

Consumer confidence has never been higher

By Richard Leach
staff writer

President Reagan's top advisor on consumer affairs said Americans are ready to spend as never before.

"Consumer confidence has never been higher," said Virginia Knauer, who is the director of the United States Office of Consumer Affairs.

"A recent Gallup Poll shows people's expectations about our economic future are the highest they've been in seven or eight years."

Knauer was in the Detroit area last week to kick off National Consumers Week '84 (April 23-29) and participate in local consumers-week activities.

In a speech before the Detroit Business Consumer Coalition at Fair Lane Manor in Dearborn, Knauer said consumers are optimistic because the economy is improving.

Inflation is down to 4.2 percent from the 12.4 percent of 1980, she said. Interest rates are "not as low as we'd like, but they are still about half of what they were in 1980." Unemployment has dropped to 7.7 percent from double-digit highs, and four-million jobs were added in 1983.

SHE MAINTAINED that President Reagan's policies of deregulation and reducing industry are the keys to the economic turnaround.

"Translated into the simplest of terms, the net results of all these deregulation programs means that the government is no longer the Ruler of the Marketplace," Knauer said. "The government should not tell business what the consumer wants. The consumer should call the shots."

Consumers, in recent years, have become more knowledgeable about how to use the marketplace, she said.

"I think consumers as a whole are becoming more sophisticated," she said. "They're shopping around, and they're shopping for quality."

And deregulation has given greater scope to their ability to "shop around," she said. For instance, the term "banker's hours" is becoming a thing of the past, she said, as banks face greater competitive challenges — and opportunities — with the removal of "stringent regulations."

"They (banks) can now participate in many other financial adventures besides savings and checking accounts, but they also face vigorous competition not only from other financial institu-

tions, but from 'non-banks' as well. That term means Sears, J.C. Penney, American Express, Merrill Lynch and a host of other competitors not normally associated with banking."

Airline deregulation has meant the loss of protected routes and protected fares and led to "vigorous competition for consumers' business."

Deregulation also must extend to the auto industry, she said. She supports top Reagan administration officials in opposing quotas on foreign automobiles entering the United States.

"Quotas have an adverse effect on consumers in the long run," Knauer said. "In prices, for one thing, and also in choice."

But Knauer said the American automobile industry seems ready to compete in the international market. The New York Times, for instance, has predicted that this will be a record year for the auto industry.

As the nation's top governmental consumer watchdog, Knauer spends much of her time fighting consumer

fraud, such as the counterfeiting of brand-name products.

"It's not just designer jeans sold on the street corner," Knauer said. "It's much more serious than that."

Counterfeits abound, for instance, are manufacturing pharmaceuticals with the brand name of trusted American products. These fake items then are sold in foreign countries as the genuine article.

"This is a terrible thing, because people know the brand name," Knauer said. "If it does nothing to them, they're lucky. It could be very dangerous to their health."

She called for a concerted worldwide effort to crack down on these counterfeiters, with the United States using its

power as a world trader to "lean" on some of the countries in which the offenders operate.

FRAUD involving either computers or credit cards also is reaching epidemic proportions, she said.

One Los Angeles computer expert, for instance, transferred \$10.2 million from a local bank to his Swiss account using computers.

Underworld schools teach criminals how to get credit-card numbers from innocent victims, use blank "white" cards and create new counterfeit credit cards. Each year losses from such fraud are increasing by 40 percent and could reach more than \$300 million by 1985.

Consumer groups are urged for maximum grassroots participation calls. Last year, AFTA lost \$100 million from such calls, a 64-percent increase from 1982. The Michigan Association of Governmental Employees was socked with a bill for \$150,000 a month after it rejected service.

Knauer said her office is collecting examples of such abuses and is supporting Senate Bill 1870, which would crack down on credit-card thieves.

Besides appearing at Fair Lane Manor, Knauer discussed consumer-related issues with top executives from Chrysler, Ford and General Motors and appeared on the PBS television program "Late Night America" during her stay in the Detroit area.

Her visit was coordinated by the White House, Manufacturers National Bank of Detroit and the Henry Ford Community College Foundation in Dearborn. The college sponsored a series of consumer seminars in conjunction with consumers week.

Inflation is down, optimism is rising

Registration opens at Northwest YWCA

Registration is now open for May and June programs at Northwest Branch YWCA, 2540 Grand River.

The "Spring Tune-Up" classes for adult and teen women will be offered Monday and Friday mornings, afternoons and evenings for three weeks beginning May 14.

The Tune-Up is designed to get a start on trimming down for summer with a variety of fun ways offered to do it. Activities involved include jogging, walking, physical fitness, aerobics, swimming, body conditioning, and aqua gym.

Tune-Up members can participate as many times a day as they like and the more they come, the more

inches they will lose. The three-week 1-day "Tune-Up" is priced at \$24 and includes testing for flexibility and muscle tone.

In the adult arts division, a six-week pottery class will begin at 10 a.m. May 15.

A one-day breadmaking workshop will be given Wednesday May 16. Each participant will take her bread home to pop in the oven. There is a \$8 fee for YWCA members and \$8 for non-members.

Adult and youth classes begin the week of May 14 in the air-conditioned YWCA tennis house as well as youth and adult evening classes for all levels.

A special three week "Triple H" program for youth 5-14 years, will run on Saturday mornings beginning May 26 and registrations will be taken at this time for the "Summer Adventure," a 5-day a week program for the 6-13 age group which begins June 18 and runs the entire summer.

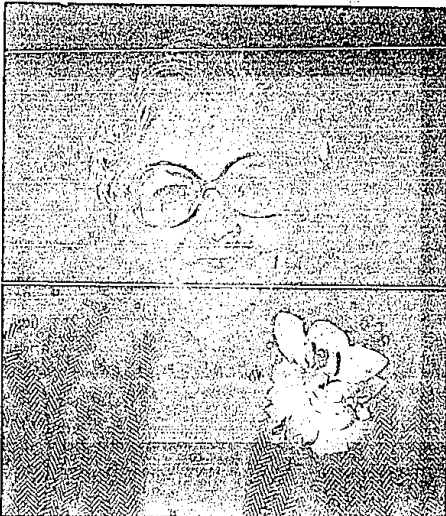
The YWCA membership drive is currently in progress. Adults, youth and

families are invited to join the organization with a special request that those memberships be taken out before May 15 in order to count in the Northwest Branch YWCA's membership goal.

For further information on all YWCA programs, call 537-8500. The YWCA is a Torch Drive Agency.

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ART EMANUELE/staff photographer

Virginia Knauer, President Reagan's top advisor on consumer affairs, visited the Detroit area last week for National Consumers Week '84. "Consumer confidence has never been higher," Knauer said.

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