



# Independent Study | in Idaho

**FCS 448**  
**Consumer Economic**  
**Issues**

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# Course Guide

Independent  
Study | in Idaho

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## Family and Consumer Sciences 448 Consumer Economic Issues

University of Idaho  
3 Semester-Hour Credits

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1-FCS 448

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**Welcome!**

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Whether you are a new or returning student, welcome to the Independent Study in Idaho (ISI) program. Below, you will find information pertinent to your course including the course description, course materials, course objectives, as well as information about assignments, exams, and grading. If you have any questions or concerns, please contact the ISI office for clarification before beginning your course.

**Policies and Procedures**

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Refer to the ISI website at [www.uidaho.edu/isi](http://www.uidaho.edu/isi) and select *Students* for the most current policies and procedures, including information on setting up accounts, student confidentiality, exams, proctors, transcripts, course exchanges, refunds, academic integrity, library resources, and disability support and other services.

**Course Description**

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Consumer economic issues, including consumers in the marketplace, the consumer movement, rights and remedies, advocacy, public policy, decision making, buying, credit, banking, insurance, clothing, health care, food, housing, and investments. Prerequisites: Econ 201, 202, 272 [Foundations of Economic Analysis] or FCS 105 [Individual and Family Development]; or Permission.

*Required: Internet access*

*6 graded lessons, 4 proctored exams  
Available online only.*

**Teacher Education and Accreditation Standards**

For those of you who are educators or working on an endorsement or certification, the following FCS teacher education accreditation standards may be met by this course. To be certain, check with your State Department of Education.

**Standard VI - Consumer Behavior**

The program shall require demonstrated competence in the knowledge of consumer behavior and experience in managing individual and family resources to achieve goals at various stages of the life cycle.

**Standard VIII - Consumer Health Issues**

The program shall require demonstrated competence in the knowledge of consumer health issues and the selection of health care products and professional health services.

**Standard IX – Conservation**

The program shall require demonstrated competence in the knowledge of conservation resource and environmental issues in relation to family and community health.

**Course Materials**

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**Required Course Materials**

- Garman, E. Thomas. *Consumer Economic Issues in America*. 9th ed. Mason, OH: Thomson, 2006. ISBN 10: 0759352623. ISBN 13: 978-0759352629.

- "Holiday Shopping Online." *Federal Trade Commission*. Federal Trade Commission. 27 Nov. 1999. Web. <http://www.ftc.gov/opa/1999/11/sho9ppingtips.shtm>.
- Junk, Virginia W. CD for Consumer Economic Issues, College of Agriculture. (2006). *Available only through the University of Idaho Bookstore*.

## **Course Delivery**

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All ISI courses are delivered through BbLearn, an online management system that hosts the course lessons and assignments and other items that are essential to the course. Upon registration, the student will receive a *Registration Confirmation Email* with information on how to access ISI courses online.

## **Course Introduction**

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In this course, we examine your role as a consumer in society. A breadth of consumer economic issues are covered, including consumer rights, responsibilities, and remedies. Such issues include being aware of and knowing economic concepts critical to consumers, advertising, fraud (such as identity theft), credit, asserting your rights when you have a problem with a product or service, privacy of your personal information, food, banking, transportation, communications, unsafe products, health care, housing, insurance, investments, and legal protections available to consumers.

As a consumer, you will need a thorough understanding of the consumer issues that affect you. This includes marketplace forces like supply and demand, and improving your ability to understand and assert your rights.

One of the things you will find in this class is that it is very practical in nature. Are you ready to learn about being an effective consumer who gets the most for your money and can resolve consumer problems? Consumer economic issues evolve as the marketplace changes. Regulations change, such as the February 2010 credit card protections. Some new banking regulations also became effective in 2010. I will keep you posted with the latest consumer legislation as it occurs. With this information you can get the most for your dollar and avoid being ripped off. For an easy read that helps you get more bang for your buck go to <http://www.consumerworld.com> and sign up for their free online weekly newsletter. This is a great resource that is discussed further in the course introduction.

