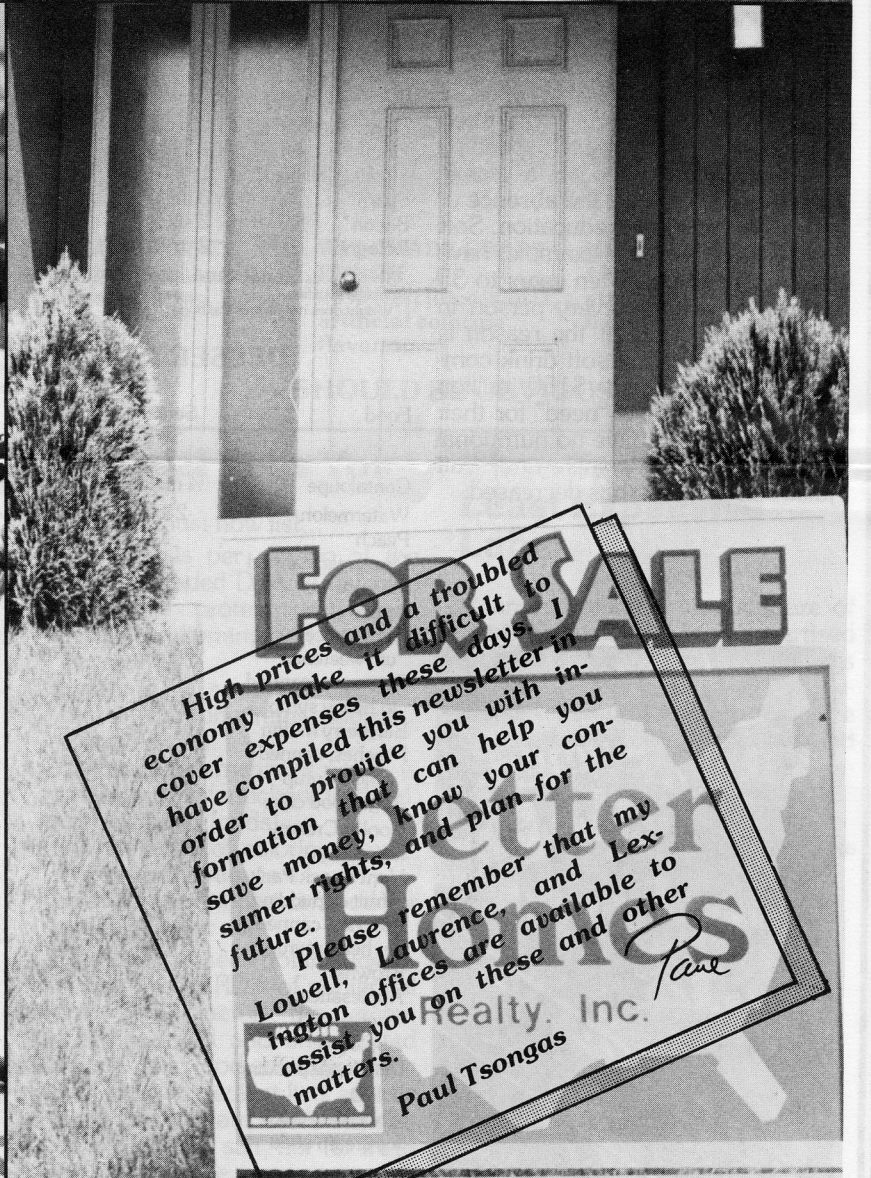
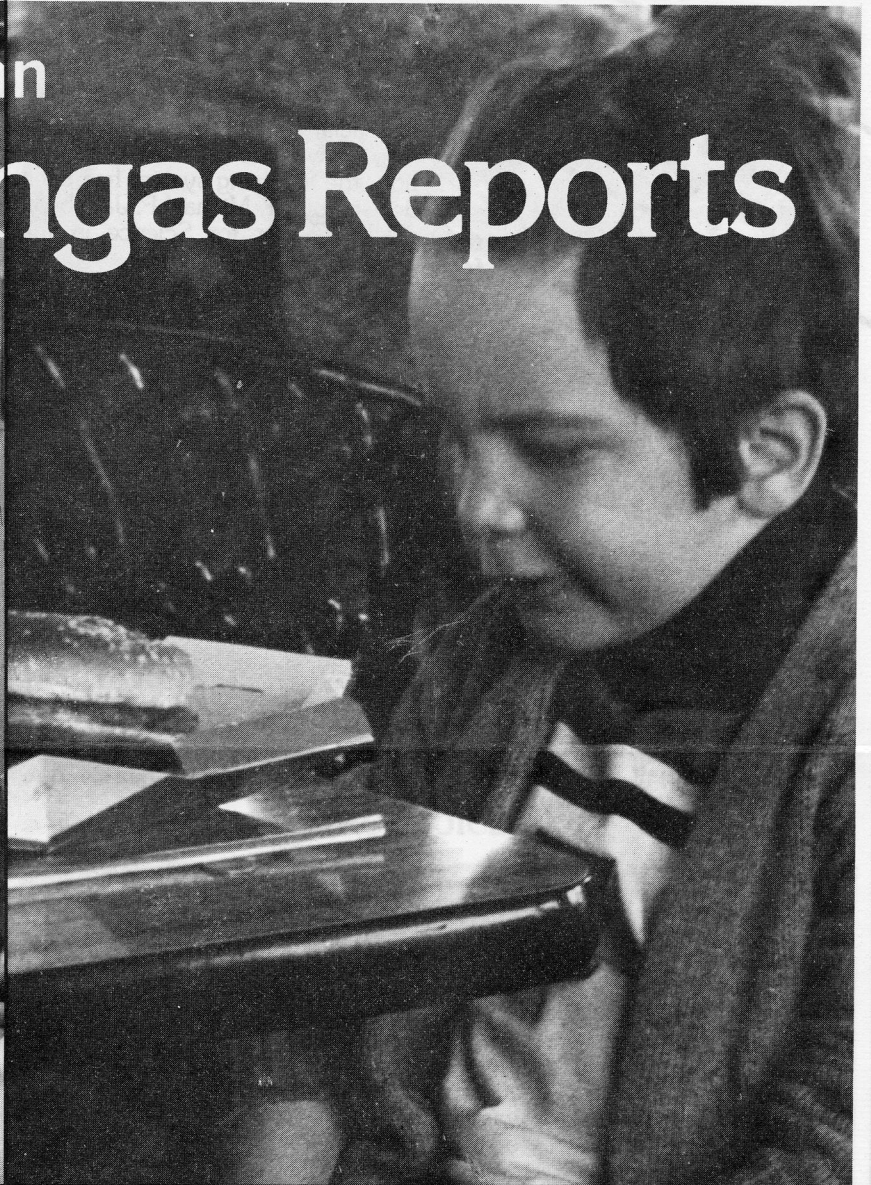


**Consumer
Survival '76**

Congressman

Paul Tsongas Reports



High prices and a troubled economy make it difficult to cover expenses these days. I have compiled this newsletter in order to provide you with information that can help you save money, know your consumer rights, and plan for the future. Please remember that my Lowell, Lawrence, and Lexington offices are available to assist you on these and other matters.

