

consequences for individual consumers. Further, since consumer decisions do have an impact on the socio-economic environment, the ability of citizens to use reading and decision making skills has implications for society. Teachers at all grade levels need to recognize the importance of instruction in reading and decision making skills for consumer education. That is, consumer education should not be left to chance.

Previous research, however, has indicated that adults and children lack some of the skills needed to make consumer decisions and are not capable of solving fundamental consumer problems encountered in daily life. None of the studies reviewed investigated the potential problems children and adults might have in formulating decisions. Specifically, little or no attention has been given to the processes used in reaching a final consumer decision. Instead, most of the studies have focused on subjects' knowledge of consumer economics and application of that knowledge.

Harris and Associates (1970) attempted to assess people's ability to complete government and business forms. A sample of 1,685 individuals 16 years and older representing the civilian non-institutionalized population of the continental United States participated in the study. The findings of the study revealed that three percent of the sample or an estimated 4.3 million persons fell into the lowest literacy category. Two percent of the sample or an estimated 7.1 million individuals fell into the category termed "questionable survival."

A second study by Harris (1971) also used government and business application forms as test material to measure literacy levels. Portions of the test were taken from authentic forms often used by many Americans. Additional questions based on classified advertisements and telephone dialing instructions were included in the 57 item survey test. Procedures for sample selection were the same as in the earlier Harris (1970) study. Results of the survey revealed that an estimated 15 million adults would have great difficulty completing the required forms in real life situations.

The forms used by Harris in both studies reflect demands placed on consumers in daily life. And reading skills used in completing a variety of forms are a prerequisite for successful independent consumer activities. Although both of Harris' studies were commendable efforts in identifying illiteracy levels, it was beyond the scope of his studies to focus on consumer skills above the knowledge level.

The Adult Performance Level Project (APL), established in 1971, was concerned with assessing knowledge and skills competencies of the continental U.S. adult population aged 18 to 65 years old (University of Texas—Austin, 1977). Among the skills areas assessed were reading, writing, speaking, and listening (communication). Consumer economics comprised one of the general knowledge areas. Three literacy levels were determined on the basis of income, education, and occupational status. These literacy levels ranked from lowest to highest were labeled APL 1, APL 2, and APL 3. The resulting raw scores from the assessment instrument were defined in terms of the same three APL levels.

Predictions about the performance levels of the adult population with respect to the knowledge and skills areas were then made. Of special significance to the present discussion were the findings related to reading and consumer economics. Specifically, the results of the test measuring knowledge of consumer economics indicated that 29.4 percent of the population fell into the APL 1 category, approximately one-third (33.0 percent) of the population were APL 2's, and 37.6 percent were APL 3's. There were fewer subjects who were classified as APL 3's in consumer economics than in other knowledge areas assessed. These findings suggest that consumer economics is one knowledge area which proved difficult for subjects, perhaps because of limited educational opportunities provided in consumer economics.

CRITICAL READING, REASONING, AND CONSUMER DECISION MAKING

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Recent national and international events have brought to public attention the finiteness of resources in the economic, political, and social environments. Almost daily the media brings news about double-digit inflation, fluctuating interest rates, higher gasoline prices, unemployment, budget cuts, etc. In this technological environment the consumer-citizen is required to make complex economic decisions affecting not only the individual but the family and larger national and international communities as well. Both individual and social costs and benefits need to be evaluated before each consumer financial decision is made. Thus, consumer decision making is an inherent part of daily living.

Consumers are influenced by the market environment which transmits information in the forms of print and non-print media. Such information may often present conflicting perspectives regarding the benefits and costs of a purchase, investment, etc., to the consumer. Where print is the primary source of consumer information, the abilities to read, analyze, and judge the validity of information presented are necessarily important. Subsequent consumer decisions made on the basis of this information need to be well thought out.

Impulsive consumer decisions may have negative financial

A closer examination of some of the test items (University of Texas—Austin, 1977) reveals that success on those items depends upon the ability of the respondent to use reading skills. For example, one item required that respondents observe a notice describing a check cashing policy and draw a correct conclusion related to that policy. The APL levels for reading indicate that 21.7 percent of the population were operating at level one, while 32.2 and 46.1 percent were operating at levels two and three respectively.

