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USSR Report

CONSUMER GOODS AND DOMESTIC TRADE

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USSR REPORT

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MINISTRY OF TEXTILE INDUSTRY'S 'COMPANY STORE' DESCRIBED

Moscow SOVETSKAYA TORGOVLYA in Russian 9 Jun 83 p 2

[Article by L. Latkina, director of the company store "Rossiyskiy tekstil'", honored worker of RSFSR trade: "The Company Store--An Active Mediator Between Goods Producers and Consumers"]

> [Text] Barnaul, Lenin Street 140, store "Rossiyskiy tekstil'." Cloth fabric from 52 enterprises of the RSFSR Ministry of the Textile Industry is delivered to this address. And every time, having sent a sample of their new product to Barnaul, the enterprise workers await the news with anticipation--what evaluation did it receive from the buyers--because "Rossiyskiy tekstil'" is a company store.

Our store is one of the support bases of the Russian Federation's Mintekstil'prom, where the buyers first become familiarized with new products. The further fate of the new product depends in great measure on what will be written in the conclusion which the store directs to the ministry. This, in turn, necessitates us to be ultimately objective in our conclusions, to base them on the most thorough study of the evaluations given by the buyers.

At first glance it might seem that this is a simple matter. If the fabric sells well, one might say, this means that people like it. If it sells poorly, they don't like it. That's all there is to it. In actuality, however, everything is much more complex. Demand differs. It may sometimes be affected even by random factors, for example the availability of similar fabric in other stores in the city, the weather, even the fashions of visiting stage stars. Therefore the qustionnaires developed by our joint group contain questions which make it possible to obtain a substantiated buyer evaluation of the quality of the fabric, the structure, color, print, and the correspondence of these data to the price.

Everyone, from the salesman to the director, is involved in studying demand. However, this is primarily the responsibility of a special group which includes three leading commodities specialists. Each of them is assigned a certain assortment group. Moreover, four commodities specialists conduct work on studying demand directly at the trade sections.

As soon as a new fabric is sent to the store, all its samples are pasted into a book--by article, color and print. Identical samples are hung in the display room together with the advertising signs. These indicate the name of the enterprise manufacturing this fabric, its raw material content, price, and purpose--for dresses, suits, coats, etc., as well as the care instructions. In the section where this fabric is sold, a goods check is written out in duplicate for each purchase. It indicates the article, type, and pattern. At the end of the day, the commodities specialist, studying the demand in the given section, generalizes all the obtained data and records it in a special log.

In the course of the day the salesman also notes in the questionnaire any comments on the new products and reasons why people declined to purchase them.

The store regularly conducts exhibition-sales of fabrics made by individual textile enterprises which are concluded by buyer conferences.

In the past 2 years we have begun taking new products for sale from certain enterprises at agreed prices, as well as in experimental lots. Thus, we took decorative fabrics from the Krasnoyarsk Silk Combine at a price of 5 rubles 50 kopeks and from the "Vesennyaya" Combine at a price of 5 rubles 80 kopeks per meter. The buyers liked these fabrics. They sold well at the proposed prices and we recommended them for mass production.

A different fate befell the ladies outfit consisting of a cotton print sleeveless shirt and worsted wool jumper. We took it for sale at a price of 20 rubles. The buyers were very interested in the shirt, but they did not want to buy it in a set with the wool jumper. This outfit was not recommended for mass production.

On a number of fabrics we gave the enterprises recommendations on how to make changes in order to interest the buyers. Thus, having worked with the products of the Krasnoyarsk Silk Combine for a year, we recommended that it apply decorative prints on the dress subgrouping of its acetate silk fabric. This was done, and the new version of fabric began to be in demand as curtain material. Of course, we understand that acetate thread silk is not intended for curtains, but with a shortage of decorative fabric we consider this a wise solution to the problem. After all, this silk sold poorly in its dress-making variant.

The "Dachnaya" fabric, which had an interesting structure, was greeted by the buyers with mistrust. Its width was good--150 cm, but the price of 10 rubles per meter was disturbing. In order to attract the attention of the buyers to this new product, we sewed a set out of it consisting of curtains, bedspread and two pillowcases. The demand increased somewhat, but nevertheless in 10 months we sold only 1,000 meters. As a result, we recommended to the combine that they consider the question of lowering the price. However, the recently produced decorative jacquard imitation tapestry print fabric sold out immediately despite its high price--an average of 15 rubles per meter.

If a fabric is not in demand, it is simplest of all to recommend that the enterprise take it out of production. However, we are in no hurry to do this until we have exhausted all the possibilities for attracting the buyers' attention to it. Last year our cutters sewed 144 models of products made of slow-selling and new fabrics. We demonstrated these models in the display room on mannequins. Practice has shown that after this the sales increase by several times.

Unfortunately, we have only 10 mannequins. We have nowhere to get any more, since the ministry does not care about supplying them to its company stores. The study of product demand suffers from this. The goods turnover suffers as well. If we had more mannequins we could show more models made of fabrics for which demand is low. Perhaps it would grow.

In 6 years our company store has given industrial enterprises 2,467 recommendations, including 429 concerning removal of products from production due to lack of demand, 706 concerning increased output and introduction into production, and 750 concerning improvement in structure, coloration or print. Of these, 666 proposals have been implemented, i.e., 27 percent. This, of course, is far from ideal, as we would like our word to be heeded more closely. However, even such a percentage of introduction is evidence that we nevertheless have a certain influence on industry.

I believe that the effectiveness of the Mintekstil'prom company stores will increase if certain problems are solved. First of all, there is as yet no agreement between the ministry and the "Rostekstil'torg" wholesale association as to the resources for such stores. The standard position on company stores provides for its right of first purchase of goods at wholesale fairs and primary selection of goods from its nomenclature directly from the industrial association within the limits of allocated funds. In practice, however, the sale of products from industrial enterprises is under the control of the local wholesale bases, and these often offer not a promising assortment, but the worst of the current stock. It is rarely possible to stipulate in the specifications the delivery of experimental lots, although this would permit making a timely determination of the expediency of putting a new product into mass production.

The requirements for the company store are high. This must be a sample-exhibiting enterprise with excellent organization of goods advertising, particularly the advertising of new goods. But how are we to fulfill this requirement if the 4th salary group, to which we belong by volume of goods turnover, does not provide for an artist? A store such as ours requires a minimum of two commercial artists.

In the process of studying demand, the company store must also conduct sociological research. We do this, but of course not at the level necessary, since our workers do not have the appropriate training. The need has arisen to have an engineer-sociologist on the staff of the company store.

I believe that it is necessary to work out a standard regular schedule for company stores which would consider their specifics.

12322
CSO: 1827/265

NEW FOOD INDUSTRY DEVELOPMENTS OUTLINED

Moscow EKONOMICHESKAYA GAZETA in Russian No 28, Jul 83 p 2

[Survey prepared by the Board of the Agroindustrial Complex of the State Committee for Science and Technology of the USSR: "New Developments in the Food Industry"]

[Text] The 26th party congress set for the food industry branches--an important part of the agroindustrial complex--the task of improving the quality and the assortment and increasing the output of food products enriched with protein, vitamins and other wholesome ingredients. Outstripping development is planned for the production of baby foods and dietetic products. We need to considerably increase the thoroughness of the processing, improve the use of agricultural raw materials and extensively introduce the aseptic method of canning fruits and vegetables and the use of chilling facilities for the processing and storage of agricultural products.

All of these matters are reflected in the special, comprehensive scientific and technical program: "Development of the Production of Biologically High-Grade Food Products Through Complete Utilization and Reduced Losses of Raw Materials."

Implementation of the measures outlined in the program will bring about an increase in the production of high-quality food products, better utilization of the traditional raw materials and the obtainment of additional sources of food protein. This will contribute to the establishment of a wholesome diet, which will help to prevent many ailments, first and foremost, obesity. It is planned to conserve the work of 350,000 people by increasing labor productivity in the main branches of the food industry by 1985, and to increase food commodity stocks by a total of around 3 billion rubles worth in 1985 and as much as 4.5 billion rubles worth in 1990.

Beneficial to Health

The measures specified in the program focus on the total utilization of raw materials for the production of biologically high-grade food products. At the present time only 40 percent of the skimmed milk and buttermilk and approximately one fourth of the whey are being used in food products. This is significantly less than in many other countries.

The program calls for the continuation of projects underway and for the creation of new types of food products, new technological processes and equipment for the

production and utilization of vegetable and animal proteins, including cross-linked proteins. This will make it possible to increase supplies of meat products by 1 million tons between 1981 and 1985 and to increase the industrial processing of skimmed milk, buttermilk and whey to 36 million tons in 1985. Work is now being performed in this area by the Special Problems Laboratory of the Moscow Technological Institute of the Meat and Dairy Industry and by the Elementoorganic Compounds Institute.