This course includes materials on BbLearn that will help you learn in an active and fun way. While taking a course online may not be as dynamic as being there in person, you will find that the BbLearn materials are educational and entertaining. Perhaps most important of all, they are designed to apply to your life now. You will learn many things you can use right away to help manage your consumer problems and successes.

Upon registration, you should be able to access this course on BbLearn. When you are in BbLearn, click on the *Student Help* tab at the top of the page. This is a great feature that takes you through various steps to navigate through BbLearn. Page down in *Student Help* to find the topic you need. If you are having problems viewing course materials in BbLearn and the *Student Help* page does not solve the problem, contact the Help Desk at (208) 885-HELP.

Please let me know if you discover any errors on BbLearn, including links that are not working or things that are inconsistent or unclear in the course materials.

## Course Objectives

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Upon completion of this course, you should be able to:

- perceive how marketplace forces affect consumer decision making
- understand the consumer's role in the economy
- understand consumer rights, responsibilities, and remedies
- identify reliable sources of information to make effective consumer decisions
- recognize frauds and misrepresentations in the marketplace
- be aware of the numerous problems and issues facing consumers

## Lessons

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All lessons include the following components:

- overview
- objectives
- web sites
- reading assignment
- PowerPoint narrative
- assignment

### Topics and Order of Study

We cover text chapters 1-5, 12-18. Refer to the Table of Contents for further information regarding lesson and chapter titles.

### Study Hints:

- Complete all reading assignments.
- Set a schedule allowing for course completion one month prior to your personal deadline. An *Assignment Submission Log* is provided for this purpose.
- Web pages and URL links in the World Wide Web are continuously changing. Contact your instructor if you find a broken Web page or URL.

### Written Assignments

There are six assignments in this class, with many having you use the Internet. All of the assignments are designed to have you apply what you have learned. There are a total of 180 points available for all assignments. It is important to do well on these assignments in order to take some pressure off at exam time. More detailed information on assignments can be found in the lessons. Many of the lessons include an example of an "A" assignment for that lesson. The requirements for assignments are very specific so that you will understand the grading criteria.

### Assignment Expectations

Refer to the good example(s) of assignments provided. Assignments that have three or more spelling and/or grammar errors may have points deducted.

### Assignment Grading Criteria

- 27-30 points will be awarded for *outstanding* work that meets or *exceeds* what is required for the assignment. This includes critical thinking. (Refer to the critical thinking handout.)
- 24-26 points will be awarded for *above average effort*. This includes critical thinking.
- 21-23 points will be awarded for work that *minimally* meets the requirements of the assignment.

- Less than 21 points means that several required elements are missing.

### **Assignments**

Lesson 1:	Consumer Hotlines
Lesson 3:	Online Shopping/E-tailing
Lesson 5:	Small Claims Court or Contacting a Consumer Agency
Lesson 6:	Comparing Consumer Purchases or Using the Internet to Get Information to Help When Buying a New or Used Vehicle
Lesson 8:	Evaluating Food/ Non-food Purchases or Green/ Organic Shopping
Lesson 10:	Product Safety

**Note:** All assignments must be word-processed and spell-checked. Attach your Word document, or in some cases Excel, .JPEG, or PowerPoint files to your e-mail.

### **Exams**

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- You must wait for grades and comments on lessons prior to taking subsequent exams.
- For your instructor's exam guidelines, refer to your *Registration Confirmation Email*.

Refer to *Grading* for specific information on lesson/exam points and percentages.

### **Proctor Selection/Scheduling Exams**

All exams require a proctor.

To submit your *Proctor Information Form* online, visit the ISI website and select *Forms, Proctor Information Form*. Submit this form at least two weeks before your first exam. Refer to *Students, Assignments and Exams* on the ISI website for information on acceptable and unacceptable proctors.

There are four proctored exams worth 100 points each for a total of 400 points. There is a study guide for each exam. E-mail me one week before you take an exam and I will send you the study guide for that exam.

### **Exam Components**

- The four exams will cover reading assignments, the PowerPoint slides and narratives, required Web sites, the video guest speaker on landlord/tenant issues, and the snowmobile safety video on the course CD.
- The exams are closed book, closed note, and cell phones are not allowed.
- Non-text calculators are allowed.
- The format of the exams includes True/False, multiple choice, and short answer essays.
- Time limit: 1 hour.

