

hard to swallow as the assumption of some AMI opponents that all-powerful, all-knowing lenders will automatically rip-off impotent, ignorant consumers.

In my opinion, the evidence suggests that making the major alternate mortgage instruments available will have a beneficial effect for most consumers. More consumer education is needed, however, and a solid introduction to home finance is needed in housing courses. The Meeks and Bilderback publication provides a good background on AMIS, and the FHLBB publication provides almost everything you probably want to know, even if you did not know enough to ask.

References

Albaum, Gerald S. and Kaufman, George S. *Variable Rate Residential Mortgage: Implications for Borrowers*, Center for Capital Market Research, College of Business Administration, University of Oregon, Eugene, Oregon 97403.

Mullins, Carolyn J. *A Guide to Writing and Publishing in the Social and Behavioral Sciences*. New York: John Wiley and Sons, 1977. \$9.95 (paper, 431 pages.)

This guide provides detailed advice on all aspects of academic publishing. It is logically organized, although difficult to read at one sitting because of its reference book format. There are a number of pearls of wisdom, such as: "To many authors, editors are irritating obstacles in the struggle to get published...Long publication lags are endemic—up to five years and rarely less than eight months from submission of an article until, assuming acceptance, it is published." Problems leading to the generally abysmal record of academic journals for promptness include editors' limited time and other resources, and the poor quality of many articles submitted.

Mullins has many suggestions on organizing and writing articles, including the often given advice of rewriting and rewriting. Many people assume that authors are born with a talent for writing, when in fact, almost all good writing is the result of 99% perspiration and perhaps 1% inspiration. Editors' jobs would be much easier if authors would rewrite papers at least five times before submitting them to a journal. Academic journals contain some of the worst writing this side of government publications. Jargon plays a large role in the problem. As Mullins observes, "Properly used, technical language enhances clarity. Improperly used, it becomes jargon." In a multidisciplinary journal, such as *Housing and Society*, it is a very difficult editorial task to decide when to insist on rewriting of an article in plain English.

Mullins' book also contains useful information on writing books and dealing with book publishers. The information is valuable, and I wish I had known some of it four years ago when I was contemplating a book contract.

This book is a very worthwhile investment for anyone considering any type of academically oriented publications.

— Sherman Hanna, Kansas State University

Home Economics Teacher Educators. *Competencies for Home Economics Teachers* (Ames, Iowa: The Iowa State University Press) 1978, 34 pp., \$2.50 paper.

The purpose of this publication (a result of a national working clinic at Kansas City, February 1977, sponsored by the U.S. Office of Education and endorsed by AHEA and AVA) is to define broadly the professional levels of knowledge in home economics subject matter to be achieved by any person preparing to be a home economics teacher, designed to serve as a basis for planning programs for beginning teachers in both