The stress is on replacing the missing amino acids tryptophan, lysine and methionine. This is being done by adding soy flour, milk and curds, as well as tomato paste, carrot juice and other fruit and vegetable additives, to the food products.

More and more attention has been devoted in the world in recent years to research and practical work in the area of deriving proteins from nontraditional vegetable matter as a functional additive to impart certain desirable qualities to food products.

Work is being performed on this problem by organizations of the USSR Ministry of Public Health, the USSR Ministry of the Food Industry, the USSR Ministry of the Meat and Dairy Industry and the USSR Academy of Medical Sciences under a special-purpose, comprehensive program, in cooperation with the other CEMA nations. The first batch of plant protein has been obtained for the enrichment of food products.

The baked goods industry has developed varieties of bread with deodorized soy flour and lecithin. Bread and flour products are being created with milk-protein concentrates for children. The Nutrition Institute of the USSR Academy of Medical Sciences has worked out the technology and the recipes for new macaroni products enriched with powdered eggs in combination with powered milk, as well as products including powdered eggs and low-fat curds. Work has been started on the development of protein-free vermicelli from cornstarch with the addition of the calcium and phosphorous salts required by children.

Technologies and recipes containing milk and soy protein, developed through research conducted under the program, are being introduced in the confectionery industry. This will make it possible to balance their amino acid content within specific ranges and to enhance their nutritional value. New types of confectionery items contain an average of 4 to 18.5 percent of protein additives for enrichment, which increases the protein content by the same percentage and reduces the amount of carbohydrates correspondingly.

More than 4,000 tons of whey concentrates and 1.3 million tons of natural whey were used in those branches in 1982. This made it possible to turn out an additional 14 million tons of bread and other baked goods and 80,000 tons of confectionery items. The use of these materials made it possible to replace part of the sugar, the wheat flour and the powdered and condensed milk, and simultaneously to enhance the nutritional value of the products by enriching them with proteins, minerals, lactose and glucose.

The program calls for expanding the research and for mastering the industrial production of nutritionally balanced products for healthy and ill children, which will make it possible to improve their nutrition, whether they are being fed at home or at child-care facilities. It is planned by 1985 to increase the output of powdered milk mixtures--mother's milk replacements--to 9,500 tons and the production of liquid and paste products with a milk base to 100,000 tons, the production of canned homogenized meat products to 50 million standard cans and the output of canned fruits and vegetables to 900 million standard cans.

Preserving Without Losses

Freezing is considered to be one of the most progressive means in use for the prolonged storage of all types of foodstuffs, and with complete justification. This process retains to the greatest degree the basic quality indices--both organoleptic (appearance, taste, odor, color and consistency) and nutritional (content of carbohydrates, proteins, fats, minerals and biologically active substances).

The output of quick-frozen products is to be increased to 540,000 tons by 1985. A total of 55 sets of equipment will be developed for these purposes, their series production will be mastered and they will be delivered to industry.

Scientific research institutes of the USSR Ministry of the Meat and Dairy Industry, the USSR Ministry of the Fruit and Vegetable Industry, the USSR Ministry of the Fish Industry and the USSR Ministry of Trade have prepared standard technical documentation for more than 230 types of quick-frozen, ready-to-eat dishes and semi-prepared products of fruits and vegetables, meats, dairy products, fish and combinations of ingredients. This assortment is fully adequate to meet the demands of industry and the general consumer.

The general use of quick-frozen, semi-prepared and ready-to-eat dishes will make it possible to reduce losses of agricultural products by 10-20 percent and to cut water and energy consumption by 20-40 percent, compared with the present system for storing products and preparing food in public catering and in the home.

It is advisable to consume fruits, vegetables and berries evenly throughout the year. It should be noted that the canning process using modern, scientifically based technology and corresponding equipment makes it possible to retain the initial nutritional and biologically active substance of fruits and vegetables to a greater degree and significantly longer than when they are stored fresh for long periods of time. This is especially true of the aseptic canning method with its brief exposure of the product to heat and good storage conditions, which keep out light and oxygen. This method is considerably more economical than the others.

In 1985-1986, with the participation of the CEMA nations, we will master the series production of complete sets of equipment for the aseptic canning and preserving of liquid and pureed food products in tanks with capacities of 100 and 300 cubic meters, in special railcar and truck tanks, and complete sets of equipment for transporting, receiving and storing these at the sites of their consumption, as well as automatic equipment for packaging these products in small quantities for the consumer. Under the program an experimental shop for the aseptic

canning of liquid and pureed semi-prepared products with a capacity of 18,000 tons is to be created in the Moldavian SSR in 1985, and an experimental shop is to be built in Murmansk for the receiving, continued storage and processing of quick-frozen and aseptically canned semi-prepared food products and their packaging in small quantities for the consumer, with a capacity of up to 30,000 tons per year.

The Raw Materials Must be Completely Processed

The program devotes a great deal of attention to the complete utilization of the agricultural products. A number of assignments focus on this. Among other things, the Grigoriopol Agroindustrial Association and the Slavyansk Canning Plant have been given the assignment of setting up and mastering an experimental industrial facility for the complete processing of apples for juice and sauce, which will make it possible to reduce the portion of by-products used for industrial and feed purposes to 8-10 percent. Experimental production lines are to be placed into operation there by the end of this year.

The Tiraspol Agroindustrial Association of the Moldavian SSR's Ministry of the Fruit and Vegetable Industry, VNIIKOP[All-Union Scientific Research Institute of the Canning and Dehydrated Vegetables Industry], "Giproplodoovoshchprom" and "Penzkhimmash" are to set up an experimental industrial facility for the total processing of apples for juice and pressed residue for the production of pectin, using continuous-action equipment with an output of 7 tons per hour.

We are continuing to actively introduce progressive technological processes for preparing items for public catering with industrial methods. The Ministry of Machine Building for the Light and Food Industry and Household Appliances is mastering the production of sets of equipment for producing, packaging, storing, transporting and selling these products, using various types of standardized containers.

The restructuring of public catering for operating with this technology will produce a significant social and economic effect, which will be reflected in improvement of the quality and the assortment of the dishes and a reduction in the amount of time spent on meals.

In accordance with assignments specified in the program, automated systems are being adopted more and more extensively for controlling the technological processes in the sugar and the meat and dairy industries, in trade and public catering. A number of the assignments focus on the development, the creation and introduction of technological processes and equipment, instruments and means of automation and mechanization for the food industry branches.

A further increase in the production of sugar and other sweet substances depends upon the improvement of the technology for storing the sugar beets. New biologically active compounds and technical means are being used for this purpose. They make it possible to increase the amount of time the beets can be stored and cut sugar losses in the beets.

For Maximum Effect

The total cost estimate for the program for the period 1981-1985 is 56.3 million rubles, including 27.2 million rubles for scientific research. Around 86 million rubles will have to be invested in the development of production capacities designated for working out the new technologies and perfecting the new equipment. All of these expenses should be returned 100-fold. The annual economic effect from the planned application of measures covered by the program will be around 630 million rubles in 1985 and more than a billion rubles in 1990.

The maximum effect should be achieved in all the areas of application. Unfortunately, there are still bottlenecks along with the successes achieved in the program's fulfillment.

The work of obtaining and utilizing protein from oil-bearing crops is advancing very slowly. In order to accelerate this work the USSR Ministry of the Food Industry (deputy minister V. Chebyshev is presently in charge of these matters) must step up the search for methods of obtaining insulated proteins and preserving their qualities in the purification process, and find additional methods using little energy and involving no drainage for purifying and concentrating the food proteins from oil-seed meal. We need to accelerate the development of the range of aromatization means.

The USSR Ministry of Machine Building for the Light and Food Industry and Household Appliances (V. Kopylov, deputy minister) and the USSR Ministry of the Meat and Dairy Industry (Yu. Sokolov, deputy minister) have dragged out the development, the manufacture and testing of a set of equipment for producing sterilized liquid and paste products with a milk base, with a capacity of 15 tons per shift.

The expanded production of quick-frozen, ready-to-eat meat dishes, semi-prepared milk products, fruits, vegetables, berries and mixed vegetables is being held up considerably by the lack of specialized production equipment, especially quick-freezing equipment.

The State Committee of the USSR for Science and Technology supported a request by the USSR Ministry of the Fruit and Vegetable Industry and allocated it the funds to conduct additional scientific research in the area of making total use of fruits and vegetables. The ministry's plans, however, did not specify limits for the planning work, the provision of the lines being created with technological and general plant equipment, cable items and materials for creating the experimental production facility and for turning out products with the new technology.