### **Exam Grades and Comments:**

- See your *Registration Confirmation Email* for how you will receive exam grades and comments from your instructor.
- Graded exams will not be returned to you. However, arrangements can be made to view graded exams. Contact the ISI office for more information.

### **Grading**

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The course grade will be based upon the following considerations:

4 Exams (100 points each)	400 points
6 Assignments (30 points each)	<u>180 points</u>
<b>Total</b>	<b>580 points</b>

Your course grade is based on the total points earned.

525 – 580 = A

465 – 524 = B

410 – 464 = C

350 – 409 = D

<350 = F

The final course grade is issued after all lessons and exams have been graded.

Acts of academic dishonesty, including cheating or plagiarism are considered a very serious transgression and may result in a grade of F for the course.

### **About the Course Developer**

Virginia Junk is a professor emerita at the University of Idaho. She received her master’s degree focusing in consumer issues and housing. Her PhD is in Education from the University of Idaho. Her primary teaching is in personal finance and consumer economic issues. She has over twenty-five years of experience as a professor, teaching consumer economic issues.

In order to offer more courses to students who are off-campus, she began developing online courses in 2002. Now, all of her courses have an online version. The materials for the courses she develops use a variety of techniques to address the diverse ways students learn. She uses the latest technology available for online instruction. This includes incorporating podcasts, Twitter, and interactive Web sites with video and audio in course lessons. To keep the excitement level going, she is a big believer in appealing to as many senses and learning styles as possible.

### **Contacting Your Instructor**

Instructor contact information is posted on your BbLearn site under *Course Rules*.

### Assignment Submission Log

Send the completed *Proctor Information Form* to the ISI office at least two weeks prior to taking your first exam. (This can be removed if the exams are self-administered.)

Lesson	Projected Date for Completion	Date Submitted	Grade Received	Cumulative Point Totals
1				
2				
<b>It is time to make arrangements with your proctor to take Exam 1.</b>				
Exam 1				
3				
4				
<b>It is time to make arrangements with your proctor to take Exam 2.</b>				
Exam 2				
5				
<b>It is time to make arrangements with your proctor to take Exam 3.</b>				
Exam 3				
6				
<b>It is time to make arrangements with your proctor to take Exam 4.</b>				
Exam 4				

# Introductory Lesson

## Introduction to Consumer Economic Issues



### Lesson Objectives

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The lesson objectives include.....

- Understand the scope of the consumer topics covered in this course.
- Identify the course requirements and grading system as described in the syllabus.
- Note how this class will benefit you both professionally and personally.

### Reading Assignment

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- Consumer Economic Issues Introductory Lesson
- Introductory PowerPoint

### **Required**

- [www.consumerworld.com](http://www.consumerworld.com)

I suggest you register for their free newsletter, if you like. I find it quite helpful from the viewpoint of a consumer, and for teaching others about consumer issues.

### **Optional**

- [www.clarkhoward.com](http://www.clarkhoward.com)

This Web site discusses how to “save more, spend less, and avoid getting ripped off,” according to this radio talk show host. In addition to having a radio show each weekday, Clark Howard has written useful books about being a good consumer. These are both invaluable consumer resources. You can download a podcast of his daily show by clicking on the tab at the top of the Web page that reads, *Clark on Demand*, select *Daily Radio Show Podcasts*.

### Introductory Lecture

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This course is very practical in nature. It is designed to help you become an informed consumer, confident in your marketplace decisions. It will also give you the tools you need to assert your rights and resolve or avoid consumer problems.

After reading the syllabus, review the Introductory PowerPoint slides. You will not be tested on the material in these slides. I created them to orient you to the topics we cover, explain how you will benefit by taking this course, and describe how to be successful in the course.

## Critical Thinking

### Handout

(Adapted from *Bloom's Taxonomy*)

As a student you are often required to memorize facts, explain concepts, and demonstrate your knowledge through papers, exams, and presentations. Many of the assignments for our class require you to use your critical thinking skills. While working through this course, pay close attention to items 4, 5, and 6.

