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**FEDERAL RESERVE BANK OF DALLAS**

Station K, Dallas, Texas 75222

Circular No. 84-37  
March 7, 1984

**TO:** All depository institutions in the Eleventh Federal Reserve District

**ATTENTION:** Chief Executive Officer

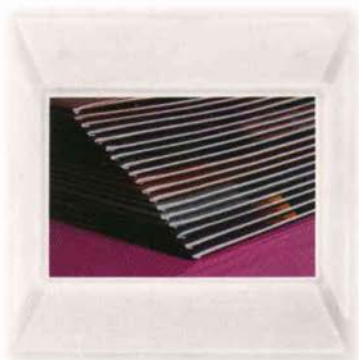
**SUBJECT:** **Public Information Materials Directory**

**SUMMARY:** Attached is a new publication of the Federal Reserve Bank of Dallas -- the Public Information Materials Directory for 1983-84. This booklet lists and describes all publications and audiovisual materials which are available from the Federal Reserve Bank of Dallas, including many materials produced by other Reserve Banks. The directory will be updated yearly.

**ATTACHMENTS:** Federal Reserve Bank of Dallas Public Information Materials Directory 1983-84

**MORE INFORMATION:** Public Affairs Department, Extension 6266

**ADDITIONAL COPIES:** Public Affairs Department, Extension 6289





The Public Information Materials Directory lists and describes publications and audiovisual materials available from the Federal Reserve Bank of Dallas, free of charge, to businesses, the general public, educators, students and financial institutions.

The materials were produced by the 12 Federal Reserve Banks and the Board of Governors, and are grouped alphabetically according to subject matter.

Requests for public information materials should be directed to:

Public Affairs Department  
Federal Reserve Bank of Dallas  
Station K  
Dallas, Texas 75222

(214) 651-6266 or 6289

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## PUBLICATIONS

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## Consumer Information

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<b>Alice in Debitland</b>	Explains consumer protection under the Electronic Funds Transfer Act including the use of debit cards. 1980. 16 pp. <i>(General Public)</i>
<b>The Arithmetic of Interest Rates</b>	Applies the concepts of simple and compound interest to practical problems of determining the yield on government securities and the cost of consumer credit. 1981. 36 pp. <i>(General Public)</i>
<b>Charting Mortgages</b>	Guide to 13 different types of mortgages broken down by their rates of interest, length to maturity and payment terms. 1982. Pamphlet. <i>(General Public)</i>
<b>A Citizens Guide to CRA</b>	Guide to procedures used by four financial supervisory agencies in considering applications filed by financial institutions covered by the Community Reinvestment Act of 1977. 1981. 39 pp. <i>(General Public)</i>
<b>Consumer Credit Terminology Handbook</b>	Glossary useful in understanding the credit terms found in contracts. Also available in Spanish. 1979. 20 pp. <i>(General Public)</i>
<b>Credit Guide</b>	Provides basic guidelines for obtaining and using consumer credit. 1982. Pamphlet. <i>(General Public)</i>
<b>Equal Credit Opportunity Act (series)</b>	Covers how the ECO Act, which bars discrimination in all areas of credit, affects Age, Credit Rights in Housing, Incidental Creditors and Women. 1977. Pamphlets. <i>(General Public)</i>
<b>Fair Credit Billing</b>	Explains how to deal with billing errors. 1976. Pamphlet. <i>(General Public)</i>
<b>The Fair Debt Collection Practices Act</b>	Summary of the key features of this Act. 1978. Pamphlet. <i>(General Public)</i>
<b>Give Yourself Credit: A Consumer Guide to Credit Protection Laws</b>	Explanation of various credit protection laws. 1981. 40 pp. <i>(General Public)</i>
<b>How to File a Consumer Credit Complaint</b>	Instructions on how to file a complaint against a bank. 1978. Pamphlet. <i>(General Public)</i>

## Consumer Information

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Explanation of margin regulations in nontechnical terms. 1972. Pamphlet. *(General Public)*

Explains the safeguards federal law provides against lost cards, what to do about unsatisfactory goods bought with credit cards, and how to compute and compare credit card charges. 1978. Pamphlet. *(General Public)*

General look at the recent laws regarding Individual Retirement Accounts. 1982. Pamphlet. *(General Public)*

Describes various types of savings accounts at banks and thrifts. 1980. Pamphlet. *(General Public)*

Explains credit rights and responsibilities, and introduces consumer credit regulations in a cartoon format. 1980. 24 pp. *(General Public)*