The Zhdanovtyazhmash Production Association (I. Nagayevakiy, general director) and the Ministry of Heavy and Transport Machine Building (Ye. Matveyev, deputy minister) arbitrarily altered the assignment for the creation of tank cars for hauling aseptically canned semi-prepared food items, failing to make it possible to haul pureed and paste products in them. As a result, it will be necessary to develop and master the production of two types of tanks instead of one.

All of these failings should be subjected to principled criticism in the ministries mentioned. The assignments contained in the program should be finished on time to produce the maximum national economic effect.

11499
CSO: 1827/264

CONSUMER GOODS PRODUCTION AND DEVELOPMENT

FUNCTION OF TRADE STATISTICS DISCUSSED

Moscow VESTNIK STATISTIKI in Russian No 5, May 83 pp 8-13

/Article by A. Zaytseva, chief, Division of Trade Statistics, USSR Central Statistical Administration: "Problems of Trade Statistics"/

/Text/ At the 26th CPSU Congress it was noted that we must consider as a most important task the more complete satisfaction of the population's purchasing demand for diverse goods and services.

A large role in the implementation of these plans belongs to trade.

Trade occupies an essential place in the implementation of the Food Program as the connecting link between production and consumption. Trade has been called upon to ensure the rational distribution of products throughout the country's regions, an uninterrupted supply of foodstuffs to the population, as well as the preservation of products in storage and their sales.

Trade statistics ought to have multi-faceted information for deepening and broadening the economic analysis of the various questions of the development of a sector, the status of trade in individual items, the satisfaction of demand for them not only with respect to their total volume but also in the developed assortment, the correlations between the assortment and the quality of the goods in demand by the population. The information should reflect the course of the implementation of the Food Program, as well as the development of the sector within the framework of the APK /agro-industrial complex/. A great deal needs to be accomplished with respect to preparing new and improving existing methodological directives and statutes.

Soviet trade has an inherently dynamic development. Just during the last twelve years (1971--1982) retail-goods turnover increased by a factor of 1.8.

During these years an outstripping rate of growth was observed in the sales of non-food items, the sales of which in 1982 were double those in 1970 (for foodstuff items the rate of increase was by a factor of 1.6).

During the years of the 9th and 10th Five-Year Plans particular attention was devoted not only to the quantitative satisfaction of demand for non-food items, but also to satisfying the constantly growing demand for up-to-date,

fashionable, good-quality consumer goods, as well as technically improved household appliances.

In 1982 the population purchased more goods for cultural-everyday and housekeeping purposes than they did in 1970 by a factor of 2.4. If in 1970 one out of ten families had an electric vacuum cleaner, three had refrigerators, half had television sets and washing machines, in 1982 one-third of the families had electric vacuum cleaners, more than two-thirds had washing machines, while nine families out of ten had television sets and refrigerators.

During the 11th Five-Year Plan retail-goods turnover is scheduled to increase by 23 percent. During the years of the current five-year plan merely the increase in goods turnover, as measured in comparable prices, will exceed its entire volume in 1956.

The Basic Directions for the economic and social development of the country have placed particular emphasis on the task of carrying out a dynamic and well-balanced development of the USSR's economy as a unified, national-economic complex.

We must study more deeply the balance between the effective demand of the population, retail-goods turnover, and commodity resources.

Trade statistics have at their disposal a system of indicators which allows us to analyze the proportions indicated above, the progress in fulfilling the plan for goods turnover and providing it with commodity resources, the status of commodity reserves and their distribution throughout the regions of the country, etc.

There has been systematic improvement of accounting, characterizing the provision of trade with commodity resources. Changes have been introduced in accounts dealing with the deliveries of consumer goods and those in mass demand, and there has been an expansion in the range of items provided for in the accounts. This allows us to thoroughly analyze the market conditions of trade in specific items of prime necessity and mass demand.

In 1982 a two-week system of accounting was introduced regarding the deliveries of potatoes and vegetables for trade and public dining facilities by means of state resources, left in local supplies and delivered in accordance with All-Union and republican assets, within a cross-section of the ministries and departments--the suppliers.

The task of trade statistics is to study commodity resources in trade, as well as the supplementary sources of their formation.

The November (1982) Plenum of the CPSU CC indicated the need to see to it that the production of consumer goods, and especially simple items, become the concern of the local management organs. The statistical organs must intensify their observation and analysis of the items coming into trade from local raw material resources, purchases by the trade organizations of goods in kolkhozes, sovkhozes, coming in from subsidiary farms, and purchases of

agricultural products from consumer cooperatives at prices agreed upon by contracts.

Since 1983 the accounts of local industrial enterprises have provided indicators regarding the delivery of items produced from local raw materials and production waste products, and the accounts of state trading organizations regarding the purchases of foodstuffs have been converted from a semi-annual to a quarterly reporting period. Beginning in 1982, composite accounts have been developed and organized regarding the commission-type trade in non-food items as one of the supplementary sources of commodity resources in trade.

In 1984 a special, selective investigation will be conducted on the production and delivery to trade of common consumer goods; the materials of this investigation will be widely used in analytical work.

A supplementary and quite important source for supplying the population with agricultural products is the kolkhoz market. As of 1 January 1983, the country had 5,900 permanently operating kolkhoz markets. The turnover of the kolkhoz markets comprises 4.8 percent of the total sales of foodstuffs.

The Basic Directions for the country's economic and social development and the decisions of the May (1982) Plenum of the CPSU CC indicate the necessity for developing the network and improving the operation of the kolkhoz markets. We need to conduct a multi-faceted analysis of the operations of the kolkhoz markets, and we must devote particular attention to the organization of their work, render assistance to the kolkhozes, sovkhozes, and to citizens in their delivery and sales of products, develop bureaus of trade services, as well as contract ties between the markets and the kolkhozes and sovkhozes. Together with this, we need to improve the accounting and deepen the analysis of the prices and sales of agricultural products in the kolkhoz market.

Assuming considerable importance is the problem of losses connected with the storage and sales of products in trade. In connection with this, serious problems have arisen to confront statistics with regard to improving not only their information but also the methods for determining losses. At the present time the balance sheets of livestock-raising products are supplemented by indicators of losses within the limits and above the norms of natural loss; the accounts of state trading organizations provide indicators of the losses in retail trade and public dining of the most important items in physical terms as a whole and within the limits of the norms of natural loss. Work has been completed on developing scientifically grounded, methodological statutes regarding the determination of losses in trade of livestock-raising products, potatoes, fruits, and vegetables.

During the current year we are faced with the task of conducting a selective investigation of the losses of potatoes, fruits, and vegetables in trade and a one-time account of the condition of the material-technical base for storing potatoes, fruits, and vegetables. The task of the statistical organs is to conduct these accounts on a timely and high-quality basis, as well as a widespread utilization of the materials in an economic analysis of the losses, the causes of their formation, and possible ways to reduce them.

Beginning in 1981, the statistical organs have been developing accounts of the progress in repairing and making ready storage facilities for the reception of products. It is necessary to constantly monitor the course of fulfilling the plan deadlines for preparing such storage facilities and to inform the management organs about this in a timely manner.

Trade statistics have at their disposal a wide range of indicators enabling us to prepare timely advance-warning information regarding the status of trade in certain categories of items. Data on the development of production, deliveries, sales, and reserve supplies of goods in the trade network characterize both the positive and the negative phenomena in providing the demand of the population for the appropriate items. The stores of the USSR Ministry of Trade conduct on a quarterly basis a selective investigation of sales and reserve supplies for 18 commodity groups in an expanded assortment (674 commodity positions). The materials of these investigations, as well as the investigations of wholesale markets concerning the satisfaction of trade requisitions for items in the assortment, the data of the annually conducted, one-time accounts of the presence of slow-moving and shopworn items, the monthly reports of the wholesale organizations, and the quarterly reports of the state inspectorates of the trade ministries of the Union republics concerning the results of check-ups on the quality of goods coming into trade, allow us to disclose the reasons for unfavorable manifestations in trade of individual items.

Ever-increasing attention will be paid during the current five-year plan to preparing anticipatory-warning information about the status of trade in individual items.

In January 1982 the statistical organs were sent special methodological recommendations with regard to preparing anticipatory-warning information. Work was conducted on improving the accounts of the wholesale organizations and state inspectorates of the trade ministries of the Union republics regarding the quality of items; this has allowed the Central Statistical Administrations of the Union republics to inform the management organs, as well as the republican ministries, about the amount of defective products in enterprises. There is information about the quality of fruit and vegetable products coming into the trade facilities.