<i>1 -Knowledge</i>	<i>4 -Analysis</i>
list	distinguish
identify	identify
state	locate
name	differentiate
recite	discriminate
	note
<i>2 -Comprehension</i>	classify
describe	discern
translate	analyze
summarize	inspect
interpret	
explain	<i>5 -Synthesis</i>
quote	develop
define	form
reconstruct	theorize
outline	formulate
diagram	prepare
distinguish	propose
compare and contrast	arrange
	create
<i>3 -Application</i>	incorporate
apply	generalize
compute	structure
construct	forecast
demonstrate	
estimate	<i>6 -Evaluation</i>
prepare	evaluate
relate	critique
show	appraise
solve	select
use	criticize
	rate
	assess
	make judgments

# Lesson 1

## What is the Consumer Interest?



### Lesson Objectives

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The lesson objectives include.....

- Determine the basic economic activities performed by consumers.
- Assess why consumers are not sovereign in the marketplace.
- Based on the price-quality model, explain how the interests of the consumer, businesses, and the public differ.

### Reading Assignment

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- *Consumer Economic Issues in America*, Chapter 1, "What is the Consumer Interest?," pp. 2-22
- Lesson 1 PowerPoint presentation

### Required

- [www.consumersunion.org](http://www.consumersunion.org) (publishers of *Consumer Reports*)  
Visit this Web site for links to informative materials concerning important health, finance, consumer products, auto, and food-safety issues.

### Optional

- [www.consumerwebwatch.org](http://www.consumerwebwatch.org)  
Visit this Web site to learn about the accuracy of the Web sites you visit every day. At this site you can get the inside scoop on what to look for in a credible site. For fun, click on the cartoon and watch the three minute video about "phishing."
- [http://www.youngmoney.com/shopping\\_tips/](http://www.youngmoney.com/shopping_tips/)  
This Web site contains tips for consumers.
- <http://www.consumerinterests.org/>  
This takes you to the website for the American Council on Consumer Interests.

## **Introductory Lecture**

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What is in your best interest as a consumer? Think about a good or bad occurrence you experienced as a consumer. Was it good or poor service, the product or service itself, too much or lack of choice, or some other issue? Many of you have worked in jobs where you deal with consumers, so you have seen the other side of the coin. You can tell us how to be good customer.

Customer service representatives get some interesting phone calls. For example, the following is an actual call to a General Motors Helpline operator.

*Helpline: "General Motors Helpline. How can I help you?"*  
*Customer: "My new car ran fine for a week, and now it won't go anywhere."*  
*Helpline: "Does the car have gas?"*  
*Customer: "How can I tell?"*  
*Helpline: "Look for the gauge that has an F and an E."*  
*Customer: "It points to E. What does that mean?"*  
*Helpline: "It means you need to go to a gas station and put in gas."*  
*Customer: "Someone should have told me that before I bought the car! I want a car that comes with everything built-in."*

While the above is funny, but true, I know you are much more informed than this caller. In our class, we build on what you already know. Chapter 1 guides you through a number of aspects in the marketplace that affect your experiences. This includes the role of consumers, producers, and the government. In addition, it introduces you to some rights that you have as a consumer. We build on this knowledge about your rights so that by the end of the semester you will be a good problem solver, and know when and how to assert your consumer rights.

### **PowerPoint Narrative**

After reading the chapter, have the PowerPoint presentation handy and your Internet connection up. Visit the sites as you read about them in the slides below. If you are unable to view any of these site pages, please let me know so I can update the link. For some slides, I provide additional narrative. The other slides are self-explanatory when read in conjunction with the text.

#### **Slide 3**

As a consumer, you have considerable power via how you spend your money. In the United States, you also have many choices which can be overwhelming. As you walk down an aisle that sells toothpaste, look at all the choices you have. Maybe you had a favorite item you purchased and it is no longer available. Why did this happen? Producers will continue to make products that provide a reasonable profit. If you don't buy it, they won't offer it for long. Can you think of some products that were in the market for only a short time? In the 1980s, there was a product called a "pet rock." It came nested in shredded paper in a 4-inch square box, with a name for the rock and directions on how to care for it, such as petting it often. People paid fifteen dollars to have one! After a few months, the pet rock craze ended and they quit producing the pet rocks. This product offering is an example of which type of sovereignty in the marketplace?

