C	1:7	APT	ER	13 E	le a F	Responsit	le Consu	ımei

### Focus on Consumers

# **Consumer Product Comparison**

**Directions** How do you know what brand of an item to buy? Some companies do product testing that can help you decide. You can do your own testing to evaluate and compare different product brands. Just follow the steps below.

- **Research testing methods.** Read a report in a consumer magazine that compares two or more brands of the same product. These are available in the library. (You might be able to view a report online. Consumer magazines charge for access to their stored articles on the Web, but they often offer access to a few selected articles for free.) As you read, note the methods used to evaluate the products.
- **Choose a product.** What product would you like to evaluate? When deciding, keep these factors in mind:
  - ☐ *Are product brands available?* Make sure you can find different brands to compare. You should be able to buy them at stores in your area, acquire them online, or borrow them from people you know.
  - ☐ Can the products be easily compared? Ideally, all products should be new. Differences in age could throw off the results. Because of this, comparing large items, such as bicycles or television sets, might not be practical. Instead, consider small items, such as different brands of paper towels, shampoo, or canned food.
  - □ Will the testing be objective or subjective? Some products have a specific job to do and can be tested on how well they do it. For example, paper towels can be tested on how much liquid they absorb. This is objective testing, which looks for facts. With other products, results are based on opinions, not facts. Which candy bar tastes best, for instance, is a matter of opinion. This is called subjective testing. If you evaluate products on the basis of subjective qualities, such as appearance, taste, or smell, you need a panel of testers. That way you reach a conclusion by including more than one opinion.
- **Choose qualities.** What qualities count the most when buying the product you will test? For example, to evaluate wrapping paper, you might look at the variety of patterns available, the cost per square foot, the quality of the paper (how easily it rips), and whether it is recycled or recyclable.

#### CHAPTER 13 Be a Responsible Consumer (Continued)

## Focus on **Consumers**

**Select a testing method.** Think of one or more tests to measure each quality the product should have. Here are some ideas:

Tests	Descriptions			
Taste Tests	When comparing food products, a panel of taste testers can evaluate the flavor of each item. How much do they like each brand? Ask for a few adjectives that describe the flavor. This will give you more specific information about the product. Because taste tests are subjective, make sure the reviewers do not know which brand is which as they try them. Otherwise, their opinions might be influenced by their ideas about particular brands.			
Performance Tests	If you are measuring an item's effectiveness, use an objective test. For example, to figure out which brand of soap lasts the longest, first weigh all the soap bars. Then have volunteers wash their hands ten times with each bar. Finally, weigh them again to see which one has shrunk the least. Be sure to control the washing time. Do you need to control anything else to get accurate results? Even the intensity of scrubbing could make a difference.			
Multiple Testing	One test might not be enough. For example, to test which undershirt brand shrinks the least after being washed and dried, wash and dry them all several times and measure them after each round. This should give you a more reliable measure of how they shrink than measuring them after only one test.			

- **5 Write the testing method.** List the exact steps you will follow. This helps you follow the steps identically for each product and helps guarantee that the tests are fair.
- **Develop a scale for results.** If you are measuring a specific quantity, such as the size or weight of a product, you can simply record the exact measurement. If you are measuring quality, you could use a one-to-five scale, with five being "excellent" and one being "poor."
- **Conduct your tests.** Carefully record the results of each test according to your scale.
- **Chart the results.** Use the results of your tests to make a chart comparing the products. Show how well each product performed for each of the qualities you chose in **Step 3**. Also include the price (or unit price) of each product in the chart.
- **Report the results.** Write an article comparing the products you tested. Summarize the processes you used to test the products, the results of your tests, and your recommendations. You might recommend one brand as the best available and a second brand as the best buy that is, the best deal for the cost.

<b>CHAPTER 1</b>	l3 Be a Re	sponsible	Consumer

## Focus on **Technology**

# **Adapting Through Technology**

**Directions** Technology provides many ways to help people who have disabilities. Read the article below and answer the questions that follow. Then explore the subject of assistive devices through the Discovery activities.

Mary Jenkins calls her mother every week at the same time. They talk about what is new in her life—her job, her friends, her apartment. What is so unusual about this? Mary Jenkins has been deaf since birth. She is able to call her mother by using a TDD—a telecommunications device for the deaf. It has a keyboard that enables her to type messages and send them over the phone lines. She receives messages from her mother in the same way.

Mary Jenkins is one of many people whose lives are made easier by assistive technology. A wide array of devices help people with all kinds of special needs carry out everyday activities. For instance, a talking word processor (TWP) is an inexpensive piece of software that reads aloud as the user types. A TWP can also read aloud any piece of written material that is imported into the program. A related program is a screen reader, which reads any information

Copyright © by The McGraw-Hill Companies, Inc. All rights reserved.

displayed on the screen, such as a Web page. Voice recognition software works the opposite way: it can translate the user's speech into writing. These programs can be used to compose such documents as letters and e-mail. They can also help users navigate menus in a program. The user can speak commands directly to the program instead of using a mouse or keyboard.

Assistive technology is not limited to electronic devices. For example, wheelchairs and stair lifts help people with limited mobility get around. Prosthetics take the place of a missing body part, and orthotics, such as braces, help support body parts that do not work well. Other assistive devices fall into the category of aids for daily living. These include magnifiers that help make printed text and graphics easier to read and grab bars that help people lift themselves into and out of a bathtub.