But, unfortunately, at the present time trade statistics do not have data at their disposal concerning the amount of defective or poor-quality products in the stores; this is necessary for an economic analysis of the quality of consumer goods.

A large role in the 11th Five-Year Plan has been allocated to public dining--a sector which has become widely developed during the years of the Soviet regime. In 1982 the services of public dining were enjoyed by more than 110 million persons. During the years 1971--1982 alone the goods turnover of public dining increased by a factor of 1.6; sales of items produced by them increased at an outstripping pace. Their sales during the indicated period increased by a factor of 1.9. Public dining accounts for more than 14 percent of the sales of foodstuffs. During the years indicated the number of

public-dining enterprises increased by 77,000, or by 33 percent, while the number of seats in them increased by 84 percent. At the present time public-dining enterprises can serve more than 18 million persons at the same time. Moreover, there has also been a substantial increase in the network of workers' dining rooms and dining rooms in educational institutions. Nevertheless, the development of public dining still lags behind the growing needs of the Soviet people. During the 11th Five-Year Plan provisions have been made for the outstripping development of the public-dining sector, and the task has been assigned of upgrading the role of public dining, improving the provision of public dining for workers, office employees, and schoolchildren, as well as raising the standards of service. One of the tasks of trade statistics is to reflect more fully in its statistical materials and economic analysis the developmental problems of this sector, providing various contingents of the population with dining facilities, and putting public dining onto an industrial-type basis.

Greater attention is required for an analysis of the data characterizing the effectiveness of this sector's operation and, in particular, the profitability of trade and public dining and the particular overhead expenses in connection with the storage and sales of potatoes, fruits, and vegetables.

One of the most important problems of trade is improving the quality of the trade service to the population; this is resolved, in the first place, by development of a material-technical base for trade, improving the operating schedules of trade enterprises, and raising the standards of trade services.

During the years of the 9th and 10th Five-Year Plans modernization of trade was carried out; large, up-to-date trade enterprises were put into operation in specially constructed buildings and the street floors of new construction projects, which have at their disposal the necessary equipment for providing better service to the customers; the following progressive methods of trade have been developed: self-service and shopping by means of samples.

During the years 1971--1982 the number of stores increased by 37,200, while the area of their shopping space increased by 17.1 million square meters. By the beginning of the third year of the 11th Five-Year Plan the country had 537,000 stores with a total shopping space of more than 48 million square meters; of these, 322,000 stores were operating by the methods of self-service and samples.

At the same time considerable improvement is required in the organization of trade and the quality of trade services to the population. "The service field," as was noted at the 26th CPSU Congress, "comprises the problems of everyday life of millions and millions of people. The store, the public dining room, the laundry, the dry-cleaning establishment--here is where people are every day. What can they buy? How are they greeted? How do people talk to them? How much time do they spend on each kind of everyday errand? Depending on how these questions are decided, people judge our work to a great extent. They judge strictly and exactingly...."

The 26th CPSU Congress worked out a broad-based program for improving the quality of trade services to the population as one of the aspects of the party's social program.

It has provided for an expansion of the retail trade network. Particular attention herein will be devoted to the construction of self-service supermarkets, department stores, specialized stores, large shopping centers, upgrading the level of trade service to the population, universal development of the progressive forms of trade, improving the sale of items by the self-service method, by preliminary orders at the place of employment or residence, as well as development of the mail-order trade.

The decree of the CPSU CC and the USSR Council of Ministers, dated 14 January 1982 and entitled "On Measures for Further Developing Trade and Improving Trade Services to the Population During the 11th Five-Year Plan," provided for specific tasks aimed at solving the above-indicated problems. The task of the statistical organs is to conduct observations and analyze the progress of the fulfillment of the established tasks. All this has required appropriate changes in the forms of existing accounts, composite developments, and methodological statutes.

At the same time we must analyze more profoundly the questions of the standards and quality of service to the population by trade enterprises. For this purpose, special, selective and one-time accounts are being carried out. In 1982 an account was made of the operating schedule of stores in the state trade and consumer cooperative systems. During the second quarter of 1983 we are confronted with the task of conducting an accounting report on the work of urban stores, in the course of which consideration will also be given to the public opinion of the customers concerning the quality and standards of the services and of the time spent in purchasing items. In conjunction with the Scientific-Research Institute of the USSR Central Statistical Administration and the Novosibirsk Institute of Cooperative Trade, we have developed a program for this investigation and conducted a test run of filling out the forms in the stores of individual republics and oblasts.

In the study and formulation of purchasing demand, the pilot-model setting up of advertising for new items, and ensuring a high level of trade services, a large role is played by the company stores of the industrial ministries and departments the creation and development of which have been provided for by the decree of the CPSU CC and the USSR Council of Ministers, dated 12 July 1979 No 695.

It is important to study the operational indicators of such stores in order to see to what extent they meet the requirements proposed for them, and how their activity influences the work of the industry with regard to renewing the assortment of products.

Trade has an inherently dynamic development, but the possibilities for recruiting personnel are limited. In connection with this, we need the

rational utilization of labor resources, an increase in labor productivity, a broad-based introduction of new equipment, and particularly the mechanization of labor processes. Trade statistics has provided for a complex of projects to improve the economic analysis of the above-indicated problems. Indicators provided for, for the first time, in accounts with respect to labor allow us to analyze the losses of work time in trade and public dining. As of 1 December 1982, an account of the mechanization of the labor of workers in trade had been conducted. Based on the development of data concerning the occupational make-up of workers in trade and public dining and the above-indicated, one-time account, the statistical organs must thoroughly analyze the state of affairs in trade with regard to personnel, along with the level of mechanization of the labor of workers in trade.

The Food Program has set serious tasks for the trade sector with regard to organizing trade in foodstuffs. This requires a very careful analysis of the distribution of products throughout the country's regions, the delivery to the trade system of items in packaged form and, in particular, in small packages, thus facilitating the reduction of losses in consumption, the development of direct ties between trade and the kolkhozes and sovkhozes, the organization of seasonal trade, etc.

As was noted above, trade is one of the links of the APK /agro-industrial complex/. In the accounting forms and the composite drafts for trade provision has been made for indicators which will allow us to obtain data characterizing the development of this sector within the framework of the APK at the Union, oblast, kray, and republican levels. The form of composite accounting with respect to the indicators which characterize the development of trade in a sectorial and departmental cross-section within the framework of an APK, and the methodological directives for developing these indicators have been prepared and sent out to the statistical administrations of the oblasts, krays, ASSR's, and the Central Statistical Administrations of the Union republics. Nevertheless, trade statistics has insufficient information at its disposal on the rayon level.

Until recently the rayons obtained from the oblast, kray, and ASSR statistical administrations, and from the Central Statistical Administrations of those Union republics which do not have oblast divisions, only monthly information regarding the goods turnover of the rayon. In accordance with the directives of the USSR Central Statistical Administration, beginning with the results for 1982, development and provision of the data of the rayons concerning the presence of the trade network and public-dining enterprises will be carried out. Trade statistics will be confronted with the task of continuing the work of determining the indicators for characterizing the APK at the rayon level.

An important and responsible task is ensuring the reliability of the accounting data with respect to trade statistics, intensification and upgrading of the results of check-ups, improvement in the presentation of the preliminary account in trading organizations, the discovery and elimination of illegal accounting.

A great deal has already been accomplished with respect to fulfilling the tasks confronting trade statistics in the light of the decisions of the 26th CPSU Congress and the ensuing Plenums of the CPSU CC. Nevertheless, we must still conduct a number of selective and one-time accounts, work out new and improve existing methodological statutes, expand and deepen economic analysis.

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PROBLEMS WITH KOLKHOZ MARKET SUPPLY PERSIST

Moscow SOVETSKAYA TORGOVLYA in Russian 11 Jun 83 p 2

[Article by I. Zinkyavichyus, Lithuanian SSR economist: "Degree of Influence"]

> [Text] Every day in the meat pavilion of the Vilnius kolkhoz market on Dzerzhinskiy Street there is a lively trade in meat and meat products. The selection is good--pork, beef, lamb, veal, and various types of poultry. There are also home-cured hams, smoked bacon, the Lithuanian national sausage skilandis, raw-smoked sausages and other products.

The sale of meat at the Vilnius market has been significantly improved this year, and this is no accident. With the serious help with fodder on the part of the farms and the consumer cooperative, the kolkhoz farmers have begun raising more hogs and large horned cattle. The market in turn favors the owners of personal plots at collective farms and presents them with the necessary conditions for trade.