#### **Slide 4**

It is in the best interest of businesses to satisfy consumers since it is four times harder to get a new customer than to keep a current one (due to the cost of advertising and marketing). You have probably

had an experience where you were not treated well, or a product did not turn out as expected. Did that experience affect your continued purchase of the product? Did you complain? Your interest as a consumer is not represented as well as the interests of producers. Why do you think this is the case? Financial clout?

#### **Slide 5**

If you ever went picnicking or camping and couldn't find a space, you have experienced the overuse of a public good. If you have ever had to breathe pollution from a factory or a poorly maintained vehicle, you have experienced a negative externality.

#### **Slide 6**

Since your view of an issue may differ from the seller's view, how could you resolve a seller-consumer conflict with something like a bad haircut? Let's assume they cut your hair too short. You've probably heard the old saying, "You catch more flies with honey than vinegar." Treating people as you would like to be treated is one approach. Sometimes nice doesn't work unless you are also assertive. What would be a fair solution to the haircut problem? How could they keep you as a customer?

#### **Slide 9**

You made a trade-off when you chose to take this class online. It is more convenient, but if you learn better face-to-face you may find it more challenging to learn the material. You face trade-offs all the time in the marketplace. If you have ever shopped for a vehicle, you know that you have to spend time getting informed since the sellers are the experts. They sell cars as their profession, so they know the process and how to get the most for a vehicle. You can use tools (such as **kbb.com** or **nada.com**) to even the playing field a bit. We cover more on trade-offs in slide 17.

#### **Slide 18**

You are the watchdog to be sure you are treated fairly in the marketplace. You have to know and assert your rights. Businesses and government can help consumers, but ultimately it is your role to look out for your own interests. If playing "nice" doesn't work, you can always seek assistance via the federal government site <http://www.ncpw.gov/>. Refer to the *Consumer Topics* link located at the top of the page.

#### **Slides 19-20**

What do you think of the ethics of tracking purchases via RFID tags? Do you see advantages and disadvantages for sellers and consumers?

## **Written Assignment**

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### **Consumer Hotlines**

1. Choose a product that you would like to know more about. After reading the packaging, think about additional information about the product that you would like to know. Provide the 800 number if it's on the packaging (indicate if there is not an 800 number provided). If there is no phone number, go to <http://gethuman.com/> to learn how to talk to a "real" person rather than a computer generated phone tree. If the company you want to contact is listed here include that phone number. Include their Web site link. Most companies' Web sites are their name followed by **.com**. For example, **www.apple.com**. If you cannot find your chosen company's Web site, go to <http://go.com>. Type in the company name in the search box to find the company's Web site. When calling, remember to allow for time zone differences. [2 points]

2. Determine a minimum of three questions (for maximum points determine four or five) you would like to ask about the product or service before you research the product on the company's website or call the 800 number if you prefer. Think your questions out carefully. Avoid those that would elicit a yes or no response. Ask questions that will provide you with a more in depth answer to which you could ask follow-up questions. Include all of the questions in the assignment. First, look at their web pages to find the answers. Many have a "search" box. For those questions not addressed on the website, use their "contact us" to ask your questions. [10 points]
3. Were all your questions answered? Use the highlighter pen in Microsoft Word to point out the important information. Attach this page to your assignment. Another way to do this is to go to the web page you want, hold down the "shift" key, and press the "print screen" key. This copies what you view on screen and then you can paste it into your document. The disadvantage to this is that I have not discovered a way to highlight the information. Maybe you can find a way and share it. If you used the "contact us" or the 800 number include their response. If they do not respond within three-five business days of your e-mail, include a cut-and-paste copy of your email to them in your assignment, or the "contact us" page with your question typed in and include all of your questions. Summarize their response to each of your questions in your assignment write up. [10 points]
4. Time your website and "contact us" exploration to see how long it takes to get the information you want. If you used "contact us" or an 800 number, include how long it took them to respond to your first and any follow-up e-mail. [2 points]
5. Were you able to get answers to all your questions? Was it easy to navigate the site and find the answers? [2 points]
6. Describe your overall impression of the company after your contact. Was the information you obtained worth the time it took you to make the contact? Explain why. Did you like the design, links, and navigation of the site? Explain why. Would you visit this site again? Why? [4 points]