Comprehensive information on all aspects of Treasury bills, notes and bonds. 1982. 15 pp. *(General Public)*

Description of Consumer Leasing Act and how consumers can be benefited and protected. 1978. Pamphlet. *(General Public)*

Explanation of major provisions of the Truth in Lending Act. 1981. Pamphlet. *(General Public)*

Describes the importance of a credit history and consumers' rights when using credit, and tells how to correct a credit record. 1979. Pamphlet. *(General Public)*

**If You Borrow to Buy Stock**

**If You Use a Credit Card**

**IRA and KEOGH: New Opportunities  
for Retirement Income**

**Options for Savers**

**The Story of Consumer Credit**

**United States Treasury Securities:  
Basic Information**

**What Truth in Leasing Means to You**

**What Truth in Lending Means to You**

**Your Credit Rating**



## Currency and Coin

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<b>Coins and Currency</b>	Reviews American money from wampum to Federal Reserve notes with photographs of the more important and unusual coins and notes. 1980. 24 pp. ( <i>High School, General Public</i> )
<b>Counterfeit?</b>	Suggests ways to spot counterfeit bills and tells what to do if one is found. 1979. Pamphlet. ( <i>Financial Institutions, General Public</i> )
<b>Dollar Points</b>	Illustrates and explains the various design features of a dollar bill. 1975. 6 pp. ( <i>High School, General Public</i> )
<b>Fundamental Facts About U.S. Money</b>	Describes the characteristics of coin and currency, and how they are produced and circulated. 1980. 16 pp. ( <i>High School, General Public</i> )
<b>U.S. Currency</b>	Gives a brief history of U.S. currency, describes currency in circulation, and explains how money reaches the public through the Federal Reserve System. Rev. 1980. 12 pp. ( <i>High School, General Public</i> )

# Economics and Banking

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Explains the historical background of each subject and its significance in the economic development of the United States. (*College, General Public*)

Reviews and analyzes the literature on cash balance costs, the tradeoff between inflation and unemployment, and inflation's effects on wealth distribution. 1972. 30 pp. (*College*)

Lists and gives statistics for the 12 major groups of financial institutions in competition since the Depository Institutions Deregulation and Monetary Control Act of 1980. 1982. 25 pp. (*College, General Public*)

Introduction to government fiscal policies and the resulting economic impacts. Examines government effectiveness in economic stabilization. 1980. 22 pp. (*High School, General Public*)

Explores common fallacies about banking and economics in a comprehensive but nontechnical manner. 1980. 34 pp. (*General Public*)

Reviews, in detail, ten major money market instruments emphasizing the interaction of various money market sectors. 1981. 148 pp. (*College*)

Describes the changes in the international monetary system, exchange rates and the gold standard. Rev. 1976. 19 pp. (*College*)

Discusses the Federal Reserve's role in the economy and federal policies used to combat inflation and recession. Cartoon illustrations. 1981. 16 pp. (*High School, General Public*)

## **Bicentennial series**

**Evolution of Money and Banking in the United States. 1975. 12 pp.**

**Decline and Fall of the Gold Standard. 1976. 14 pp.**

**Development of Capital Markets in the United States. 1976. 12 pp.**

**Development of the Texas Oil Industry. 1976. 12 pp.**

## **Costs and Benefits of Inflation**

## **Financial Institutions in Transition**

## **Fiscal Policy**

## **I Bet You Thought**

## **Instruments of the Money Market**

## **International Adjustment and the Dollar**

## **Keeping Our Money Healthy**

# Economics and Banking

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## **Measuring Price Changes**

Reviews price indexes from 1960 through 1977 with a detailed discussion of the conceptual and statistical problems associated with designing and constructing price indexes. Examines the statistical characteristics of the Consumer Price Index, Producer Price Index and GNP Deflator. 1981. 52 pp. (*College*)

## **Money and Economic Balance**

Details money's role in the economy and tells how the Federal Reserve conducts monetary policy to promote economic balance. 1979. 32 pp. (*College*)

## **Money: Master or Servant?**

Gives a close-up look at money—what it is, how it is created, how it works in the economy, and the roles of the Federal Reserve and commercial banks. 1980. 34 pp. (*General Public*)

## **Role of Economic Activity and Markets**

Relates how the nation's economic activity is coordinated in producing the goods and services the country demands. 1981. 30 pp. (*High School, General Public*)

