



Ladies,  
Have  
You  
Heard?



Doris Thomas

By Doris Thomas,  
Extension Home Economist

**Check On Your  
Credit Rating**

False and inaccurate reports in some credit bureau files had tragic consequences in past years. Sometimes a mistaken report led to credit being withheld, insurance cancelled and jobs denied. Now, protection

against this kind of thing happening has been provided by the Fair Credit Reporting Act. That law, effective since April 1971, may help you if you are denied credit, insurance or employment because of a bad credit rating. If a poor rating is the reason, the law says you must be given

the name and address of the credit bureau that made the report. Then you may contact the credit bureau, and it must tell you anything it has in its files about you—except medical records. In addition, the bureau personnel must explain any parts of the report that you don't understand.

You may ask the credit bureau to reinvestigate anything you question, and to delete information that can't be verified. Where there is a dispute, you can add your 100 word counterclaim to the file.

In a situation where false information has already been distributed, you can ask the credit bureau to send notices of correction to all who have received a report on you in the previous six months.

Even if you've not had a problem, you might want to know what your report says. The Fair Credit Law says credit bureaus must disclose this information if you ask. If you are interested in your credit rating, check it out with a personal visit to your local credit bureau.

**Economy Meals For  
Good Eating**

I try to be undaunted by the fact that people cry over me.

After all, I know I can bring happiness. Where would many soups, chowders, dips, spreads, salads, dressings, stews, hash, roasts, casseroles, gravies, pot pies, stuffings, and relishes be without me?

Perhaps you've figured out by now that I'm an onion. Just a humble little creature, that's me. I don't cost much. And there are ever so many other onions just like me in your supermarket.

Well, maybe I'm not really so humble. I guess I'm even conceited. I read about a survey of cooking habits in which 45 percent of the recipes tallied used me either as a main ingredient or for the wonderful flavor and zing I impart to other foods.

I can't resist describing my magnificent appearance. I am firm and dry, with a small neck. I'm covered with a papery outer scales and am reasonably free of green sunburn spots and other blemishes. When you buy my brothers, make sure they have my excellent qualities.

But I'm still bothered by seeing people weep over me. If only they would learn to minimize tears by holding me under cold running water when they peel me!

You and your guests will love me in Elegant Stuffed Onions, a savory dish that's perfect for the company-special dinner.

- 6 large mild onions
- ¼ cup butter or margarine
- 1 cup ripe olives
- 1 cup soft bread crumbs
- ½ cup shredded Cheddar cheese
- 2 tablespoons minced parsley
- ½ teaspoon salt
- ¼ teaspoon poultry seasoning
- ⅛ teaspoon sage
- Dash of pepper

**Butter Use Statistics  
Tabulated**

Butter still enjoys a certain prestige value in the public mind despite the drop in per capita consumption over the years.

This is the conclusion to be drawn from a recent nationwide consumer survey conducted on behalf of the United Dairy Industry Association (UDIA) by Market Facts, Inc., an impartial polling organization.

Persons included in the survey sample were asked to rate the statement: "When people have company they're more apt to serve butter than margarine" - on a six-point scale ranging from "definitely agree" to "definitely disagree." Nearly two-thirds agreed. Actual ratings were as follows:

Definitely agree, 30 percent; moderately agree, 18; slightly agree, 15; slightly disagree, 10; moderately disagree, 7; definitely disagree, 18; no answer, two per cent.

Another interesting statistic from the study is that nearly one-fourth of those responding said they were using more butter today than they did a year or two ago.

"This would seem to indicate," says Dr. Jerry Quackenbush, UDIA's director of Marketing and Economic Research, "that a strong promotional program for butter, perhaps tied at least partially to its prestige value, could move a lot more people into this category."

Actual ratings on the statement - "I'm using more butter today than I did a year or two ago" were as follows:

Definitely agree, 10 percent; moderately agree, 6; slightly agree, 7; slightly disagree, 10; moderately disagree, 10; definitely disagree, 55; no answer, two percent.

"The fact that 75 percent

disagree would seem to indicate a further decline in the per capita consumption of butter which stood at only five pounds in 1971 compared with nearly 11 pounds 20 years earlier," says Dr. Quackenbush. "However, with nearly one-fourth of the people using more butter, the prospects seem bright for reducing the rate of decline and possibly even stabilizing or increasing the per capita consumption rate."

These are only two of a large number of consumer attitudes toward dairy products and the dairy industry measured in the survey which involved a nationwide consumer panel of 3,500 people, male and female, 13 years of age and older. While the results accurately assess current consumer attitudes, the study will be repeated on a yearly basis in order to identify trends and to provide information upon which the dairy industry can confidently design its educational and advertising programs.

The Marketing and Economic Research Division of UDIA is engaged in a number of research projects on behalf of the dairy industry and the UDIA family which includes the National Dairy Council, the American Dairy Association, and Dairy Research, Inc. In January 1972, the marketing research activities previously performed by NDC, ADA and DRINC were consolidated in UDIA.

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