Thanks to the energetic efforts of the recently organized administration of Vilnius kolkhoz markets, repairs have been done here on counters and pavilions, scales and refrigeration chambers, and the territory is being asphalted. New refrigerators and other equipment have also been obtained. In a short time the capacity of refrigeration chambers have increased here by over one-third. This means that there is a place to store the products which have not been sold in the course of the day.

The kolkhoz farmers are more eager to come to the market with their goods. The figures also bear out this fact. In the 4 months of this year, 30 percent more meat was sold than in the corresponding period last year.

However, there are still numerous unsolved problems in the republic's market trade.

At the present time the Vilnius markets have 2,350 selling spaces, the Kaunas markets--1,400 spaces. This is considerable. However, the trouble is that most of them are seasonal, open. According to the data of the Correspondence

Institute on Soviet Trade, in 1981 in the Lithuanian SSR only nine percent of the market spaces were located in pavilions.

The overall level of technical equipment of the republic's kolkhoz markets also leaves something to be desired. There is not enough refrigeration equipment, warehouse accommodations, scales, sales inventory, transport means, and mechanisms for cleaning the territory and the pavilions. According to the data of this same institute, only 20-21 percent of the Lithuanian kolkhoz markets are equipped with plumbing and sewers. The amount of refrigeration equipment is almost six times less than that which is at the disposal of markets in the Latvian and Moldavian SSR. Undoubtedly, this has a negative effect on market trade.

A large amount of vegetables and fruits are grown in the republic. They are cultivated by kolkhozes and sovkhozes, owners of personal plots and gardening enthusiasts. However, not all markets show enough initiative in attracting in an organized manner the excess agricultural production to the cities, not all have created a bureau of trade services by example of the capital market. This is why, coming to the markets in Kaunas, Shyaulyay, and Panevezhis, the kolkhoz farmers are not always sure that they will be given a space and scales, nor that other conditions will be created for the sale of their excess products. And it is only in Vilnius that the bureau of trade services can take products for sale from those wishing to sell them, charging an extra payment for this. Such a service, as evidenced by the experience of the Vilnius residents, greatly stimulates products being brought to market.

At the markets of Shyayulyay and Panevezhis these bureaus, which are necessary to the kolkhoz farmers, do not exist at all. The situation is not much better in such a large city as Kaunas. There are only two salesmen on the staff of the trade services bureau here, and only one table at the market. Last year this "bureau" sold only 174,000 rubles worth of goods, almost four times less than in Vilnius.

As we know, the principle in effect at the market is: if the price doesn't suit you, don't buy it. However, this does not mean that the level of prices cannot be influenced here. Who must be in charge of this? In the first place, the state trade enterprises and consumer cooperatives. Actually, in some places in the summertime the market stores and kiosks sell tomatoes, cucumbers and other vegetables at state prices, but people buy at triple the price in nearby rows. Why? Everything is determined by quality. The wilted, unattractive vegetables cannot compete with the select products raised on privately owned plots.

In the early fall buyers are forced to pay triple price for a kilogram of sauerkraut, consoling themselves with the fact that it contains cranberries or caraway seeds, while at the stores of the Fruit and Vegetable Trade Association sauerkraut will appear no sooner than in another month, and its quality will be far from that at the market.

Finally, what is the influence of the bureau of trade services on price formation? Significant, if it is able to organize the stable delivery of

products to market. As an example, the bureau of trade services of the Vilnius market last year organized six trips to Moldavia for grapes. Their widespread sale at the market made it possible to reduce the price to 1.3 rubles per kilogram, i.e., practically half. Similar price regulation was accomplished for pomegranates, beans, pears, and other products.

Other markets cannot have a significant influence on price formation due to their low operational efficiency and absence of strong and permanent ties with the local kolkhozes and sovkhozes.

Transport problems are also of significant importance. For example, the Vilnius market administration has only two vehicles. These are not enough for the economic needs, particularly now, in the period of modernization of the material-technical base. How can one think of regular delivery of fruit and vegetable produce, even from the nearby farms?

The plan-management activity of the markets is also in need of improvement. It turns out that, with all its shortcomings, the bureau of trade services of the Kaunas market fulfills its assignments. This means that such a plan is poorly substantiated and does not stimulate further development.

In a word, the markets of the Lithuanian SSR still have numerous problems. Their efficient solution will determine improved supply to the population of various agricultural products and the degree of influence on market competition.

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ROLE OF PERSONAL BELONGINGS IN NATIONAL WELL-BEING DISCUSSED

Moscow EKONOMICHESKIYE NAUKI in Russian No 6, Jun 83 pp 40-46

[Article by O. Sayenko, candidate of economic sciences, and Ye. Mal'ginova: "Personal Belongings of the Population as an Element in the National Well-Being"]

[Text] Inextricably bound up with social production is housework, the purpose of which is the utilization of material goods and services (also including bringing a portion of them up to a state of appropriate readiness) for the direct satisfaction of the personal needs of people. And in this sense housework can be treated as a special, family form of production, which is based on personal property and which serves, so to speak, as a continuation of social production but already in the sphere of personal consumption.[1] The concepts of "personal property" and "personal belongings" are closely interconnected; however, the former is broader and includes within itself, if we are speaking about objects of personal property, along with personal belongings as such, individual housing and the monetary accumulations of a family.[2] Under the conditions of the operation of the objective law of distribution by labor, it is precisely personal property which functions as the necessary connecting link between social production and individual consumption.

The personal belongings of the population, functioning as an object of relations in housework, constitute the aggregate of material goods (the so-called "movables"), which have been accumulated by one or a number of generations of a family[3] and which are necessary to ensure a normal physical existence and personal development under the given social conditions.

A person's position in a socialist society is determined not by the amount of belongings accumulated but by conscientious labor, participation in social life, and contribution to the achievements of his own group. At the same time personal belongings under socialism are called upon to create the necessary conditions for ensuring the multi-faceted physical, cultural, and spiritual development of the individual. Thus, the essence and the purpose of personal belongings under socialism and under capitalism are radically different: in the bourgeois society the amount of these belongings is the top-priority symbol of success in life and "respectability." While emphasizing this principled, radical difference, we must devote even greater attention to overcoming those negative phenomena which are sometimes still

noted in the development of personal belongings of members of a socialist society: a consumerist attituds toward life, chasing after material goods to the detriment of social and spiritual values, a bowing down before "things."

According to the nature of their use within a family, personal belongings may be divided, with a certain degree of conventionality, into the following two parts: primarily individual and predominantly general-family use. Belonging to the first group are wardrobe objects (clothing, underwear, and footwear) and certain items for cultural-everyday purposes of individual use, having a "private" nature within the family consumption (these include accessories and cosmetics, toys, and a number of sporting goods). Belonging to the second group is the remaining part of the belongings: furniture, most objects of cultural-everyday-service and household purposes, etc. Consumption of the first part of the belongings depends on the age-sex composition and, all other things being equal, increases in direct proportion to the size of the family. And the consumption of objects of general-family use also changes proportionally to the size of the family but at a diminishing rate. In connection with this, as calculated per member of such a family, all other things being equal, this consumption decreases in accordance with a hyperbolical principle. Present here is a definite "economic effect" of general-family belongings as the size of the family increases.[4]

With respect to their functional purposes, personal belongings may be grouped into complexes of goods satisfying homogeneous needs, for example: items of wardrobe (clothing, underwear, and footwear), items of furniture and housing equipment, items for cultural-everyday purposes, items and means for carrying out housework and personal auxiliary services, and means of transportation.[5] It is indicative that the formation of these complexes, to a greater or lesser degree, is connected with housing. As such, it is not, we repeat, a component part of personal belongings in the widespread use of this term, but it is closely contiguous with the latter. Many parameters of the personal belongings of the population depend to a considerable extent on the sizes and quality of housing.

The composition of personal belongings may also be considered from another point of view, in particular, the service life of its individual elements. Here distinctions should be made between objects of lengthy use (3--5 years or more), which include various types of household electric appliances, tools, and machines, radio sets, pieces of furniture and domestic comfort, means of transportation, etc., as well as objects of medium-length use (up to 3--5 years) and one-time use and short-term use (with a service life of less than one year); to this last group we may relegate objects of the wardrobe, bedding and table linen, objects of sanitation and hygiene, and numerous auxiliary objects.