## **The Story of Banks**

Traces the function, purpose and historical role of banks in the U.S. in a cartoon format. 1980. 22 pp. (*High School, General Public*)

## **The Story of Inflation**

Describes the causes and effects of inflation, and discusses alternative anti-inflation policies in a cartoon format. 1980. 24 pp. (*High School, General Public*)

## **The Story of Money**

Discusses the evolution and fundamental principles underlying the development of money in a cartoon format. 1981. 24 pp. (*High School, General Public*)

# Federal Reserve System

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A summary of the key points of the Garn-St Germain Depository Institutions Act of 1982. 1983. Pamphlet. (*College, Financial Institutions, General Public*)

Uses a documentary-type narrative to give a view of the New York Fed's operations and its role in the System and the economy. 1980. 32 pp. (*High School, General Public*)

Detailed discussion of Federal Reserve credit that is available. Regulation A included as an appendix. 1980. 13 pp. (*Financial Institutions*)

Brief description of the major operations of a Federal Reserve Bank including services to depository institutions and the federal government, bank regulations, and economic research to support monetary policy. 1980. 12 pp. (*High School, General Public*)

Explains briefly the origin and organization of the System. 1979. Pamphlet. (*High School, General Public*)

A detailed look at the System's structure and function. 1974. 126 pp. (*College, General Public*)

Defines many of the terms used in monetary policy and bank supervision and regulation. 1981. 26 pp. (*High School, General Public*)

Outlines, in simplified terms, the main functions of the nation's central bank. 1980. 16 pp. (*High School, General Public*)

Describes the historic significance of Dallas being selected as the site of the Eleventh Federal Reserve District and the noteworthy architectural features of the building. 1979. Pamphlet. (*General Public*)

Discusses the history of gold and the daily operation of the New York Fed's gold vault. 1981. 12 pp. (*High School, General Public*)

## **Capsule**

## **A Day at the Fed**

## **The Federal Reserve Discount Window**

## **Federal Reserve Operations**

## **Federal Reserve System**

## **The Federal Reserve System: Purposes and Functions**

## **Glossary of Federal Reserve Terms**

## **The Hats the Federal Reserve Wears**

## **Historic Landmark**

## **Key to the Gold Vault**

# Federal Reserve System

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<b>The Men Who Made the Fed</b>	Discusses briefly some of the people who had an impact on the development of the Federal Reserve System. 1979. 8 pp. ( <i>High School, General Public</i> )
<b>Modern Money Mechanics</b>	Uses "T" accounts to describe how Federal Reserve monetary policy affects deposit creation and bank reserves. 1975. 32 pp. ( <i>College</i> )
<b>Structure of the Federal Reserve System (series)</b>	Five-part series on the Board of Governors, Federal Open Market Committee, Federal Reserve Banks, Federal Reserve Banks' Boards of Directors, and the Monetary Control Act of 1980. Pamphlets. ( <i>General Public</i> )
<b>Through the Discount Window at the Federal Reserve</b>	Describes the programs and the processes used in extending Federal Reserve credit to depository institutions. 1981. 8 pp. ( <i>Financial Institutions, General Public</i> )
<b>Welcome to the Federal Reserve Bank of Dallas</b>	Description of the Dallas Fed's role as a "banker's bank" and the Federal Reserve System in general. 1981. Pamphlet. ( <i>General Public</i> )
<b>Who We Are and What We Do</b>	Illustrated discussion of the System and the operations of Federal Reserve Banks. 1975. 16 pp. ( <i>High School, General Public</i> )
<b>Your Money and the Federal Reserve System</b>	Reviews Federal Reserve Bank services with special emphasis on how currency and coin are supplied. Discusses the System's structure and how it influences the money supply and reserves. Rev. 1980. 16 pp. ( <i>High School, General Public</i> )

# Payments Mechanism

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Gives step-by-step instructions on the proper way to write, deposit and cash checks. Rev. 1980. Pamphlet. (*General Public*)

Explains how to save time and money by using EFT services, and discusses direct deposits, telephone and automatic bill payment, and point-of-sale transfers. 1980. Pamphlet. (*General Public*)

Analyzes some of the problems, proposed solutions and issues involved in future improvements to the nation's payments system. Rev. 1979. 63 pp. (*Financial Institutions, General Public*)

Describes the origin, development and growth of checks, the automation of check collection, and the concept of an electronic payments system in a cartoon format. 1981. 24 pp. (*High School, General Public*)