Paul
Paul Tsongas
Realty, Inc.

Food

A Better Diet for Less Money

The articles and charts on these two pages are designed to help you get better food values while maintaining a nutritionally balanced diet.

Prices

The nation's annual food bill is \$185 billion. For the past seven years the average increase in food prices has been 10% annually. In other words, the groceries you bought for \$20 in 1968 cost \$38 today. Few families have been able to keep up with this type of inflation. Therefore, it is important to know how to save money on your food bill.

Nutrition

The value of our food is expressed not only by the price marked on the package but by the contents of the package. Despite the fact that we spend more money on food than any other country in the world, the average American's diet is less nutritious than it was ten years ago. At the heart of this serious problem is the tremendous increase in the consumption of processed convenience food, sugar laden snack and "junk" foods, chemical additives, and the rise of "fast food" restaurants. This trend has been promoted by the spending of over one billion dollars a year in food advertising and the absence of adequate nutritional education. Soft drink purchases, for example, have doubled in the past ten years to 35 gallons a year for every person in this country. Part of the reason is that the two largest soft drink companies alone spent \$150 million last year creating a "need" for their products, which have no nutritional value. Meanwhile, milk and fruit juice consumption has decreased.



A Nutritional Scoreboard

Which foods are nutritionally beneficial and which are not? To help answer this often difficult question, the following system has been devised by Dr. Michael F. Jacobson of the Center for Science in the Public Interest.

The "Nutritional Scoreboard" rates food by the contents of necessary nutrients and vitamins. Points are given on the basis of content value (protein minerals, vitamins, etc.) Foods with higher percentages of the Recommended Daily Allowance (RDA) receive more points. Points are subtracted if the

food contains unnecessary ingredients (excess sugar and fats, etc.). Pluses and minuses are then totalled to indicate a nutritional score. An attempt is made to equalize portions analyzed.

It should be remembered that no rating system is perfect. The nutritional score does not consider food additives, cholesterol levels, organically grown foods or differentiate between enriched and natural nutrients. But despite limitations, the Nutritional Scoreboard can be a useful guide in determining and comparing food values.

PROTEIN FOODS

Food	Serving Size	Nutritional Score
Beef liver	2 oz.	172
Chicken breast	2.7 oz.**	62
Tuna fish, in oil	3 oz.	55
Round steak, very lean	3 oz.	53
Turkey meat	3 oz.	52
Salmon, canned	3 oz.	48
Pork chop, lean	1.7 oz.**	47
Hamburger, lean	3 oz.	46
Veal cutlet	3 oz.	46
Round steak, lean and fat	3 oz.	43
Lamb chop, lean	2.6 oz.**	43
Soybeans, cooked	½ cup	41
Cod, broiled	3 oz.	40
Eggs	2	36
Roast ham, lean and fat*	3 oz.	35
Hamburger, regular	3 oz.	34
Pot roast, lean, fat	3 oz.	35
Pork chop, lean, fat	1.7 oz.**	29
Pork sausage	2 oz.	27
Sirloin steak, lean and fat	3 oz.	19
McDonald's small hamburger	1.6 oz.	18
Peanut Butter	2 Tbsp.	17
Hot dog, all beef*	1	6
Spam*	3 oz.	4
Bacon*	3 slices	2
Bologna*	2 oz.	2

*These foods contain sodium nitrite, an additive that should be avoided.
**Weight does not include the bone.

DESSERTS

Food	Serving Size	Nutritional Score
Cantaloupe	¼ melon,	90
Watermelon	2 lbs.	74
Peach	1	29
Pineapple, canned in juice	½ cup	27
Apple	1	12
Applesauce, unsweetened	½ cup	9
Pineapple, canned in heavy syrup	½ cup	4
Blueberry muffin	1 (1½ oz.)	0
Peaches, canned in light syrup	½ cup	-6
Angel food cake	1/12 cake	-15
Cool 'n Creamy	½ cup	-18
Ice cream	3 oz.	-18
Hunt Snack Pack (fruit or pudding)	1	-19
Peaches, canned in heavy syrup	½ cup	-24
Brownie	1 (1½ oz.)	-30
Applesauce, sweetened	½ cup	-35
Apple pie	6 oz.	-40
Del Monte pudding	1	-43
Jell-O	½ cup	-45
Chocolate cake	3 oz.	-52
Ice cream soda	8 oz. soda	
	3 oz. ice cream	-79

VEGETABLES

Food	Serving Size	Nutritional Score
Broccoli, frozen	3 ½ oz.	116
Spinach, frozen	3 ½ oz.	104
Sweet potato, baked	3 ½ oz.	82
Peas and carrots, frozen	3 ½ oz.	80
Mixed vegetables, frozen	3 ½ oz.	77
Brussels sprouts, frozen	3 ½ oz.	73
Tomato, raw	1	69
Cauliflower, frozen	3 ½ oz.	54
Peas, frozen	3 ½ oz.	52
Asparagus	3 ½ oz.	49
Cabbage, chopped	1 cup	48
Lima beans, baby, frozen	3 ½ oz.	41
Peas, canned	3 ½ oz.	36
Potatoes, french fried	2 ½ oz.	34
Potato, baked, no skin	3 ½ oz.	32
Lettuce, romaine	2 oz.	28
Green pepper	1/4 pod	25
Potato, boiled without peel	3 ½ oz.	25
Green beans, cut frozen	3 ½ oz.	25
Corn, frozen	3 ½ oz.	23
Zucchini squash, boiled	3 ½ oz.	22
Green beans, canned	3 ½ oz.	23
Potato, mashed, with butter	3 ½ oz.	20
Corn, canned	3 ½ oz.	20
Radishes	4	12
Lettuce, iceberg	2 oz.	10
Cucumber	six 1/8" slices	8
Celery	8" x 1 ½"	7
Onion	1/4 of a 2 ½"	6

NON-DAIRY BEVERAGES

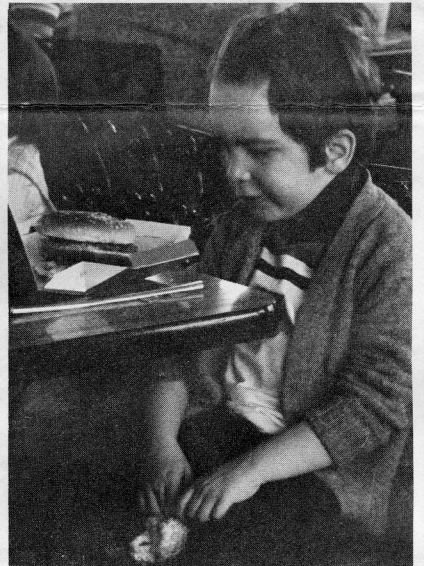
Food	Serving Size	Nutritional Score
Orange juice	4 oz.	62
V-8 juice	4 oz.	40
Tomato juice	4 oz.	37
Tang (fortified)	4 oz.	30
Orange Plus (fortified)	4 oz.	20
Awake (fortified)	4 oz.	10
Apple juice	4 oz.	7
Hi-C (fortified)	4 oz.	3
Coffee with cream*	8 oz.	1
Coffee or tea*	8 oz.	0
Artificially sweetened soda pop	12 oz.	0
Coffee with sugar*	8 oz.	-9
Kool-Aid (fortified)	8 oz.	-55
Soda pop*	12 oz.	-92

*Coffee, tea, and cola beverages contain caffeine.