The personal belongings of the population comprise an extremely substantial and most dynamic element in the non-production assets of the country's national wealth. Studying the nature of the process of accumulating belongings, determining their actual amounts and composition, forecasting their development for the future--all this is of great importance for characterizing the people's standard of living and for determining the total

amount of the country's national wealth. Studying the processes of the formation and accumulation of the belongings of the population is necessary in order to provide grounds for the plans of the production of consumer goods, the volume of retail-goods turnover, the development of the service sphere, etc. The volume of the accumulated personal belongings, along with such widespread indicators as the real incomes of the population, the consumer-goods budget, the total volume of consumption of material goods and services, provides an additional idea of the level of well-being of various strata of the population, since it reflects not only the current level of incomes and consumption of a family, but also its embodied monetary incomes, as accumulated over the course of a lengthy period of time.

The process of accumulating belongings is basically determined by the level of income. However, in certain circumstances the accumulated belongings themselves function as a means for increasing income. For example, the means of small-scale mechanization and various tools of labor are utilized on private, subsidiary farms in order to produce agricultural products; the sale of the surpluses of such products brings in additional monetary income.

Of particular interest is the problem of evaluating the presence and accumulation of durable goods (PDP). They form, as it were, the "skeleton" of belongings, which is then "fleshed out" by a mass of interconnected and auxiliary objects, forming particular functional complexes of consumer goods for an integrated purpose. Durable goods are characterized by a number of criteria which, to one degree or another, influence their consumption. In the first place, these objects are distinguished by their lengthy service life; in the second place, all of them, with minor exceptions, are goods of general-family use; in the third place, they are, as a rule, quite expensive objects; in the fourth place, they have the specific trait of functional multiplicity, inasmuch as they are supposed to satisfy a wide circle of needs.

The formation of belongings is directly influenced by the volume and structure of consumer-goods production, as well as the amount of such goods available for sale to the public. Thus, during the 1950's and 1960's the limiting factor for the acquisition of such objects as refrigerators, washing machines, motorcycles, and vacuum cleaners, the needs for which were growing very rapidly, was primarily production, and only then the level of income. With the growth of the production and accumulation of these goods among consumers, the level of income became the limiting factor.

The indicator of the volume of accumulated belongings is closely connected with the volume and structure of retail-goods turnover. On the one hand, retail trade is the principal source for the population to acquire belongings; on the other hand, the dimensions of the accumulated belongings dictate the volume of future purchases by the population and, consequently, exert a definite influence on the structure of retail-goods turnover. A substantial influence herein is exerted by the price levels on consumer goods. As a rule, even under the conditions of constantly rising current incomes among the population, an accumulation of funds is required in order to purchase

these items, and the sequence of their acquisition is determined by the degree of persistence of those demands with the satisfaction of which they are connected.[6] Moreover, the scale of preference of individual goods depends on what the average per-capita income level is in the family.

The status of the demand for a number of durable goods and, consequently, also the volume of the accumulated belongings of the population are interconnected with the development of the service sphere, with housing and everyday conditions. Thus, the growth of a network of laundries can hold back the increase of demand for washing machines; if more built-in furniture appears in homes, there will be a reduction in the demand for it in trade. Of great importance for the needs of individual types of personal belongings is the development of certain elements of the infrastructure (networks of roads and highways, zones of ensured reception of radio and television signals, etc.).

A substantial influence on the demand for durable goods is exerted by scientific and technical progress; the latter facilitates the appearance on the market of new items engendering new demands and satisfying them; it also entails the modernization of items produced earlier. In evaluating the status and trends of personal belongings, it is necessary to take into consideration the influence of such factors as the size and composition of the family, its cultural and educational level, its "age," for the intensity of accumulation of belongings differs substantially between families which were formed long ago and those which are being newly created; also of importance are the conditions under which the new family is being created, whether it is beginning its independent life separate from the parents or together with them, the various national traditions of passing on belongings by way of inheritance, etc.

The dynamics of demand for durable goods is influenced by such factors as the size of the present stocks (absolute indicator) and the achieved level of possession (relative indicator, which is determined, as a rule, as calculated per 100 families) of certain items, and the time periods of their physical wear and obsolescence.

The acquisition of durable goods constitutes a one-time act, while their utilization (consumption) is carried out over a period of several years. With the appearance on the market of a sufficient quantity of the new item, the initial demand of the population is satisfied. As supplies continue to increase, the demand becomes saturated. Then there arises the necessity for replacing certain items which have been subjected to the influence of physical wear and obsolescence; with the increase of family incomes, in a number of cases there also arises the need to purchase an additional item to an already existing analogous one (for example, a second television set). As a result of the complex interaction of all the above-listed factors, a definite cyclical quality of demands for durable goods takes shape.

An account of the above-listed factors plays an important role in discovering the volume of the accumulated personal belongings of the population and

the forecasting of demand for their individual elements. To establish what the present stock of items is, making up the personal belongings of the population, is an extremely complex task. There is no complete account of its volume and composition in our country (with the exception of the count of passenger automobiles, motorcycles, and motor launches). Selective investigations are conducted by the USSR Central Statistical Administration at intervals of 3--4 years, and they give us an idea of the amount of one-tenth of the durable goods owned by the population. Information about a wider circle of durable goods has been provided by special investigations. However, this information is insufficient for determining the total scope of the belongings of the population, as computed in value terms, taking into consideration the degree of wear. Hence, the studies of personal belongings are preceded by painstaking and labor-consuming work on evaluating them.

Systematic evaluations of the total dimensions of the personal belongings of the USSR's population have not been conducted. At the beginning of the 1920's S. G. Strumilin estimated the value of the domestic belongings of the family of an industrial worker at 340 rubles, while those of a family of an office employee in the capital were estimated at 662 rubles (in 1913 prices).[7] Then over the course of a lengthy time period such calculations were not conducted, and it was only at the beginning of the 1960's that these questions again began to attract the attention of economists. Thus, according to the estimates of V. N. Kirichenko, the value of the belongings of the population (without counting wear) at the end of 1960 amounted to 94 billion rubles, and in 1970--213 billion rubles.[8] By the end of the 1970's, according to the existing estimates, the total amount of belongings in the possession of the population reached a size commensurate with the national income being produced in the country per year, and it amounted to approximately 500 billion rubles.[9] As calculated for a family of three persons, the size of the personal belongings amounts to more than 5,500 rubles.

The absence of data on the consumer reserves of the population does not allow us to characterize with sufficient fullness the population's standard of living and the process of national-economic accumulation. Because of the absence of any overall evaluation in monetary terms of the durable goods in household use by the population, the balance sheet of the national wealth for the USSR as a whole is computed without taking these elements into account.[10] What has been worked out is merely the question of modeling and forecasting the process of the dynamics of the demand for individual durable goods, and there are practically no studies regarding the comprehensive modeling of the amount and composition of personal belongings within the framework of the overall system of forecasting the basic indicators of economic development and the national well-being for the future period.

At the present time the NIEI [Scientific-Research Economics Institute] of the USSR Gosplan has developed a model of the formation of the volume and composition of the personal belongings of the population.[11] It has been used to conduct calculations (see Table 1), as well as to create a

Table 1

Amount and Composition of Personal Belongings of the USSR's Population, 1960--1979 (as of the end of the year, in billions of rubles)*

	1960 г. (1)		1970 г		1979 г.	
	Первоначальная стоимость	Остаточная стоимость	Первоначальная стоимость	Остаточная стоимость	Первоначальная стоимость	Остаточная стоимость
(3) А. Предметы гардероба	63,0	42,2	115,6	77,6	186,2	121,2
В том числе:						
(4) одежда	31,9	20,4	62,1	40,1	105,6	65,8
(5) обувь	7,5	5,7	14,9	11,2	22,2	16,7
(6) Б. Предметы культурно-бытового назначения	19,0	13,2	49,5	32,8	107,0	72,4
В том числе:						
(7) часы	3,4	2,3	4,3	2,5	7,8	5,3
(8) радиотовары	3,3	2,4	16,5	10,9	33,5	19,7
(9) В. Предметы оборудования жилья	7,6	6,4	33,5	23,7	76,3	49,8
В том числе:						
(10) мебель	5,0	4,2	24,5	17,6	56,0	36,1
(11) ковры и ковровые изделия	1,1	0,9	5,8	4,2	17,0	12,1
(12) Г. Предметы хозяйственно-бытового назначения	16,2	10,8	37,6	24,3	69,8	42,3
В том числе:						
(13) электротовары	1,4	1,1	10,9	7,5	10,9	7,5
(14) посуда	6,1	3,9	9,8	5,9	22,5	13,4
(15) Д. Средства транспорта	2,5	1,6	6,4	3,9	54,1	40,6
В том числе:						
(16) велосипеды и мотоциклы	2,5	1,6	6,4	3,9	10,9	6,2
(17) легковые автомобили					36,1	29,2
(18) Итого	108,3	74,2	242,6	162,3	493,4	326,3

* Calculated on the basis of statistics of retail-goods turnover, as published in the reference books "National Economy of the USSR" for the corresponding years and adopted by the authors of hypotheses for the formation of individual types of personal belongings.