**Note:** If you find it helpful, look at the handout titled, "Lesson 1 Assignment 1 - Example" to see what I consider an "A" assignment. Point allocations will differ slightly because this is from an online summer course when postings to other students were required and part of the points.

## Lesson 1 Assignment - Example

The following is an example of an "A" assignment from a previous student.

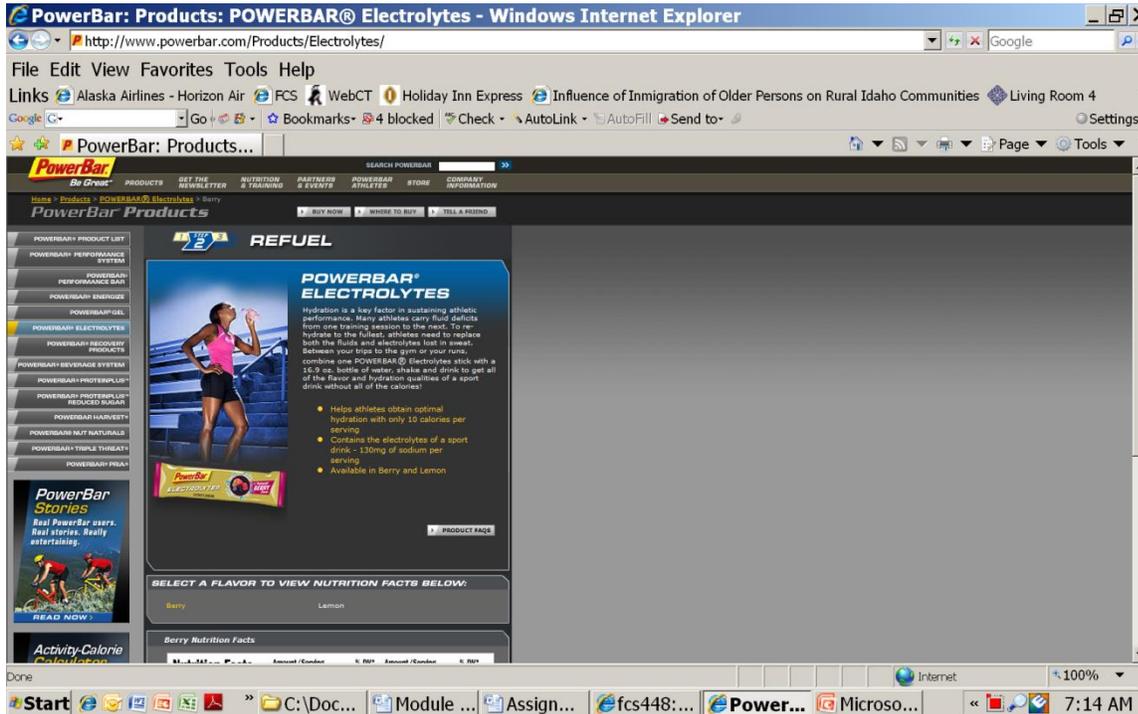
**Product:** Power Bar® Performance Energy Bar (Power Bar makes several different Bars but I wanted to know specifically about the performance energy bars)

**Phone:** 1-800-58-POWER (76937)

**Hours:** 8-4 PT M-F

**Web site:** [www.powerbar.com](http://www.powerbar.com)

**Contact us:** Very complete contact information plus a template for writing comments with a simple SUBMIT button.



**Questions:**

1. The package says “the original performance bar.” How long has Power Bar been around?
2. How do Powerbar Electrolytes hydrate the body more than drinking the suggested 16.9 ounces of water by itself?
3. Why are the performance bars so sticky or gummy in consistency?
4. Should Power Bar performance bars be consumed as a meal substitute?
5. What does the "new improved taste" consist of?
6. Tell me more about the activities and organizations that Power Bar supports.