Understanding Your R-D-A

RDA stands for Recommended Daily Allowance. In order to insure a balanced diet containing adequate nutrients, we must eat and drink food containing a proper amount of protein and essential vitamins and minerals. The Recommended Daily Allowance expresses these requirements in percentages.

All food labels must list the RDA percentage for each serving so you have the opportunity to check the RDA on the package or can before making a purchase. Totalling your own or your family's RDA for an average day can tell you whether a balanced diet is being maintained.



Kids and Food

"Dietary habits are formed very early and once formed, are very hard to break, not unlike the habits of a smoker or drinker."

According to nutritionist Dr. Daniel Collins, "patterns of feeding" ought to be established immediately with children. Giving in to the demands of the children for junk foods is sure to result in a mouthful of cavities, poor eating habits, and perhaps, malnutrition or obesity.

Today, advertising aimed at children, flashy food packaging, an abundance of junk foods, and peer pressure make it difficult to provide a consistently balanced diet for children. In fact, figures indicate that children more often determine certain food choices than do their parents. For example, the parents of 5 to 7-year olds bought the cereal requested by their children 88% of the time.

Sweetened foods are particularly bad for children. Sugar causes cavities that could be avoided, contains too many calories, too little well-publicized energy, little or no nutritional value, and replace the consumption of more beneficial foods.

Substitute these foods in place of those containing sugar: Peanuts, popcorn, pretzels, nuts, fruits, fruit juices, cheeses, whole grain breads, crackers, and raw vegetables. They are more nutritious.

Money Saving Tips

- 1) Use a shopping list.
- 2) Avoid instant and "junk" foods.
- 3) Do your own shopping.
- 4) Keep price records and shift your menu accordingly when items become too expensive.
- 5) Shop for specials and stock up.
- 6) Check the prices of nationally advertised brands against local and store brands.
- 7) Buy foods such as meat on a cost-per-portion, not total cost basis.
- 8) Check the weights of identically priced items.
- 9) Buy larger sizes; they save you an average of 20%.
- 10) Figure out whether cooking from scratch is more economical than the purchase of convenience foods.
- 11) Compare different forms of food. For example, fresh beans may be less expensive than canned or frozen beans.
- 12) Check newspapers for food values.
- 13) Make it a habit to study unit prices.
- 14) Add your own "extras" to foods. For example, adding raisins, nuts, and/or dried fruits to cereal is a definite cost saver.

Babies and Food

Baby foods no longer are allowed to contain monosodium glutamate (MSG), a flavor enhancer; or nitrites, a preservative and curing aid used in many processed (sandwich) meats.

Infants less than one year old should not be given adult food with these additives. Food labels must list MSG and nitrites. Here is a sample list of some foods containing these additives:

MSG

some salad dressings
some chinese foods
some soups
most meat tenderizers

Nitrite

bacon*
ham
bologna
salami
luncheon meat

sausage
corned beef
hot dogs
spam

*Bacon is said to be a potentially harmful nitrite-bearer because of indications of the presence of cancer-causing nitrosopyroline after frying.

Cooking at Home

Home cooked foods taste better, often retain more nutrients, can cost less, and don't take half the day to prepare. Here are some examples:

Item	Preparation time (minutes)	Cost	Servings
Broccoli	10	.28	3
Frozen Broccoli	10	.49	2-3
Fried rice	18	.28	4
Canned fried rice	5	.77	3
Donuts	25	.09	6
Frozen donuts	0	.89	6
Eggplant Parmigiana	50	.41	1
Frozen Eggplant	35	.95	1
Spinach souffle	45	.28	1
Frozen Spinach souffle	65	.42	1

Chart reprinted with permission of Forbes Magazine, March 15, 1976

How Much Beef Is In My Beef Stew

Present regulations governing, for example, the amount of beef in a canned or frozen package of "beef stew" are impossibly complicated and must be changed. Rather than simply listing the percentage of beef, manufacturers are provided with complex labelling requirements. For example:

- Beef Burgundy must contain at least 50% beef
- Beef with Gravy must contain at least 50% beef
- Beef Stroganoff (uncooked) must contain at least 45% beef
- Gravy with Beef must contain at least 35% beef
- Beef Stew must contain at least 25% beef

Rather than memorizing hundreds of similar standards, there is a way to figure out whether there is more of one ingredient than the other. All ingredients must be listed in descending order of volume. Therefore, if your beef stew lists gravy and potatoes before beef, you are buying mostly gravy and potatoes. Look for the main ingredient (in this case, beef) to be listed first.



"I don't think you have to be a great scientist to appreciate the fact that a highly sweetened, sucrose containing material...is going to be a troublemaker. And I would not prescribe this particular food component to my own children."

Dr. Lloyd Tepper,
former Food and Drug Administration
Assistant Commissioner at a 1973
Senate hearing



TOMATO JUICE
100% tomato juice,
no sugar,
no artificial coloring
or flavoring

APPLEJUICE
100% apple juice,
no sugar,
no artificial coloring
or flavoring

GRAPE JUICE
100% grape juice,
no sugar,
no artificial coloring
or flavoring

THE CHOICE...



HAWAIIAN PUNCH
10% fruit juice, sugar,
artificial coloring,
flavoring

WELCHADE GRAPE PUNCH
25% fruit juice, sugar,
artificial coloring,
flavoring

HI-C ORANGE DRINK
10% orange juice, sugar,
artificial coloring,
flavoring

... SHOULD BE OBVIOUS

The Label Tells You

Food labels must now list...

- percentages per serving of the Recommended Daily Allowance (RDA) of protein and seven essential vitamins and minerals per serving
- amounts per serving of calories, protein, carbohydrates, and fat
- all ingredients
- dietary supplements of vitamins and minerals (enriched, fortified, reconstituted foods)
- the presence of coloring, flavoring, or preservatives
- specific information on food for special dietary use

Food labels need not include information on the RDA of additional vitamins and minerals, the percentage of saturated and unsaturated fat, the specific food coloring, or the sodium level. Ingredient lists are not required for standard foods such as sugar, butter, and salt, nor for fresh meats and produce.