1.	What other forms of modern technology might Mary Jenkins use to help her communicate with her family?
2.	What type of users might find a talking word processor helpful? What tasks could this device help them with?

lam	ne	Date	Class	s
:H/	APTER 13 Be a Responsible Consumer (Contin	nued)	Focus on	Technology
3.	What are some possible uses for voice recognit	ion software?		
1	A side from those mentioned in the anticle value	t other accieti	dovices can	van think of that
4.	Aside from those mentioned in the article, wha might help people with each of the following sp		ve devices can	you think of that
	☐ Blindness or visual impairment:			
	☐ Hearing impairment:			
	☐ Learning disabilities:			
	☐ Limited mobility:			
	☐ Speech impairment:			
ı	Discovery			
	<b>A. Instruction Manual</b> Select one form of ass described in the article or something different. In		0,	

- possible, arrange to examine the device in person and explore its functions. Then write an instruction manual or help file explaining how to use the technology. Remember that the manual itself must be accessible to the user. Illustrations, for instance, would not be useful in a device intended mainly to assist people who are blind. On the other hand, illustrations might be more useful than text in a manual aimed at helping people with such learning disabilities as dyslexia.
- **B. Video** Make a video that introduces users to an assistive device. Explain the device's purpose and demonstrate how to use it.

Copyright © by The McGraw-Hill Companies, Inc. All rights reserved.

Name Date Glass	Name	Date	Class	
-----------------	------	------	-------	--

CHAPTER 13 Be a Responsible Consumer

## Focus on Communication

# The Threat of Identity Theft

**Directions** Do you know what identity theft is? Read the article below to learn about this problem. Then follow the steps to prepare and give a speech on identity theft.

Martin Abernathy has always handled money matters responsibly. He pays all his bills in full and on time each month. Last month, however, he was shocked to receive a notice claiming that he had not made payments on over \$10,000 worth of purchases. Martin was a victim of identity theft. Someone had opened a new credit card in his name and charged thousands of dollars to it, all without his knowledge.

Criminals have found many ways to gain access to personal information about people. They may peek over someone's shoulder at an ATM machine (automated teller machine) as the person punches in a PIN (personal identification number). They may listen in when a credit card number or social security number is spoken over the phone. If a person receives pre-approved credit card offers in the mail, thieves may steal them and send them in to get a card with the person's name on it. They also send scam e-mails to trick people into sending information.

Once thieves have personal data, they can withdraw money from accounts. They can also open new accounts or take out loans in someone else's name. If they have the bills sent to a different address, the victim may not even find out for a long time that the crime has occurred.

There is no way to be absolutely sure that you will never be a victim of identity theft.

However, the U.S. Department of Justice offers tips on how to reduce the risk:

- ☐ Never give out personal data unless you have to. This includes anything that can be used to identify you, such as your social security number or your mother's maiden name.
- □ When you have credit accounts, check financial statements and credit reports regularly. If you spot a mistake, contact the company immediately.
- ☐ Finally, keep careful records of all accounts. That way a disputed purchase can be backed up by records.

People who believe they have been a victim of identity theft can reduce the damage by reporting the crime as soon as possible. First they need to contact the Federal Trade Commission. Then they should notify the three major credit bureaus that keep track of everyone's credit information. They should also notify any companies where they have credit. They may need to cancel accounts or get new credit card numbers.

Straightening out records after identity theft occurs can be very difficult. You may have friends or family members who have had to do this. By learning more about this crime, you'll be better prepared to take action to avoid it in your future.

#### Focus on Communication CHAPTER 14: Be a Responsible Consumer (Continued)

- **Look for resources.** Do research at the library or online to find resources on the problem of identity theft. Consult newspaper and magazine articles and reliable Web pages to look for the following types of information:
  - ☐ Statistics about this crime, such as the number of victims and the amount of money stolen per year.
  - ☐ The penalties for committing identity theft.
  - ☐ How criminals get personal information and what they do with it.
  - ☐ How individuals can protect themselves from this crime.
  - □ What to do if you have been a victim of identity theft.
- **Select a focus.** What do you want people to learn from your speech? Your answer will be the focus for your speech. For instance, you might decide to give an informational speech that explains what identity theft is and how it has grown. You might make your speech a public service announcement to consumers, urging them to take steps to avoid identity theft. Another idea is to focus on how banks and credit card companies are working to detect identity theft and prevent it.
- **Gather the information needed.** Once you decide on a focus, choose the information you need for your speech. Look at all the sources you have gathered and choose key facts and details that you wish to include. Copy these facts onto note cards that you can refer to as you give your speech.
- **Organize the information.** Decide in what order you wish to present different pieces of information. Choose a few general categories, or main ideas, that cover the facts on your cards. Then distribute the cards with supporting facts among the categories. Finally, arrange the cards in a logical order within each category. A written outline can help you get organized at this stage.
- **Prepare the speech.** Some people are more comfortable giving a speech that is written out. The problem with this is that it can encourage the speaker to look down the whole time and to simply read the speech, often too fast. Talking from the note cards has a more natural sound. Use the cards you made as a guide. They can keep you from drifting off the topic. Think about transitions, the words and phrases that carry you smoothly from one point to another. (For example, "Another reason why..." is a transition phrase.) If you like, jot transitions down on the note cards too. Also include any special facts or quotations that you want to read exactly as they are stated.
- **Practice your speech.** Go through the speech at least once or twice by yourself. Present it to a friend or family member if possible. Speak clearly and maintain eye contact with your audience as much as possible, glancing down to refer to your notes rather than reading directly off the cards. If you only have notes on the cards, you will train yourself to think on your feet.
- **Perform your speech for the class.** Ask for questions and feedback on how you did.