The data from the APL study reveal that reading skills and consumer education are needed and should receive additional attention in the schools. For the most part, the consumer economics objectives used for the APL project are at the knowledge and comprehension levels as defined by Bloom (1956). The final report did not list reading objectives although this skill area was assessed.

The National Assessment for Educational Progress and the Food and Drug Administration (NAEPFDA, 1979) collaborated on a pilot study in 1977 to ascertain whether or not the average American adult can read and understand labels on foods, drugs, and medical devices. More than 1,200 adults aged 26 to 35 years of age participated in the study. Findings from the investigation suggest that the higher the educational level of the respondent, the more likely s/he is to comprehend the information on the label and to deduce information not included on the label which could be of critical concern to health and safety. For example, one item required interpretation of a drug interaction precaution written on the label. This study is important since authentic examples of labels were used to test consumer and reading skills necessary for survival.

A second study conducted by the National Assessment for Educational Progress (NAEP, 1979) assessed the consumer skills of 17 year-olds in the following areas: 1) Economics, 2) Consumer Protection, 3) Energy, 4) Finance, 5) Consumer Behavior (advertising, decision making, and shopping), 6) Contracts, 7) Purchasing, and 8) Mathematics. An examination of test items used in the teenage consumers study shows that many of the items require prior knowledge of the consumer education areas as defined by NAEP. For example, in economics the following question appeared: "Of the taxes the federal government collects which tax provides the most revenue?" (NAEP, 1979, p. 7). A few items were hypothetical situations which required students to draw conclusions concerning consumer behavior. Other items required respondents to make a consumer decision in light of given situations, but none of the representative items published in the NAEP 1979 document assessed aspects of the processes involved in making consumer decisions. Nor did the items present examples from real warranties, contracts, advertisements, etc., and have subjects ascertain the most valid sources of information and make decisions in light of possible consequences. Once again, the items appear to assess prior factual knowledge instead of the decision making process related to consumer economics. Reading skills, which should be incorporated into this decision making process, are ignored for the most part.

According to Schoenfeld (NAEP, 1979, p. 53) ". . . in my view the objectives of consumer education should be to develop hesitancy on the part of the individual before s/he takes any action or makes any decision. This would be followed by a thought process wherein the options and the consequences of those options are considered before determining a course of action." Apparently some tests of consumer education do not consider the processing of information through reading, nor do they assess the decision making processes. Yet both reading and decision making processes are inherent in formulating wise consumer decisions.

Like the NAEP, APL, and other studies of consumer education, the schools, too, have tended to focus on knowledge acquisition rather than on developing critical thinking and decision making

skills. (Indiana Project for Consumer and Economic Education Guidelines, ND, p. 6). Early efforts related to consumer education in schools were usually relegated to junior and senior secondary students (sometimes the non-academic student) and fragmented between courses in the social sciences, home economics, and business education. Such instruction usually ignored a practical application for consumers in the marketplace. (Indiana Project for Consumer and Economic Education Guidelines, ND, p. 1)

Although numerous definitions of consumer education exist, for purposes of this paper consumer education has been defined as follows:

Consumer education is multidisciplinary and draws on concepts from economics, social science, business, mathematics, and home economics. Consumer education is the study of the knowledge, skills, and understandings needed by individuals and groups to manage effectively consumer resources and to take actions as citizens related to daily and ongoing consumer decision making. Reading is recognized as a needed skill in consumer decision making. Consumers must consider the value, content, and validity of information sources—some of which appear in print—in order to achieve maximum satisfaction through the responsible use of available resources.

The consumer must gather information from both print, e.g., purchase agreements, consumer reports, and non-print sources, engage in some comparative analysis of the information, synthesize the results of both information gathering and analysis, and then make a decision from among the vast array of consumer goods and services.

An adapted form of Wentworth's (1976) comments related to economic literacy and efficacy provide insight into the prerequisite reading and reasoning skills needed to make effective consumer decisions. A literate consumer:

- (1) can use/read economic terminology (vocabulary).
- (2) can recognize the personal/family costs and benefits of making a particular purchase.
- (3) will consider opportunity cost when deciding on a purchase.
- (4) can distinguish between conclusions reached on the basis of empirical evidence found through reading various consumer related materials versus conclusions reached on the basis of desire, rumor, or other preconceptions.
- (5) can draw conclusions after reading about the projected purchase and make choices consistent with those of wise consumers.
- (6) can use logical reasoning to develop a conclusion.
- (7) has the reading skills appropriate for reading contracts, purchase agreements, warranties, etc.
- (8) recognizes that any judgment made on the basis of limited information is potentially inadequate and realizes that judgment may be subject to possible revision if new information becomes available.