Choosing the Least Expensive Label

Many storebrand products are of identical quality to well advertised famous name items. The savings can be substantial. A survey showed the difference between the price of these storebrand products and some of their higher priced competitors:

Item	\$ Difference	% Savings
White bread (loaf)	\$.24	49%
Frozen peas (2 packages)	.70	52
Eggs (2 doz.)	.12	8
Orange juice (4 6 oz. cans)	.39	33
Potatoes (10 lbs.)	.89	41
Flour (5 lbs.)	.45	49
Tomatoes (2 cans)	.19	22
Spaghetti (2 boxes)	.10	18
Liquid detergent (1 qt.)	.50	56

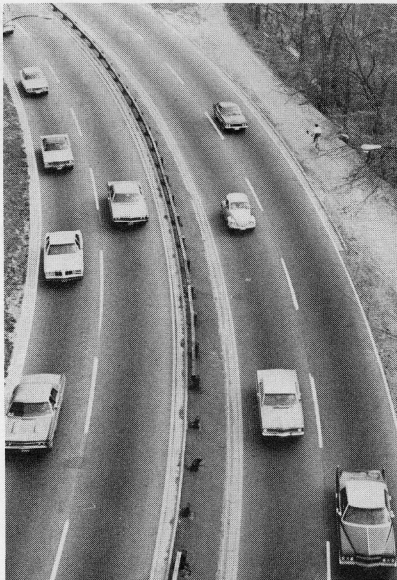
Energy

None of us have to be told that the most significant price rise over the past few years has been in the area of energy. New England is 88% dependent upon foreign oil. These oil prices have increased 500% in the past three years. The cost of domestic energy has also increased markedly. The result has been a recession of major proportions. Thousands of jobs have been lost, industries have shut down and relocated, home heating bills have become impossibly high, and product and service costs have increased.

Although most of us are aware that wasteful energy practices must be ended to assure future supplies and reduce costs, not enough is being done. Individuals, Congress, and the President must take additional action to establish conservation standards and set proper priorities for the development of alternative energy sources.

Since the Arab oil embargo, there have been some positive achievements. We are far more energy conscious than ever before. The media, public interest groups, educational institutions, members of the business community, and certain government efforts have provided information and directed our attention to serious energy questions. New England's unified effort to bring the Solar Energy Research Institute to our region is a good example of the positive work presently being done in this area. In addition, economic incentives are now becoming available for the development and use of alternative energy sources.

This section is a sampling of some of the actions that you might be able to take to conserve energy and lower your energy costs.



Gas Mileage Guide

The government publishes an annual "Gas Mileage Guide" so that new car buyers can compare fuel economy. The following list is excerpted from the 1976 Guide. Because of space limitations, the following changes have been made: No station wagons other than those that have identical mileage figures with the manufacturer's sedan models have been included. Only

the highest and lowest mileage figures for specific models are listed. The higher figure usually indicates a smaller, fewer cylinder engine. The lower figure usually indicates a larger engine. In addition, some of the more exotic cars (Limousines, Rolls Royce) are not included. The complete guide is available without cost by writing to: Fuel Economy, Pueblo, Colorado, 81009.

Manufacturer, Car Line	Fuel Economy (miles per gallon) CITY HWY	
AMERICAN MOTORS		
Gremlin	13	19
	20	31
Pacer	17	22
	20	31
Homnet	13	19
	20	31
Matador	11	14
	16	19
AUDI		
Fox**	25	33
	24	37
100**	18	24
	20	30
AUSTIN MORRIS		
MG Midget*	25	37
BUICK		
Skylark	14	20
	17	25
	18	26
	18	30
Century/Regal	14	21
	17	25
LeSabre	12	18
	14	18
Electra	12	18
	14	18
	12	18
Riviera		
CADILLAC		
Seville*	15	21
Cadillac**	11	15
CHEVROLET		
Chevette	24	31
	30	39
Vega	16	29
	22	35
Vega Kammback	19	28
	22	35
Monza	15	21
	22	35
Nova	13	19
	18	25
Camaro & Chevelle	13	19
	17	25
Chevrolet	12	16
	13	19
Monte Carlo	13	19
	14	20
	14	19
Corvette		
CHRYSLER		
Cordoba**	11	16
	12	19
Chrysler**	11	16
	12	18
DATSUN		
B-210	26	34
	29	41
710,610, & 710 wagon	23	29
	23	33
280Z	17	22
	16	27
DODGE		
Dart	13	19
	19	26
Aspen	13	19
	18	27
Coronet	16	23
	18	30
Monaco	11	15
	13	18
FIAT		
128	20	32
131 Mirafiori	18	24
	18	29
124 Sport	18	31

Manufacturer, Car Line	Fuel Economy (miles per gallon) CITY HWY	
FORD		
Pinto	18	25
	24	35
Mustang II	15	19
	24	34
Maverick	14	20
	22	30
Granada	14	18
	22	30
Torino	12	16
	13	19
Elite	12	16
	13	19
Ford	12	16
	13	19
Thunderbird	12	16
LINCOLN-MERCURY		
Bobcat	17	25
	24	34
Capri II	18	25
	22	31
Comet	14	20
	22	30
Monarch	14	18
	22	30
Montego	12	16
	13	19
Cougar	12	16
	13	19
Mercury	12	16
	13	17
Lincoln Continental and Mark IV	12	16
OLDSMOBILE		
Omega	14	20
	17	25
Starfire	18	26
	18	30
Cutlass	13	19
	17	25
Delta 88	13	18
	14	17
Oldsmobile 98	13	17
Toronado	12	17
PEUGEOT		
504 Diesel*	27	35
PLYMOUTH		
Valiant/Duster	13	19
	19	26
Volare	13	19
	18	27
Fury	11	16
	18	30
Gran Fury	11	15
	13	18
PONTIAC		
Astre	19	28
	21	34
Sunbird	18	26
	21	33
Ventura	14	20
	17	25
Firebird	12	17
	17	25
Lemans	14	19
	17	25
Pontiac	13	17
	13	19
Grand Prix	14	19
	15	20
PORSCHE		
914	20	30
911S	12	18
	18	28
912E	19	32

Solar Property Tax Exclusion... Now

The Massachusetts Legislature has approved a bill providing property tax abatements for ten years on solar energy equipment.

Solar

For a period of ten years, dating from installation, Massachusetts residents will not have to pay property taxes for qualified solar energy equipment.

Solar and Insulation Tax Credits... Eventually

The U.S. House and Senate are now trying to agree on tax credit incentives for installation of residential solar energy equipment and insulation. Here are the differing versions. A compromise is expected within the next few months.

Solar

House version: 25% of first \$8000 (maximum \$2000) could be claimed as a tax credit (deducted from the federal tax you pay for a single year)
Senate version: 40% of first \$1000, 25% of next \$6400 (maximum \$2000) could be claimed as a tax credit

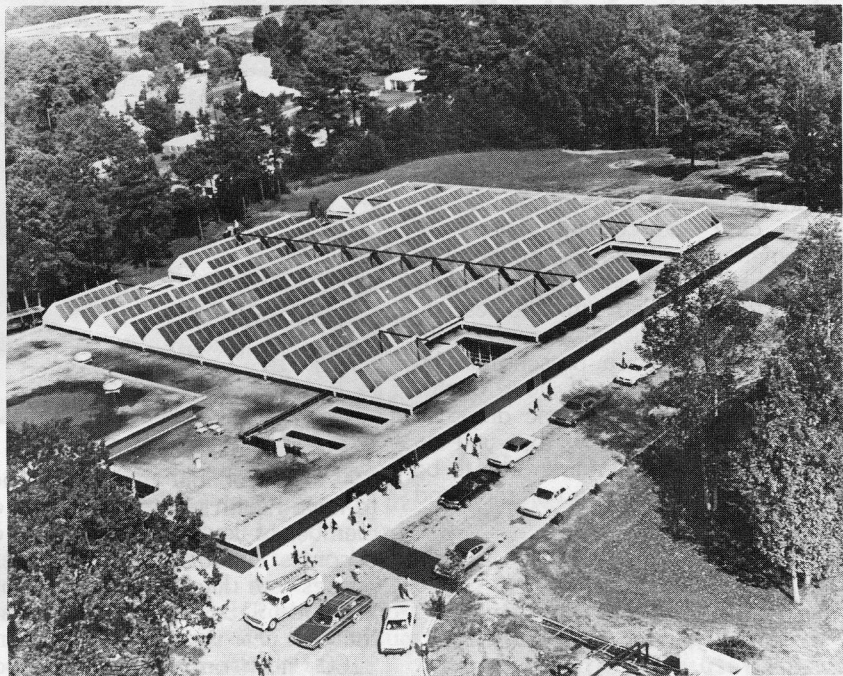
Insulation

House version: 30% of expenditures (maximum tax credit \$500)
Senate version: 30% of expenditures (maximum tax credit \$750)