Key:

1. Initial value
2. Residual value
3. Wardrobe items
4. Clothing
5. Footwear
6. Cultural-everyday items
7. Clocks and watches
8. Radio equipment
9. Housing equipment
10. Furniture
11. Rugs and carpeting
12. Everyday household items
13. Electrical items
14. Dishware
15. Means of transportation
16. Bicycles and motorcycles
17. Passenger automobiles
18. TOTALS

methodology for using it in forecasting various aspects of the growth of the national well-being. The essence of this model consists in imitating the actual process of accumulating belongings, taking into account the maximum possible (based on the existing accounting statistical information) detailing of their components with the use of various types of evaluation constituting a combination of the following two cross-sections: evaluation of belongings at their full initial value or taking into account the actual wear of their individual elements, and evaluation by the actually existing or comparable prices.

The amount and composition of personal belongings at their full initial value in a mixed evaluation (i.e., by the actual sales prices on durable goods for the corresponding years) in its most simplified form is determined by the method of summing up the sales of goods over a period of a number of years equal to the service lives of these goods (as established on the basis of special studies or expert estimates). More complex hypotheses are based on a determination of the laws of probability of the occurence of items sold during the specific years in question within the group of the belongings being evaluated at a given moment. This evaluation allows us to thoroughly analyze the connections between the elements of belongings and the incomes and savings of consumers during the reporting period.

Evaluation of belongings at full value, conducted in comparable prices, characterizes the change in the physical volume of material goods at the disposal of the population. It is no less important to determine the residual value of the accumulated belongings, taking into account the various degrees of wear of their individual elements. This allows us to characterize the actual residual value of the accumulated personal belongings. Presenting the greatest difficulty here is the establishment of the degree of wear of the individual elements of the belongings. The latter, in its most general form, may be conceived as a certain function of time, which is, so to speak, a synthesis of the entire complex of factors determining the course of development of the process being studied. Various items also have various time periods for retirement, representing, in the final analysis, variable curves of retirement around an average service life. These variations are described by the law of distribution of probability density with a negative assymetry, inasmuch as during the initial period the service life is influenced by factors of a purely physical nature, while as we approach the average service life and go beyond its limits, factors of obsolescence are also added to it. The form of this dependency is different for individual durable goods. The adequacy of reflecting the actual processes by means of the above-indicated functional dependencies is determined by the quality of the derived statistical information. It may be asserted with confidence that at the present time the existing statistical information on this problem lags far behind the level which has been achieved in theoretical studies of these processes and in developing the corresponding mathematical apparatus.

Our calculations indicate that the transition from the initial to the residual value (as applied to 1979) reduces the amount of the personal belongings of the population by approximately 34 percent, including a reduction in the

value of items of household-everyday use amounting to almost 40 percent, while in the case of means of transportation the reduction was only 25 percent. If for belongings as a whole the correlation between the initial and the residual values during the interval of time under consideration was practically stable, in individual complexes the situation shapes up in different ways. Thus, in the complex "items of housing equipment" the correlation of the residual value to the initial value has decreased from 84.3 percent in 1960 to 65.2 percent in 1979. This is connected with the mass retirement in recent times of furniture acquired at the beginning of the 1960's. Within the complex "means of transportation," in contrast, this correlation increased from 65.1 percent to 74.9 percent, which is connected with the increase in purchases of these means during the 1970's.

In calculating the dynamics of the population's belongings for the future, it is necessary to consider the possible development of the process under study, depending on the specific hypothesis of a change in the factors influencing it. The most complicated thing in forecasting is solving the problem of determining, within the composition of current production and goods turnover, the correlation between that portion of the items which will go toward replacing used consumer items and that portion which is earmarked for their further accumulation.

The prospective dynamics of replacing used consumer goods is a function of the amount of sales during the reporting years, and the reliability of a forecast on this basis is determined by the quality and the frequency of incoming information, acquired on the basis of selective investigations.

Data on outlays for acquiring non-food items within the framework of the population's individual consumer budget must be based on calculations of the total amount and composition of personal belongings. The evaluations of belongings held by the population, as cited in the economics literature, are fundamentally based on the statistics of the sales of non-food items through the state and cooperative trade facilities; such statistics contain the most detailed information about the outflow of material goods to the population. However, the composition of the retail-goods turnover of state and cooperative trade also includes the sale of goods to enterprises and organizations by way of small-scale wholesale operations, which do not pertain to the individual consumption of the population, as well as the turnover of commission stores, which does not change the total amount of belongings held by the population.

In our research the statistical data on each commodity group are reduced by an appropriate amount for the sales made by way of small-scale wholesale operations and the turnover of commission stores, and the evaluations received in such a manner of the personal belongings of the population are, in our view, more representative.

As calculations have shown, during the period from 1960 through 1979 the total value of belongings owned by the population more than doubled with regard to their initial value. The retail-goods turnover of non-food items during this same period more than tripled, including a more than five-fold increase in

the retail-goods turnover in items for cultural-everyday use and housekeeping.[12] Substantial changes have also occurred in the structure of the population's personal belongings. There has been an increase in the proportion of durable goods as follows: from 41.7 percent in 1960 to 62.3 percent in 1979. The proportion of wardrobe items has decreased respectively from 58.3 percent to 37.7 percent. Characteristic changes have also occurred in the structure of durable goods with respect to consumption complexes. Within the total volume of belongings there was a decrease from 14.9 percent in 1960 to 14.1 percent in 1979 in the proportion of the complex "items of household-everyday use," and there was an increase from 17.5 percent to 21.7 percent in the proportion of the complex "items of cultural-everyday use." As a result of the increased sales of housing construction, there was an increase from 7.0 percent to 15.5 percent in the proportion of the complex "items of housing equipment." And the proportion of the complex "means of transportation" also substantially increased--amounting to 11.0 percent, as contrasted with 2.3 percent.

Forecasting the accumulation of elements of belongings presents great difficulty. The main problem here is determining what kind of changes should be provided for the individual types of belongings in the future and the possible (rational) limits of their growth. An answer to this question is provided by the so-called "rational norms" for providing the population with wardrobe items and goods for cultural-everyday and household use. In each individual case they characterize the rational, scientifically well-grounded level of use for these items. They are worked out within the framework of a special program by a number of organizations under the overall scientific direction of the VNIIKS /All-Union Scientific-Research Institute for the Study of the Demand for Consumer Goods and Market Conditions for Trade/ of the USSR Ministry of Trade, and they are approved--as prospective guidelines--by the USSR Gosplan.

Based on the individual norms for provision, the overall rational amount of personal belongings and their component parts may be evaluated; the latter should serve as guidelines in forecasting the dynamics of personal belongings for the future. A curve is selected for each element of personal belongings (such a curve, as a rule, will have a point of saturation), taking into account the dynamics of its accumulation during the reporting period and smoothly rising to a rational level in the future. The difference in the level of provision between the two closest points in the period being forecast will show the necessary growth of belongings in each year of this period. The sum total of the series of accumulation of belongings and the replacement of retired items will show the prospective dynamics of the production and sales of its corresponding elements for the attainment of a rational level of consumption.

It is also possible to pose this problem the other way around. The volumes of production and sales of individual types of goods are known. What is required is the evaluation of the prospective dynamics of personal belongings by means of a series of integrative calculations, an optimal solution may be reached, ensuring by the end of the period the maximum approximation of the goal, taking into consideration the existing limitations on resources.

Table 2

Provision of Families with the Basic Durable Goods (Units calculated on the basis of per 100 families)*

	(1) Годы			(2) Рациональные нормы	(3) Процент достижения рациональных норм в 1980 г.
	1960	1970	1980		
(1) Радиоприемники и радиолы	46	72	85	160	53,1
(2) Телевизоры	8	51	85	130	65,4
(3) Велосипеды, мопеды	39	50	49	74	66,2
(4) Мотоциклы и мотороллеры	4	7	10	25	40,0
(5) Швейные машины	35	56	65	82	79,3
(6) Стиральные машины	4	52	70	85	82,4
(7) Холодильники	4	32	86	112	76,8

* See "Narodnoye khozyaystvo SSSR v 1980" /National Economy of the USSR in 1980/, Moscow, 1981, p 406.