**The Call:**

I called on Tuesday morning about 8:10. This call resulted in a lengthy menu of options. I chose customers relations and got another recording that asked me to leave a message. They told me they would return my call within the day. They returned the call but I was not there to receive it. The message let me know the Power Bar customer relations department hours and phone number again. The representative (Diana) who left the message was very friendly.

I called again on Wednesday morning about 8:35. This call was met with the same menu of options. I chose customer relations and within two rings, Diana answered the call. Our conversation lasted about eight minutes total. I told her that I was a loyal customer and I wanted to ask a few questions regarding their performance bars.

Question #1 Diana didn't know the exact year that Power Bar started but I found it on the website. She put me on hold to ask one of her officemates and they came up with “sometime in the early ‘80’s.” It

is actually 1986. I wanted to know this because there are so many “energy bars” on the market that I can’t imagine them being the original. I will now have a date to start with.

Question #2 This seemed to take Diana a bit by surprise – that I would refer to their bars as “plastic-like.” She answered the questions well though. She explained that because of the ingredients and the purpose of the bar, the company wanted a bar that would stick together (no crumbling) but would not melt (like chocolate) in the heat. The consistency they have achieved is purposeful and works well for bars kept in hot places and small backpacks etc. I was shocked that there really is a good reason for the funky consistency of the performance bars.

Questions #3 This question was an extension of #2 and Diana explained that the performance bar freezes easily because it is water based, not oil based. Because they wanted to avoid a high fat content, they use fruit juice in the bar and it freezes. She also told me to tell my brother (he wanted this question answered) to be very careful when eating a cold performance bar because it could break his teeth.

Questions #4 Diana said that Power Bar performance bars can definitely be used as a meal substitute but that Power Bar recommends no more than 20% of a person’s daily caloric intake consist of performance bars. She recommended a balanced diet of fruits, vegetables and so on. She even recommended consulting your physician in this area. My husband and I eat a performance bars quite a lot instead of lunch, so we both wanted to know about this.

Question #5 Diana asked which specific bar I was referring to in these questions and then said that any ingredient change was a company secret. She also said that they most likely changed the ratio of the ingredients rather than adding or taking something away. I was curious about this because I tried both the old bar and the “new improved” one and they taste identical. The ingredients list is exactly the same as well. I was thinking they just added “new and improved” to get people to try them. When I went to the website, I found out more about this. Apparently, two years ago, they changed the taste of the chocolate performance bar and customers didn’t like it so they have since changed it back to the original formula – consumer feedback at work!

Questions #6 Diana referred me to the website on this questions that had a great deal of information on Power Bar supporting the Olympics, the Lance Armstrong Foundation and many grassroots sporting events. They are very involved in the sporting world. I wanted to know more about this because I have seen their signs or their name as sponsors at a number of smaller sporting events – namely bike rides.

I informed Diana that she had answered all of my questions and I thanked her for her time. She then asked me if I would like to receive come coupons. She offered to send them by email or regular mail.

### **Overall Impression:**

Diana was very pleasant and knew the answers to most of my questions. When she didn’t know an answer, or felt that it was fairly complex, she was very honest about it. It did not sound like she was entering my questions or comments into a computer, but she did mention twice that she would pass my comments on to the relevant personnel.

I was very impressed with the response I got from Power Bar. I now have information I have often wondered about and I have also answered my brother’s question. After visiting the website, I am even more impressed. It is very easy to navigate, it has a plethora of information and the company seems very professional in every way. As stated above, the contact information was very complete and included an

avenue for giving comments. The only negative point of the website was a consumer survey that kept popping up when I used the back button. When I was finished using the site, I completed the survey and expressed my displeasure with this feature. The time spent on this endeavor was definitely worth it. I will keep Power Bar in mind for future reference as a teacher and an outdoor sports enthusiast. My coupons are in the mail – I can't wait!