Manufacturer, Car Line	Fuel Economy (miles per gallon) CITY HWY	
RENAULT		
5*	28	40
SUBARU		
Subaru*	25	33
	29	39
TOYOTA		
Corolla & Corolla wagon	24	31
	24	36
Corona & Wagon & Celica	21	31
	20	34
Corona Mk II & Wagon	15	21
	18	23
TRIUMPH		
TR-6	19	25
TR-7	19	27
	21	30
	25	37
VOLKSWAGEN		
Beetle	22	34
Dasher & Wagon	25	33
	24	37
VOLVO		
240	18	24
	17	27
260 & 265 Wagon	15	23
	15	27

* indicates only one model offered

** indicates these are the only two models offered



A solar heating and cooling system, the largest in the U.S., now in use at an Atlanta, Georgia elementary school.

Solar Energy for Your Home

Solar energy for hot water heating or home heating is expensive. However, in many cases, solar units will eventually save money. Many experts believe that ever-escalating fossil fuel costs will make solar units economical for a majority of homeowners in the near future. Presently, there are a number of tax incentives being considered or in effect to assist those who want to install solar heating units. (See the accompanying article).

According to one Massachusetts solar energy firm, the cost of equipping a home with solar heating capacity is \$4000 for a 1200 sq. ft. home, \$7000 for a 2400 sq. ft. home, and \$10,000 for a 3000 sq. ft. home. The cost of equipping a home with solar hot-water heating capacity ranges from \$1500-\$2000. It cannot be emphasized enough that these are extremely rough guesses. Accurate estimates depend upon characteristics of individual homes. It should also be remembered that standard heating systems will continue to be necessary in solar-equipped homes since solar units do not supply 100% of heating requirements.

If you are considering solar hot water heating or home heating, your roof or a portion of your property must be accessible to sunlight during the entire day. A southern exposure is optimum. Calculations are required on an individual basis to estimate solar unit installation cost and the number of years it may take to make your investment pay off. Your best bet is to call a solar company or contractor for these figures.

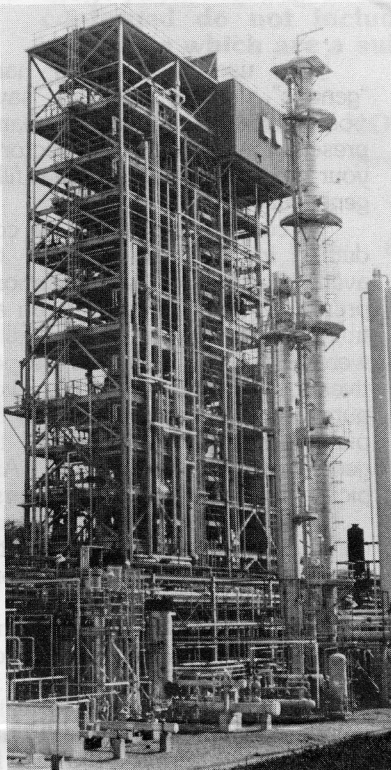
Some Energy Saving Tips

- Service your oil burner, air conditioning system, forced hot air system, steam system, and hot water system once a year; your gas burner once every three years. The savings pay for the servicing. Replace air filters yourself every 60 days.
- Lower your water heater to 120° or 140° if you have a dishwasher. The savings will be from \$5-\$45 annually.
- Fix leaky water faucets, particularly hot ones. You may save yourself the cost of heating 6000 gallons of water a year.
- Wash clothes with cold water and try to substitute for hot water when possible.
- Turn your thermostat down. You've heard it before, but for every degree you reduce, you save 3% on your heating bill.
- Don't air condition your home at temperatures any cooler than 72°-74°.
- Buy the air conditioner, appliance, or power tool with the highest Energy Efficiency Rating (EER). Air conditioners are usually rated between 4 and 12. A model with a 12 rating will use three times less electricity than a model with a 4 rating.
- Turn off unnecessary lights, reduce wattages, and use fluorescent lights. Lighting costs make up 25% of your electric bill.
- Don't close your windows when the temperature is comfortable outside and don't use air conditioning at this time.
- Don't leave your windows open to "ventilate" in the middle of the winter. Enough cold fresh air will get in without your help.
- If you must leave your air conditioner on when you go to bed, buy a timer that will shut it off automatically a few hours later.
- Shade your home with trees.

Better Gasoline Mileage

There are a number of ways to improve your car's performance and save gasoline:

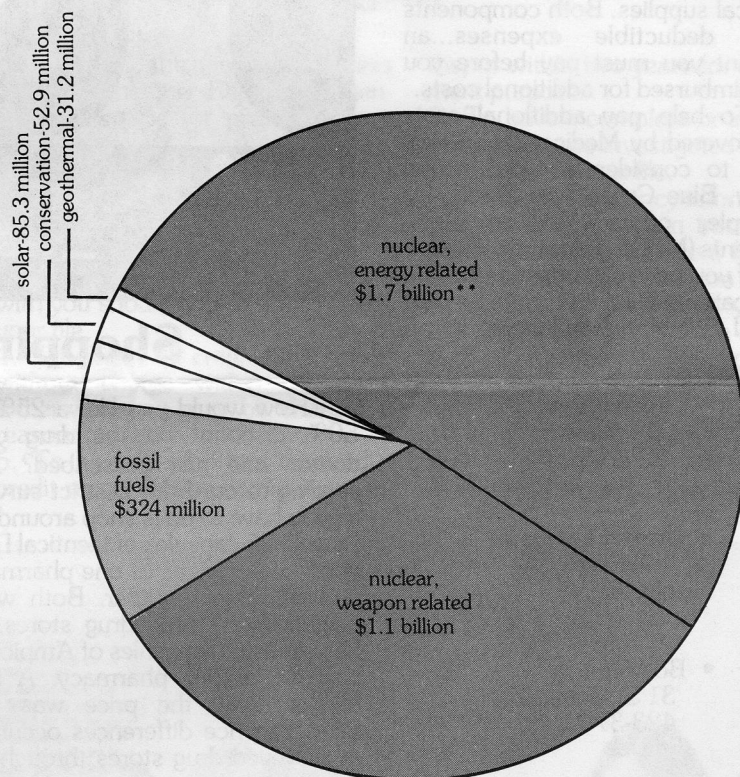
- Turn off your engine if you stop more than one minute. Restarting uses about as much fuel as a car idling for one minute.
- Jumpy starts and fast getaways burn 50% more gasoline than normal acceleration.
- Drive at 55 m.p.h. on the highways. Excessive speed is the greatest waster of gasoline.
- Limit the use of your auto air conditioner; this can reduce your mileage by 10%.
- Look ahead and pace yourself to minimize stops at traffic lights and jam-ups.
- Check your tire pressure once a month. Underinflated tires waste fuel.
- Consider buying radial tires. Radials increase your miles per gallon by 3% and also offer better handling.
- Have your car tuned regularly by the same mechanic.
- Use mass transit, car pools, bicycles, or walk when possible.