Effective use of these skills underscore the importance of reading and reasoning skills development in order to make effective consumer decisions from among several possible alternative decisions.

Consumers must also recognize that economic relationships are intertwined with political, social, cultural, and technological changes. These changes modify the goods consumed and mode of exchange between consumers and producers. In fact, the growing interest in consumer education is itself a product of change in the economy and society. The need for ongoing consumer education and growth of consumer awareness have generated "Consumer Reports" and "Wise Buying" columns in newspapers and magazines.

Understanding basic economic concepts and principles is central to effective consumer decision making. Consumers need knowledge of the economic system and its functioning. Consumer education needs to include the study of the consumer's role as an individual and as a member of society in a variety of settings. Today consumer education is to help students gain ". . . competence in the knowledge and skills needed to make decisions and take actions as informed and responsible consumers in a broad range of consumer behavior modes" (Bannister & Monsma, 1980 p. 11).

The authors have developed a "Consumer Decision Action System Model" which suggests a complex relationship between the individual and related external and internal factors. The model considers socio-economic and information areas which influence the context in which decisions are made. Social and individual goals and values are also factors which determine consumer actions and decisions. The model also shows that the decision making process and the decision product/outcome are predicated on reading and reasoning skills.

A discursive account of the system must begin with the external and internal environments as shown in the model. The external environment is composed of two sub-systems, the socio-economic and the information sub-systems. The socio-economic sub-system includes the economic, political, social, ecological, and technological systems or influences which operate on the individual (Bannister & Monsma, 1980). The information sub-system includes print and non-print media, oral and sign language, and experience with the world. While these areas often co-occur, they have been isolated in the model for the purpose of illustration. The information sub-system, as shown in the model, provides the mode of access to the socio-economic sub-system. For example, in the main, the political system is not immediately experienced by groups or individuals; rather knowledge of and involvement with the political arena are mediated by print and non-print informational sources.

Personal factors are main components of the internal environment. These factors include an individual's resources, place in the life cycle, prior knowledge, and affect. Resources refer to physical, emotional, financial, and cognitive aspects of a person. Prior knowledge is that information which is assimilated by the individual and is fit into pre-existing schemata. The intended meaning of affect is exemplified in the taxonomy created by Krathwohl, Bloom, and Masia (1964). All of these personal factors are given expression in the form of needs and wants and lifestyle preferences of the individual. The internal and external environments are related through processes of socialization, individuation, interaction, and tension. With respect to socialization and becoming an individual Habermas (1979, p. 109), McCarthy (1978, pp. 335-7), and others have suggested that the socio-economic sub-system presents various roles which are transmitted to the child largely through the family. The information sources aid in reinforcing those roles.

The internal environment effects socialization in that people are not simply role takers but are active creators of the roles they play. Personal factors, as shown in the model, influence people as they create their roles. Thus, people are socialized through a variety of means yet these processes operate in such a way as to make each of us an individual.

Simultaneously, the multiplicity of individuals operating within and through groups will change, maintain, and effect the socio-economic and information sub-systems. Changes in personal factors, when they occur at the same time in a large number of individuals, will have an effect on the external environment. As the model shows, the interaction between external and internal environments is mutually operative. Interaction, then, refers to the continual dynamic of exchange between internal and external environments. And interaction is such that priority can be given to neither external nor internal environments. Each acts continually on the other.

Tension exists between the external and internal environments. The external environment exerts pressure on the individual to conform. This pressure can come from the peer group, from advertising, or any number of other sources. Such pressure to conform can be experienced as a lack, in which case the individual comes to desire the object or circumstances presented by the external environment, or it may be experienced as an unwelcome intrusion, as a demand to be resisted. In either case, the relation between internal and external environments

is characterized by tension.

The context for consumer behaviors indicated in the model are the consumer decision action areas (Bannister and Monsma, 1980, p. 10). These consumer decision action areas include resource management and citizen participation. The consumer decision action areas may be "pushed" or constrained through both the external and internal environments. The goals and values generated from the internal and external environments act as mediators on the consumer decision action areas.