## **Checkpoints**

## **Electronic Funds Transfer**

## **Electronic Money and the Payments Mechanism**

## **The Story of Checks**

## Regulation and Supervision of Banks

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### **Bank Supervision**

Explores various aspects of bank supervision and examination. 1963. 34 pp. (*College, Financial Institutions, General Public*)

### **A Guide to Federal Reserve Regulations**

Designed to provide a general overview of the regulations issued by the Board of Governors of the Federal Reserve System. Rev. 1981. 20 pp. (*General Public*)

# Services of the Federal Reserve Bank of Dallas

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Describes ACH operations and the processing of ACH deposits. June 1981. 8 pp. (*Financial Institutions, General Public*)

## **Automated Clearinghouse**

Describes check clearing systems, Fed check processing and sorting options available to depositing institutions. June 1981. 16 pp. (*Financial Institutions, General Public*)

## **Check Processing**

Describes how cash is supplied to the economy, procedures for ordering and depositing currency and coin, and the cash processing and transportation process. July 1982. 12 pp. (*Financial Institutions, General Public*)

## **Currency and Coin**

Describes the types of borrowing available to financial institutions, the discount window loan process, and the criteria for appropriate borrowing. June 1981. 8 pp. (*Financial Institutions, General Public*)

## **Loan**

Describes the net settlement process and the procedures involved in net settlement transactions. June 1981. 5 pp. Update included. (*Financial Institutions, General Public*)

## **Net Settlement**

Describes how to sort and deposit noncash items, and how availability of credit is determined for these items. October 1981. 7 pp. (*Financial Institutions, General Public*)

## **Noncash Collection**

Describes the pricing principles and determinants used by the Board of Governors of the Federal Reserve System, billing options and procedures, and clearing balance administration. June 1981. 7 pp. (*Financial Institutions, General Public*)

## **Pricing and Billing of Services**

Describes book-entry and definitive securities safekeeping, the electronic transfer of securities, and securities purchase and sale services. October 1981. 9 pp. (*Financial Institutions, General Public*)

## **Securities**

Describes the history of the wire transfer service and the methods used to initiate wire transfer transactions. June 1981. 8 pp. Update included. (*Financial Institutions, General Public*)

## **Wire Transfer of Funds**



## Special Releases

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<b>Annual Report</b>	Contains information about the operations and earnings of the Federal Reserve Bank of Dallas and its three branches. Yearly—March. ( <i>Financial Institutions, General Public</i> )
<b>Economic Review</b>	Contains broad economic and financial topics based on research carried out by the Dallas Fed staff. Bi-monthly. ( <i>College, Financial Institutions</i> )
<b>Economic series</b> <b>Agricultural Highlights</b> <b>Energy Highlights</b> <b>District Highlights</b>	Series of economic releases dealing with issues and trends relevant to the Eleventh Federal Reserve District. Quarterly. ( <i>College, Financial Institutions, General Public</i> )
<b>Federal Reserve Bank of Dallas</b> <b>Telephone Directory</b>	Telephone listings for Eleventh District Fed offices and key personnel. Yearly—May. ( <i>Financial Institutions</i> )
<b>Methodology of the Texas Industrial</b> <b>Production Index and Methodology</b> <b>of the Texas Manufacturing</b> <b>Capacity Index</b>	Technical discussion of methods used to compute the indexes. Rev. 1983. 85 pp. ( <i>College</i> )
<b>Monetary Policy Objectives—</b> <b>Midyear Report</b>	Report by the Federal Reserve Board to Congress on monetary policy objectives. Yearly—July. ( <i>Financial Institutions, General Public</i> )
<b>Monetary Policy Objectives—</b> <b>Summary Report</b>	Report by the Federal Reserve Board to Congress on monetary policy objectives. Yearly—February. ( <i>Financial Institutions, General Public</i> )
<b>Now Available</b>	List of recently released Fed circulars, speeches, statements to Congress and publications. Quarterly. ( <i>Financial Institutions, General Public</i> )
<b>Officers' and Employees'</b> <b>Salary Surveys</b>	Summary of responses given by institutions in the Eleventh Federal Reserve District. Results are broken down by geographical area and deposit size. Yearly—September. ( <i>Financial Institutions</i> )

## Special Releases

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Guide to selected publications from all 12 Federal Reserve Banks. Yearly—October. (*High School, College, Financial Institutions, General Public*)

Newsletter containing articles on operational developments, regulatory changes and current events throughout the Federal Reserve System. Monthly. (*Financial Institutions, General Public*)

