU's 400 pound Olympic medalist wrestler. He is widely recognized in the state and made a big hit squeezing the tissue. The comical approach to consumer responsibilities was a success. Again, some of the field staff did an excellent job on their television programs.

3. In-Business Visuals

The third method used was in-business visuals. These slides show some examples as mobiles, banners and stickers. They were in red, white and blue to say speak up, your vote counts. This brochure was prepared for businesses as well as a slide-tape presentation for field staff to use with Chambers of Commerce. They were asked if they wanted to be a part of the program by purchasing visuals. Businesses in over 200 communities did; that's not every one but is a significant number in the state. They were also asked to be a part of the educational aspect -- to be on speakers' bureaus, radio and TV programs and to be in booths in their stores or malls to talk to consumers.

This has been a quick overview of the three aspects of the program. A notebook has been prepared with a copy of everything developed and sent out for use in the state -- i.e., the educational materials, mass media stories and in-business visuals. The slide sets we just previewed are also available.

Other Aspects

As you can tell from the materials our Information Service deserves a lot of credit. They have done an excellent job. It took almost three years from start to carry-out of the program. In addition to making plans and developing materials, further work was done with organizations at both the state and local levels. For example, the Iowa Retail Federation prepared this leaflet for teens on shoplifting. The Iowa Food Dealers Association fully supported the program and members were active in educational efforts. Representatives of the Iowa Consumers League also participated in local programs. The Extension field staff were the ones who deserve the credit for what happened throughout the state. In addition to making local plans, contacts with businesses, schools and community groups plus the media, several came up with creative programs. This slide shows an example called "Every-face." The pieces can be arranged to make different faces and then it is used for skits and role playing consumer-business situations. Mabel Flint, from Davenport; Enid Wortman, Council Bluffs; and Charlotte Young, Cedar Rapids, three Extension field
staff members who specialize in consumer affairs, are here. They have developed outstanding programs in their areas of Iowa beyond what we've seen so far that has come from the State Extension Office.

I hope this gives you an overview on the situation we feel needs attention and the program we developed to increase consumer-business and government communication.