Decision making, as implied in the model, involves formulating rational choices regarding an event, action, object, or idea of some importance to the consumer. These reasoned choices reflect the values of the decision maker and are based on the acquisition of adequate and correct data as well as on existing alternatives (Cassidy & Kurfman, 1977, p. 1). Although the printed word is usually the primary means of transmitting consumer information (Williams, 1976, p. 22), decisions are often made on the basis of impulse, peer pressure, from habit, or by default.

Decision making processes have been examined by scholars in several disciplines and from different perspectives. In general, most scholars would agree that decision making involves seeking answers to three fundamental questions: (1) What is the problem to be solved? (2) What alternatives are available? and (3) Which alternative is best at this time? or What are the consequences of this choice?

The response to question one requires identifying the issues to be decided and clarifying the goals to be achieved when the final decision is made. In order to answer question two, the decision maker needs to identify the alternatives available. At this point the consumer may be drawing on prior knowledge, gathering additional printed information, and comparing analogous situations. The effective use of the gathered data encourages both practice and creative consideration from among several possibilities. The greater knowledge available to the decision maker, the greater the possibility of alternatives. Limited knowledge implies fewer alternatives available to be used in the decision making process.

The final phase of the process examines and evaluates possible alternatives which are compared for short and long term gains and consequences. Here the values of the decision maker are emphasized and conflicting multiple values, priorities, and competing goals are reconciled. A commitment to take appropriate action is implied as is a willingness to assume responsibility for those consequences and actions. At this point the consumer selects the most appropriate alternative. This is the consumer decision/action.

Drucker (1967) suggests a particular decision is not viable unless the decision can be implemented. After implementation of a decision, the decision maker should analyze, review, and evaluate the decision and, if necessary, re-enter the decision making process at the appropriate place. This evaluation is an important aspect of decision making since future decisions may be influenced by previous decisions. While the decision making process is time consuming, the returns on the time investment result in more efficient and effective decisions.

Resnick (1976, p. 79) has suggested a model of problem solving which bears some similarity to the decision making model proposed in this paper. The Resnick problem solving model has three interacting phases. During the first phase the problem is identified. In the second phase the "task environment" is scanned for cues to appropriate responses. The third phase consists of "... goal analysis in which goals are successively reformulated partly on the basis of external task cues, in order to yield soluble sub-goals that contribute eventually to solution of the task presented" (Resnick, 1979, p. 79). Both the decision making model in this paper and Resnick's problem solving model indicate that the problem must be formulated, the alternatives must be recognized, and goals or alternatives must be

created prior to reaching the solution or decision.

As Cassidy and Kurfman (1977, p. 7) note the decision making process is not usually linear but takes into account "... subjectivity, intuition, individuality, and . . . values." Needed skills are interrelated and used in various ways throughout the decision making process. Five overarching skills categories important for consumer decision making have been identified.¹ These skills, not necessarily unique to consumer education, can be taught in reading, social science, and other curriculum areas. The skill categories are given below.

1. **FACILITATING SKILLS** provide the foundation framework for basic skill development in consumer decision making. Observing, classifying, sequencing, defining terms, and recognizing spatial relations are fundamental skills. Reading, for example, cannot take place unless the student has developed these prerequisite skills.
2. **CONCEPTUALIZING SKILLS** require the formation of a mental image of a concrete object, type of behavior, or abstract idea. A concept described by a word or phrase conjures an image which can be used to provide insights into the organization of data. Conceptualizing involves collecting, grouping, and labeling information.
3. **PROCESSING SKILLS** include weighing information, comparing and contrasting, formulating questions and hypotheses, inferring, predicting outcomes, testing hypotheses, and gathering and compiling information from various sources.
4. **OPERATING SKILLS** require interpretation of graphs, charts, etc., valuing and judging, searching for cues in the environment, communicating, and social interaction.
5. **REASONING SKILLS** presuppose development in the preceding skills categories. Reasoning is the attempt to reach a conclusion about some event, action, object, or idea. Effective use of reasoning depends upon the ability to form deductive, inductive, and analogical arguments.

¹Definitions have been adapted from the following sources: Carpenter: 1963; Goldmark: 1968; Simon: 1970; Fair & Shafiel: 1967; Taba: 1971; Hartoonian: 1979; and Michaelis, *et. al.*: 1968.