### **Public Information Materials of the Federal Reserve System**

#### **Roundup**



## AUDIOVISUAL

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## Consumer Information

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### **Manage Your Money**

Explores the basic principles of good personal money management, the importance of savings, the value of compound interest, the principle of opportunity cost, and the flow of money in the economy. 1967. 14 minutes. ½" or ¾" videotape. (*High School, General Public*)

### **To Your Credit**

Uses case situations to explain consumer rights as authorized under Regulations B and Z including credit rights for women and the aged. Also describes consumer rights in obtaining credit, incorrect billings, and correction of erroneous credit file information. 1978. 15 minutes. ½" or ¾" videotape. 16mm film. (*High School, General Public*)

## Currency and Coin

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Gives statistics on the amount of counterfeiting and the causes behind it. Pictures the sources of real money and gives guidelines on detecting counterfeit currency with several comparisons between real money and counterfeit money. Rev. 1982. 35mm slide presentation with script. 40 slides. (*High School, Financial Institutions, General Public*)

### **Counterfeit Currency**

Surveys the history of money, highlighting some of its varied forms over the centuries—from salt and cloth to tobacco and tools. Shows how the need for something convenient and widely acceptable led to coins, paper currency and checks—the most common forms of money in use today. 1982. 23 minutes. ½" or ¾" videotape. 16mm film. (*High School, General Public*)

### **Money: Summing It Up**

# Economics and Banking

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## **Adam Smith and the Wealth of Nations**

Examines the events and influences that made Smith the "father of economics." 1978. 28 minutes. ½" or ¾" videotape. (*High School, General Public*)

## **Economic Stability: The Quest and the Question**

Brings to light important factors involved in the equation for economic stability. Designed to explain inflation, recession and possible solutions. Examines the application of fiscal and monetary controls within the economy, and the resulting need for bankers to cope with the fluctuating supply and demand for money in their communities. 1971. 22 minutes. ½" or ¾" videotape. 16mm film. (*High School, General Public*)

## **Inflation**

Demonstrates some of the causes and effects of inflation, citing historical developments. Features various economists presenting viewpoints on economic theory and discussing the roles of monetary policy, fiscal policy and political involvement. Mentions the multiplier effect, the "new economics" and the balance of payments. 1971. 27 minutes. ½" or ¾" videotape. 16mm film. (*High School, General Public*)

## **Man's Material Welfare**

Discusses the free enterprise system and how it works. 1975. 24 minutes. ½" or ¾" videotape. (*High School, College, General Public*)

## Federal Reserve System

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Goes behind the scenes to show how the Fed makes credit available for economic growth and jobs—managing money and credit, clearing checks, putting coin and currency into circulation, destroying old currency, supervising banks, and administering such consumer credit laws as Truth in Lending and Equal Credit Opportunity. Includes a sequence showing the open market operations of the New York Fed's trading room where the Federal Reserve buys and sells government securities to keep the amount of money and credit in the economy in line with the nation's economic needs. 1978. 20 minutes. ½" or ¾" videotape. 16mm film. (*High School, General Public*)

Explains the daily operations of Federal Reserve Banks, detailing currency and coin circulation, check collecting and clearing, and the role of the individual Federal Reserve Bank president, the staff and directors. Discusses in-depth Federal Reserve policies and decisions, particularly the actions of the Board of Governors and System open market operations. Illustrates the effects of these policies and decisions on the commercial banking system and the public. 1977. 17 minutes. ½" or ¾" videotape. 16mm film. (*High School, General Public*)

### **The Fed . . . Our Central Bank**

### **Money Story: The Federal Reserve Bank in Action**



## Payments Mechanism

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### **EFT at Your Service**

Shows how electronic funds transfers are changing the way many Americans conduct their financial affairs as EFT offers an alternative to cash and checks for many financial transactions. 1980. 14 minutes. ½" or ¾" videotape. 16mm film. (*High School, General Public*)

### **24 Hours in the Life of a Check**

Describes what happens to a check from the time it is written until it is returned in a monthly statement, including behind-the-scene activities in a bank. 20 minutes. ½" or ¾" videotape. (*High School, General Public*)

## Regulation and Supervision of Banks

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Contents of a Regulation Z seminar in 1981 consisting of three major parts: an overview of the organization of the new regulation, changes in rules related to closed-end credit, and changes in rules related to open-end credit. 1982. Two hours, 25 minutes. 1/2" or 3/4" videotape. (*Financial Institutions*)

### **Truth in Lending**



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