A "Synthane" coal gasification pilot plant converts coal to methane gas. Methane gas can be used as a substitute for natural gas. This is an ERDA pilot project located in Bruceton, Pennsylvania.

U.S. Development of New Energy Sources

1976 ERDA* ESTIMATED PROGRAM OPERATING COSTS



It is clear from the chart above that we are placing all our eggs in the nuclear energy basket. The time has come to shift our priorities and allocate a much larger share of the federal energy budget to the development of other alternatives such as solar energy.

*ERDA stands for the Energy Research and Development Administration, the agency primarily responsible for moving the U.S. towards energy independence.
 **Of this total, \$600 million is returned to ERDA in payments for uranium enrichment services.

Generic Vs. Brand Name Drugs

The use of common name "generic" drugs usually saves you money over "brand name" prescriptions. Ask your doctor if your next prescription can be filled generically.

According to a survey we conducted in the Fifth District, the average cost of two commonly prescribed drugs, Amcill® (an antibiotic) and Darvon® (a painkiller) were 19% and 33% less, respectively, when generic drugs were purchased. Your savings, with the purchase of 100 capsules of the generic equivalent of Amcill®, Ampicillin, would be over three dollars.

Most doctors prescribe brand name drugs. Last year, sales of the 15 largest pharmaceutical companies represented two-thirds of total drug sales in this country. There are over 600 pharmaceutical companies competing in the U.S. market. The top companies which produce brand name drugs say that manufacturing care and the need for research money keep their prices high. Critics of these companies say that general and trade advertising,

promotional activities aimed at doctors, exclusive patent rights, and lack of competition are also factors in high brand name prices.

As a general rule, most generic drugs are equivalent in manufacturing care and content. There are sometimes differences in the way the drug is formulated and absorbed into your bloodstream. The best advice is to discuss this matter with your doctor on a prescription by prescription basis. If your doctor does prescribe a generic drug, let the pharmacist know that you do not want a brand name drug to be substituted. This is a common and a legal practice.

"Our investigations of generic drugs have found no differences in quality, safety, and effectiveness when compared to brand name drugs."

**Dr. Alexander M. Schmidt
Administrator, Food and
Drug Administration**



Health Insurance

You probably can't afford not to have health insurance. If you or member of your family is injured or becomes seriously ill, medical expenses are likely to range from \$2000 to \$15,000. Despite the fact that last year we spent a staggering \$100 billion on health care goods and services only 1 of 4 Americans have adequate coverage. In the Fifth District, our survey showed that the average cost of a semi-private hospital room was \$104 a day. This, of course, does not include doctors' fees or other hospital charges.

The following is a brief description of some types of coverage available:

HOSPITAL EXPENSE INSURANCE. Benefits are provided for hospitalization costs usually ranging from 21 to 365 days. This includes room costs, nursing care, and minor medical supplies. Blue Cross and private commercial insurance are available.

SURGICAL EXPENSE INSURANCE. Coverage is designed to defray the cost of operations. Blue Shield and private commercial insurance are available.

PHYSICIANS EXPENSE INSURANCE. Usually combined with hospital and surgical expense insurance, these are the basics in comprehensive coverage.

MAJOR MEDICAL INSURANCE. More extensive coverage that usually supplements basic insurance. Standard policies include minimums you must pay prior to receiving benefits (deductibles) and/or a percentage of the total bill which you must pay (co-insurance).

BLUE CROSS. Although coverage rates have been increasing rapidly, Blue Cross still offers comprehensive insurance with an unmatched 97% of premium costs returned to policy holders. Premiums and coverage is identical no matter age or health history.

COMMERCIAL COVERAGE. If you are under 35 or 40 and have a good health record, a commercial insurance policy may cost less than Blue Cross. Comprehensive coverage and a personally tailored package are advantages.

GROUP HEALTH INSURANCE. Three persons or more may form a group, usually through, and supplemented by your employer. Rates are usually 15 to 40% less.

MAIL ORDER HEALTH INSURANCE. Beware of this all too frequently limited and misleading coverage. Never depend upon this anonymous insurer as your sole health provider.

Medicare and Medicaid

If you are eligible for Social Security, you are also eligible for Medicare. Medicare has two components. Part A pays most of any hospital costs. Part B pays 80% of your doctor's bills, plus extras such as out-patient hospital services and medical supplies. Both components have deductible expenses...an amount you must pay before you are reimbursed for additional costs.

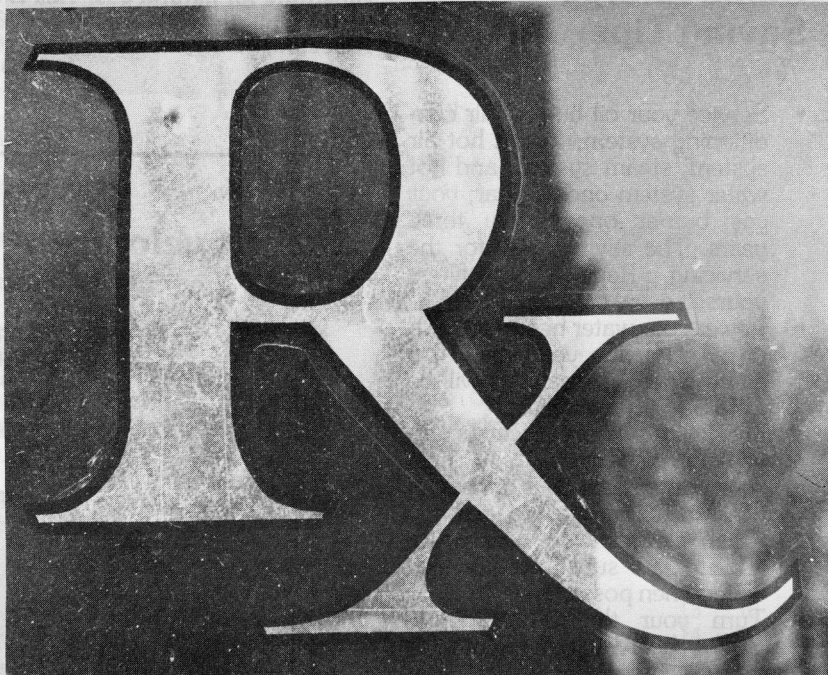
To help pay additional costs not covered by Medicare, you may want to consider a supplemental policy. Blue Cross-Blue Shield, for example, offers Medicare supplements (MEDEX) for individuals.