Reading skills which should be applied during the decision making process will vary according to the nature of the text material available and according to the reader's ability. The skills required in a given consumer situation, the reader's abilities, and the interaction between them can be productively approached through the theory of metacognitive activities described in Otto, White, and Camperell (1980, pp. 60-73). Metacognition is the explicit and/or tacit awareness one has of one's cognitive activities and the application of those processes to achieving understanding, problem solving, etc. The decision making process as described in the present model demonstrates an instance in which metacognitive activity should occur.

There are three specific aspects of metacognitive activity which have implications for consumer decision making and reading. The first aspect of concern is the reader/decision maker's knowledge of the type and depth of cognitive processing which is appropriate for reading particular types of consumer documents. A second type of metacognitive activity includes the *task variables* which involve the reader/decision maker's ability to assess the relative difficulty of a consumer related document or decision. The amount of reading required for the informed comparison of two commodities or the nature of the related text material could cause problems if improperly assessed by the reader/decision maker. *Strategy variables*, a third type of metacognitive activity, are those processes an individual should use to solve a consumer problem. For example, absence of knowledge about which strategy to apply during consumer decision making can lead to unwise and perhaps impulsive consumer actions. In addition, the reading strategies which should be used during the decision making process must be determined and judiciously applied by the consumer.

Brown (1977, as cited in Otto *et. al.* 1980, pp. 63-64) has specified several examples of reading behaviors which she believes involve metacognitive decisions. These behaviors, when adapted for the purpose of consumer decision making,

are as follows:

- a. Clarifying the purpose for reading in light of the consumer problem. As Brown suggests, the reader must understand the stated and unstated requirements of the task. For example, the wise reader/decision maker must recognize that comparisons of commodities should be made and later alternatives must be evaluated in terms of their consequences.
- b. Recognizing the important aspects of the consumer problem and of the supporting reading material.
- c. Focusing attention and concentrating on the salient aspects of the consumer problem and accompanying reading material.
- d. Assessing or monitoring ongoing activities as they occur so as to ensure success. For instance, as the reader/decision maker proceeds through the decision making process, s/he must recognize the requirements of each step of the process as that step occurs. The reader, too, must recognize whether s/he has succeeded in comprehending as s/he reads the necessary purchase agreement, etc.
- e. Using self-questioning, inherent in the decision making procedure, to determine whether or not each part of the process is in fact being met. Self-questioning and review, retrospective activities, are also necessary after reading consumer related documents to ensure that all relevant data have been gathered prior to weighing alternatives.
- f. Making adjustments when the consumer fails to complete any part of the decision making process. The reader must also switch reading strategies if comprehension failure is detected during or after reading consumer related documents.

The authors are suggesting that teachers make these meta-cognitive skills, which are important for reading and consumer decision making, explicit through the use of consumer dilemmas. These dilemmas have instructional value in that students are taught *how* to make consumer decisions through the use of reading consumer content materials. Simultaneously, the students will utilize self-monitoring strategies in the processes of consumer decision making and reading as they solve consumer dilemmas.

The dilemmas are short stories written at the grade and interest levels of a particular audience. In each dilemma the protagonist is confronted with a problem consumers typically encounter. An authentic consumer document (e.g., a charge account and security agreement) and possibly readings from a respected consumer magazine accompany each dilemma. Prior to reading students give a confidence rating to reading material indicating the ease or difficulty of the printed material for them. Question sheets designed to encourage students to reread specific parts of the written material are included with each dilemma and consumer document. Finally, students proceed through the steps of the decision making process. During the process, students create and complete their own decision making matrix composed of the alternatives, and the gains and consequences of each alternative. Students state the decision they have reached on the basis of available data and then evaluate their decision.

Wise consumer decision making is vital both for the quality of the decision maker's life and for the potential effects consumer decisions have on society. In this paper the authors have proposed a model which clarifies the decision making process and the factors which influence the process. Effective use of reading and reasoning skills inherent in consumer decision making presumes that such skills have been identified in the curriculum and taught in school. Consumer dilemmas when used in various content areas provide an excellent vehicle for teaching these basic life skills.

The metacognitive activity involved in reading consumer related documents and in decision making can be supported, taught, and made explicit through the use of consumer dilemmas. In addition, specific vocabulary, comprehension, and consumer decision making skills can be taught through this type of learning activity. Students engaged in these and similar instructional activities should learn to become skilled readers and competent consumer decision makers.

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