

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

consumer-homemaking and occupational home economics. Two related publications the AHEA, *Competency-Based Professional Education in Home Economics: Selected Competencies and Criteria* (1974), and *Concepts and Generalizations: Their Place in High School Home Economics Curriculum Development* (1967), served as basic resources for this focus on the home economics subject matter component of the teacher preparation program.

Competency lists for clothing/apparel and textile products; consumer education and management; housing and living environments; human development and family; and nutrition and food management were developed by a committee and validated under the direction of AHEA subject matter section chairpersons. An overview is included with each category to help determine major competencies as well as explain the relation of that area to others and as a part of the whole.

The housing overview makes reference to the management and responsible use of limited resources in the provision of housing and living space, with concern for the interdependent nature of environmental influences on human behavior and vice versa. Although the shortest section of the volume, the housing competencies are all-encompassing:

- A. The teacher analyzes the needs of individuals and families affecting the selection and use of housing and living environments.
- B. The teacher assesses housing alternatives available to individuals and families.
- C. The teacher analyzes the interrelationships of available resources and the management of those resources to maximize satisfactory living environments for individuals and families.
- D. The teacher analyzes opportunities for careers in occupations related to housing.

For each competency, criteria are stated to list specific content-related "activities." Assessment of professional competence is not included, but is included in a companion volume: *Competency-Based Professional Education in Home*

Economics: Selected Competencies and Assessment Instruments, to be published in late 1978 by Iowa State.

B. J. White

Learning Activity Package Review: Johnston, William L., Ed.D. "Housing" (Unigraph, P.O. Box 24287, Seattle, Washington, 98128), 1975, \$12.50 for Learning Activity Package with duplicating copy (34 pp) and teacher's guide (11 pp).

This is one of 18 self contained senior high school consumer education packages which are complete, ready to use mini-courses which teachers are authorized to duplicate (pre-printed student material is also available). The student (working individually or in a group) receives an overview, rationale, measurable performance objectives, lessons, and pre- and post-tests. Johnston, author of several of the packets, "investigates all types of housing with emphasis on renting since it is usually the first step." Each of six objectives involves a brief discussion and a short "test" to complete before continuing.

Personal decision-making factors include lifestyle, personal feelings, desire for extras, life cycle position, financial ability, and probable mobility. Various rental apartments are described (efficiency or studio, one/two bedroom, luxury) as well as owned apartments (cooperative and condominium). Mobile homes and one-family houses are listed as either rented or owned. Newspaper ads and realtors/rental agents are discussed as good sources of housing information. The "most obvious advantages" of renting are: small capital outlay required, little upkeep and maintenance responsibility; fixed rental expense; greater mobility, and cheaper in the short term. Recommended lease contents are: names; lease period; unit description; landlord inspection right; rent amount; rent due date; maintenance and decorating responsibility; security deposit; subletting details; pet rules; utility payments; provisions