If you have any questions about Medicare, call or visit your nearest Social Security Administration office:

- Greater Lowell
21 Palmer St.
454-9151
- Greater Lawrence
488 Essex St.
686-6171
- Boston
31 St. James St.
423-3700

If you are receiving public assistance payments, you are qualified for Medicaid. In addition, if you are receiving a blind pension or fall within specified low income limits, you may qualify for Medicaid. Medicaid covers 100% of medical bills.

If you have any questions about Medicaid, check your local directory under "Massachusetts, Commonwealth of" for the Public Welfare Department in or near your community.



Shopping For Drugs

How would you like a 25% or 50% discount on the drug your doctor has just prescribed? According to our Fifth District survey, all you have to do is shop around. In Lowell, 25 capsules of identical Darvon® cost \$3.50 at one pharmacy and \$1.98 at another. Both were neighborhood type drug stores. In Lawrence, 25 capsules of Ampicillin cost \$6 at one pharmacy. A few blocks away the price was \$3. Sizeable price differences occurred at surveyed drug stores throughout the district.

The reason that identical drugs are so differently priced has to do with operational practices in various pharmacies. There are two ways to figure the cost of a prescription drug. A certain percentage can be added to the cost of the drug, or a flat fee can be charged for filling the prescription. Some pharmacies work on a high-sales volume, low-price basis; others specialize in personal service (free delivery, maintenance of individual records,

or emergency 24-hour service). The number of pharmacists, the cost of rent and utilities, and other overhead costs also affect the price of drugs.

The Proper Use of Medicine

Most of us have grown up with the idea that when we get sick, we can see our doctor and get a prescription and very soon be well again. Although this may often be true, this attitude has also led to a tremendous overuse and dependence upon drugs. As a patient, you should feel free to discuss relevant questions, such as these, with your doctor:

- Is the drug really necessary?
- How much should I be taking?
- Are there side effects to be aware of?
- Are there foods, medication, or activities which should be avoided?
- When should I report back and for what reasons?
- Can you prescribe a generic rather than brand name drug?

Banking

The articles in this section are designed to help you with aspects of credit and saving.

The use of credit referred to as "buying on time" has grown at a rapid pace in our society. At times it is difficult to determine the real total cost of articles or services purchased by the use of credit. It is important to take the time to be sure that the lending institution or the business which is offering you credit has fully disclosed the terms. Under the law, when you are charged interest or "finance charges", the cost must be expressed in an Annual Percentage Rate (APR). This figure can then be used for comparison when you shop for the best "price" on the money you borrow. Fortunately, Massachusetts has one of the most progressive banking systems in the country.

When you save money in a savings account, savings certificates, NOW account, etc., you are permitting the bank to use your funds. That institution pays you a fee, commonly known as interest. There are several factors to be considered when shopping for the best interest rate. Interest earnings are determined by factors such as frequency of compounding, how often interest is credited to an account, and on what savings balance for the period the interest is computed.

Savings Accounts

In a savings account, the greater the frequency of compounding, the higher the yield. Money earning 5% annually in a savings account will earn 5.06% compound semi-annually, 5.09% compounded quarterly, 5.12% compounded monthly, and 5.13% compounded weekly or daily. However, benefits gained by more frequent compounding can be reduced by other interest crediting practices. For example, if interest is

When You Buy On Installment...

Don't sign anything you can't understand.
Don't skip the small print.
Be sure the contract tells you:

- Exactly what you are buying
- The purchase price
- Down payment amount
- Amount borrowed
- Interest and service charge in dollars and the annual percentage rate
- What will happen if you can't meet payments

Be sure to get a copy of the contract

On Door-To-Door Sales Of Over \$25...

- You have the right to cancel your purchase within three days.
- The salesman must advise you of your right to cancel and give you 2 copies of a "notice of cancellation" form.
- If you cancel, the seller must refund your money within 10 days and return your contract.
- If you cancel, you must have the item available or ship at the seller's cost within 20 days.



These tables assist in the computation of monthly mortgage payments and actual loan interest costs. The figures contained do not include property tax and insurance payments which are a substantial part of home mortgage costs:

MONTHLY MORTGAGE PAYMENTS

Amount of mortgage	Amount per month over 30 years						
	7%	7½%	8%	8½%	9%	9½%	10%
\$10,000	77.53	80.56	83.65	86.79	89.98	93.22	96.51
\$15,000	116.30	120.84	125.47	130.18	134.96	139.82	144.76
\$20,000	155.06	161.12	167.29	173.57	179.95	186.32	193.01
\$25,000	193.83	201.40	209.12	216.96	224.94	233.04	241.26
\$30,000	232.60	241.68	250.94	260.35	269.92	279.64	289.51
\$40,000	310.12	322.24	334.58	347.13	359.90	372.86	386.01
\$50,000	387.65	402.80	418.23	433.87	449.87	466.07	482.52

Amount of mortgage	Amount per month over 20 years						
	7%	7½%	8%	8½%	9%	9½%	10%
\$10,000	66.54	69.92	73.38	76.90	80.47	84.09	87.76
\$15,000	99.80	104.88	110.07	115.34	120.70	126.13	131.64
\$20,000	133.07	139.84	146.76	153.79	160.93	168.18	175.52
\$25,000	166.34	174.80	183.45	192.23	201.16	210.22	219.40
\$30,000	199.60	209.76	220.14	230.68	241.39	252.26	263.28
\$40,000	266.14	279.69	293.53	307.57	321.85	336.35	351.03
\$50,000	332.66	349.61	366.89	384.46	402.32	420.43	438.79

TOTAL INTEREST PAID ON MORTGAGE FOR EACH \$1000 BORROWED

Interest rate	Payment period in years				
	10	15	20	25	30
5	273	424	584	755	933
6	333	519	721	935	1160
7	394	618	862	1121	1398
7½	426	670	934	1217	1520
8	457	721	1009	1316	1642
8½	488	773	1083	1418	1768
9	520	827	1160	1520	1898
9½	543	881	1239	1622	2028
10	586	935	1318	1727	2161

If You Are Denied Credit You Have The Right:

1. To be told the name and address of the "Consumer Reporting Agency" responsible for preparing your credit profile.
2. To be told the nature, substance, and sources of the information (other than medical) collected.
3. To take anyone of your choice with you should you desire to check your file.
4. To obtain all credit information without charge within 30 days. Otherwise, you may be charged a reasonable fee.
5. To be told who has received a credit report on you within six months, or within two years for employment purposes.
6. To have incomplete or incorrect information re-investigated and/or stricken from your file.
7. To have the agency inform those you name that certain information has been deleted from your file.
8. To have your version of the facts placed in your file if you and the agency cannot resolve a dispute.
9. To sue an agency for damages if it willfully or negligently violates the law.
10. Not to have adverse information reported after seven years or bankruptcy reported after 14 years.

Shopping For Personal Loans

Shop for credit. There are differences in what you will pay for credit between banks and car dealers on a car loan, for example. There are also differences among banks and among dealers.

Interest rates vary depending on the amount of the downpayment, the length of time in which the loan will be paid off, your credit standing, whether the car is new or used, whether or not (in the case of a bank) you have an account with that bank, and whether or not life insurance is included on the loan.

Rates may be higher through car dealers because they service the loan for the lender. In many cases, they require a smaller downpayment, may be more liberal on granting credit, are willing to lend over a greater period of time, and may guarantee the loan.

calculated on the basis of the lowest balance during your account's compounding period, a lower yield will result.

Remember, you will receive the best return on your savings when interest is computed from day of deposit to day of withdrawal on all funds in your account. Compare frequency of compounding and interest crediting practices at various institutions before opening a savings account.

In a survey of some Fifth District automobile dealers and banking institutions based upon a 3-year, \$3000 loan (25% downpayment on a \$4000 new car), assuming good credit, an account with the bank, and insurance, bank interest rates ranged from 9% to 12%. Car dealer interest rates were between 11% and 13%. Interest rates on loans for used cars are generally higher.

These figures, naturally, are not inclusive. The purpose of this article is to demonstrate that it does pay to shop around. This applies to other types of loans as well.

A number of different institutions provide a range of personal loans and interest rates. Lenders include commercial banks, mutual savings banks, savings and loans, cooperatives, credit unions, finance companies, and retail creditors.



Congress of the United States
House of Representatives
Washington, D.C. 20515

OFFICIAL BUSINESS

Paul Tsongas
M.C.

POSTAL PATRON - LOCAL
 FIFTH CONGRESSIONAL DISTRICT
 MASSACHUSETTS



Final Newsletter Of 1976

Last year I sponsored legislation which would end constituent mass mailings by members of Congress 120 days before a general election. The current prohibition is only 28 days before an election. Although my bill to restrict the "franking privilege" has not yet been considered by the House, I intend to abide by these proposed guidelines. Therefore, this will be our final constituent mass mailing of 1976.

Results of February Questionnaire

Here are the results of the economy questionnaire that appeared in the February newsletter. Some 7,000 of you took the time to respond. Thank you.

When asked to compare the state of the economy now with that of a year ago, 39% felt it is in "better shape", 23% in "worse shape" and 38% "about the same". Some 36% of the respondents expect the economy to improve over the coming year; 20% expect it to worsen; and 43% expect it to stay about the same.

Asked whether the federal government should spend more, less, or the same amount of money in a variety of program categories, people replied as follows:

	More	Less	Same
Energy	86%	4%	9%
Health	66%	10%	24%
Crime	47%	23%	30%
Social Security	45%	16%	39%
Environment	42%	21%	37%
Housing	41%	27%	31%
Education	40%	25%	34%
Public Works	37%	29%	34%
Military	33%	34%	27%
Veterans	25%	21%	53%
Food Stamps	18%	56%	26%
Foreign Aid	4%	34%	27%

(Not everyone responded to each question.)

Asked which one area of federal spending needs to be reduced, foreign aid was chosen by 27%, the military by 18%, followed by welfare (12%), food stamps (9%), government waste (5%) and veterans (5%).

Asked which area of federal spending needs to be increased, 31% chose energy and 26% health, followed by the military (15%), social security and elderly (10%), crime (5%), education (4%) and environment (3%).

Some 39% responded that they would favor a federal jobs program in order to reach full employment even if it might be inflationary; 60% would not.

Finally, only 1% of those replying believe that the current U.S. tax structure is fair. The vast majority (69%) pinpointed "loopholes" as the unfair aspect of the tax laws, and 5% specified the tax treatment of the elderly as least equitable.

Consumer Newsletter Questionnaire

Please take time to fill out this questionnaire, then fold and tape or staple together, add stamp and mail.

	Respondent #1		Respondent #2	
	yes	no	yes	no
1. Did you find this newsletter to be helpful?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Would you like to see additional Congressional consumer newsletters published?.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. a. Which section(s) did you find most useful?.....	_____			
b. Which section(s) did you find most useful?.....	_____			
4. In what areas do you believe additions consumer information should be made available?.....	_____			

Publications List

The following is a list of publications that you may find helpful. Titles in bold print indicates that the publications were used in compiling information for this newsletter.

TITLE	ADDRESS	PRICE
NUTRITION SCOREBOARD Dr. Michael Jacobson	Avon Press (available at bookstores)	\$1.95
FAMILY FARE , A Guide to Good Nutrition (USDA Bulletin #1)	U.S. Government Printing Office Washington, D.C. 20402	\$1.00
Food Guide for Older Folks (G17)	U.S. Dept. of Agriculture Washington, D.C. 20250	free
Family Food Budgeting (G94)	U.S. Dept. of Agriculture Washington, D.C. 20250	free
NATIONAL NUTRITION POLICY I, II Select Committee on Nutrition	U.S. Government Printing Office Washington, D.C. 20402	\$0.70(I) \$1.70(II)
SYLVIA PORTER'S MONEY BOOK HANDBOOK FOR THE HOME	Doubleday Cong. Paul Tsongas, 419 H.O.B., Washington, D.C. 20515	\$14.95 free
LABELS ON FOODS (No. (FDA) 73-2043)	Food and Drug Administration 5600 Fishers Lane Rockville, Md. 20852	free
Food is More Than Just Something to Eat (103D)	Consumer Information Center Pueblo, Colorado 81009	free
Myths About Vitamins	Consumer Information Center Pueblo, Colorado 81009	free
PRESCRIPTION DRUGS (1712-00169)	U.S. Government Printing Office Washington, D.C. 20402	\$0.20
MEDICAID/MEDICARE	U.S. Government Printing Office Washington, D.C. 20402	free
A Primer on Medicine	U.S. Government Printing Office Washington, D.C. 20402	free
FACTS ABOUT HEARING AND HEARING AIDS (NBS CIS 4)	Office of Technical Publications National Bureau of Standards Washington, D.C. 20234	free
THREE DAYS TO CANCEL (Buyer's Guide No. 15)	Federal Trade Commission Washington, D.C. 20580	free
FAIR CREDIT REPORTING ACT (#7) IN THE BANK OR UP THE CHIMNEY? (energy savings) %023-000-00297-3* 1976 GAS MILEAGE GUIDE	U.S. Government Printing Office Washington, D.C. 20402	\$1.70
HARNESSING THE SUN (solar energy for homes) John Keyes	Fuel Economy Pueblo, Colo. 81109 Morgan and Morgan, Publishers (available at bookstores)	free \$2.95
RENT OR BUY? (178D)	Consumer Information Center, Pueblo, Colorado 81009	\$0.80
Informacion para el Consumidor (list of federal publications in Spanish)	Consumer Information Center, Pueblo, Colorado 81009	free

A number of our newsletter articles contained information from a series of CONSUMER SURVIVAL KITS compiled by the Maryland Center for Public Broadcasting. The following KITS are highly recommended and can be purchased for \$1.00 each by writing to "Consumer Survival Kit, P.O. Box 1975, Owings, Mills, Maryland 21117".

- | | |
|------------------------------|---------------------------|
| SUPERMARKETS (102) | PRESCRIPTION DRUGS (211) |
| CREDIT (104) | Nursing Homes (219) |
| HOME BUYING (110) | Retirement Planning (221) |
| MEDICAL INSURANCE (121) | Home Repair (114) |
| FINANCIAL INSTITUTIONS (203) | Auto Repair (101) |

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