Key:

1. Years
2. Rational norms
3. Percentage of rational norms achieved in 1980
4. Radios and radio-phonographs
5. Television sets
6. Bicycles and mopeds
7. Motorcycles and motor-scooters
8. Sewing machines
9. Washing machines
10. Refrigerators

No matter how we resolve the complex and, in practice, extremely important problem of determining the amount of the personal belongings owned by our country's population, it is indisputable that the present-day level of the Soviet people's well-being is incommensurate with the period of the 1920's. Completely new items have appeared for the use of the population, things which have qualitatively changed the way of life. Recent decades have been characterized by a particularly precipitous increase in families being provided with durable goods.

With regard to being provided with sewing and washing machines, bicycles, and refrigerators, we are approaching the achievement of the rational norms. Almost all families living within reception range have at least one television set. Work is nearing completion on providing the entire territory of the USSR with television programs with the aid of the satellite links orbita and Ekran. The need for a second and even a third radio or television set (for the dacha, passenger car, etc.) is becoming more and more persistent, and this has been reflected in the norms being worked out.

There has been an increase in the transportation mobility of the population. At the present time one out of every twelve families enjoys the use of an automobile, while one out of every ten has a motorcycle, and every other family has

a bicycle or a motor-bike. As a supplement to the high level of development of public transportation, this ensures access to communing with nature for city-dwellers and visits to cultural institutions for rural inhabitants. There is an increase in the demand for comprehensive equipment allowing rational use to be made of the housing area, to mechanize and electrify the most important technical process of housekeeping (processing, preparing, cooking, and storing food, cleaning and straightening up the rooms, care of wardrobe items, etc.). Structural changes in the composition of personal belongings in the future must ensure further reduction in the outlays of time spent in housekeeping, increasing the amount of free time, and improving the conditions for its use.

FOOTNOTES

1. Here we should remind ourselves that the second, housekeeping workload of women is completely commensurate in time with their first workload in social production. Thus, according to investigative studies, women from families of industrial workers in 1977 spent on a weekly basis in working time and activities connected with work (the way there and back, care for themselves before and after work, the lunch break) 48.3 hours, while on housework and the satisfaction of everyday needs (including work on the private, subsidiary farm) this figure is 32.9 hours; among women from kolkhoz families in 1973 the respective figures were 51.1 and 36.4 hours (see B. V. Rakitskiy, "Obraz zhizni: rubezhi 1985 goda" /Way of Life: The Edges of 1985/, Moscow, 1981, p 60).

2. See "Konstitutsiya (Osnovnoy Zakon) SSSR" /The Constitution (Fundamental Law) of the USSR/, Moscow, 1978, p 13.

3. Serving as one of the guarantees of personal property is the right to pass it on to one's heirs.

4. The manifestation of this effect and other similar principles with their quantitative characteristics is of great importance for forecasting the production and sale of consumer goods throughout the country as a whole and for its individual regions.

5. There are also other types of classification of consumer complexes of personal belongings. See, for example, B. A. Solov'yev et al., "Osnovy formirovaniya i modelirovaniya potrebitel'skikh kompleksov" /Fundamentals of Formulating and Modeling Consumer Complexes/--in the collection: "Sovremennyye protsessy formirovaniya i prognozirovaniya sprosa" /Contemporary Processes of Formulating and Forecasting Demand/, Moscow, 1980.

6. An investigation by questionnaire revealed the following most widespread sequence for acquiring items for cultural-everyday purposes by young families: refrigerator, television set, washing machine, radio, sewing machine, vacuum cleaner, tape recorder, camera, kitchen appliances, coffee grinder, juice squeezer (see NEDELYA, No 5, 1981, p 8).

7. See S. G. Strumilin,"Problemy ekonomiki truda" [Problems of Labor Economics], Moscow, 1957, p 364.

8. See V. N. Kirichenko, "Problems in the Study of Social Wealth" in IZV. AN SSSR, SER. EKON., 1975, No 2, p 15.

9. See, for example, E. Gorbunov, "Economic Potential of a Developed Socialist Society," VOPROSY EKONOMIKI, 1981, No 9, p 102; G. Sarkisyan, "Economic Growth and Economies in Resources," EKONOMICHESKAYA GAZETA, 1981, No 42, p 11; "Problema effektivnosti struktury narodnogo khozyaystva SSSR v period razvitogo sotsializma" [Problems of the Effectiveness of the Structure of the USSR's National Economy During the Period of Developed Socialism], Moscow, 1981, p 309.

10. See "Metodicheskiye ukazaniya k razrabotke gosudarstvennykh planov ekonomicheskogo i sotsial'nogo razvitiya SSSR" [Methodological Directives for Developing State Plans for the Economic and Social Development of the USSR], Moscow, 1980, p 83.

11. Program for implementing the existing model was compiled for the computer by A. M. Zhdanov.

12. See "Narodnoye khozyaystvo SSSR v 1969" [National Economy of the USSR in 1969], Moscow, 1970, p 607; "Narodnoye khozyaystvo SSSR v 1979" [National Economy of the USSR in 1979], Moscow, 1980, p 459.

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HOUSING AND PERSONAL SERVICES

SHORTAGE OF BUILDING MATERIALS REPORTED

Moscow SOVETSKAYA TORGOVLYA in Russian 9 Jun 83 p 2

[Article by Z. Ivanchenko, commodities specialist in the department for organization of trade in building materials, oblast union of consumer cooperatives, Rostov-on-Don: "A Specialist Poses the Question--Of What to Build the House"]

[Text] "A year ago a tornado ripped five sheets of roofing slate off of our roof, and since that time we have been unable to find 1,200 x 800 mm roofing slate on the market. Only large size sheets are sold. It is as if we must re-cover the entire roof. In general it is a problem to repair anything around the house, not to mention new construction. We cannot get good lumber, and it is also difficult to buy cement." These words were written recently to the oblast union of consumer cooperatives by Zernogradskiy Rayon resident I. Frolov.

We must confess that similar letters are received often. It seems strange that all the basic building materials are apportioned to us in sufficient supply, but often the villagers really have nothing from which to build and repair. Why?

Let us start with cement. It is to be delivered to us only in paper sacks. However, "Soyuzglavtsement" systematically breaks this rule and supplies up to 40 percent of the allocated cement to the oblast union of consumer cooperatives in bulk. The suppliers have no regard for the specifics of the consumer cooperative trade organizations operating in rural areas, where there are no mechanisms or facilities for unloading and packaging this loose load. We tried to deliver such unpackaged cement to our stores. We became convinced that about half of the building material which is in such short supply, as a rule, is lost: it blows away as dust and is ruined by dampness.

The situation is unchanged this year. In the second quarter by allocation we are being offered 37 percent bulk cement, in the third--32, and in the fourth--57 percent. To accept it means to lose a large portion of it. This means that once again the demand of the rural population for this commodity will not be fulfilled.

Several years ago our supplier was the Novorossiysk cement plant "Pobeda Oktyabrya." We had no problems with it. However, the present supplier--the Amvrosiyev Combine--in 2 years of the 5-year period has undersupplied the oblast union of consumer cooperatives by 13 thousand tons of bagged cement of the amount allocated. However, it is offering it in bulk. The question arises: why tie us, those who are trading for the population, to such suppliers?

Two or three years ago we also had no difficulties with window glass. The organizations of the USSR Ministry of Industrial Building Materials delivered it in boxes weighing up to 100 kg each. The cargo handlers had no trouble with them. Today, however, the new GOST standard provides for shipment of window glass in special containers weighing up to three tons and in crates weighing from 300 to 800 kg. The rayon consumer society managers must now rack their brains about where to get a crane to unload the boxcar carrying the glass.

The delivery of such large crates is also a difficult problem to solve. This is why the glass collects at wholesale bases, while the store sales are intermittent. As a result, it is again the rural consumers who suffer, again the consumer cooperative bears great losses.

We understand that in ratifying the new GOST standard specialists were guided by economic expediency. However, one other thing is evident: no consideration was given to the specifics of operation of such a large recipient of window glass as the consumer cooperative. After all, it is impossible to technically restructure the cooperative trade network of the country with the wave of a magic wand. Preparations should have been made earlier for the operational introduction of this standard.

The situation is similar also with roofing slate. In Rostov Oblast there are still many buildings covered with small sheets. To repair such roofs is a real problem, since the suppliers assigned to us--the Rostov and Serebryakovsk Asbestos Cement Product Combines--produce only large sheets. Moreover, the Serebryakovsk Plant often disrupts deliveries and, alluding to the directives of higher organizations, insists that we accept roofing slates in returnable packages weighing three tons each. Even without having any imagination, we can imagine what a job it would be for the trade organizations to unload and transport roofing slates in such packages....

Each year we order over 3,000 tons of assorted nails. The full volume is allocated, but there are almost no small nails in rural stores. Thus, last year we ordered 850 tons of them, but received only 55 tons for the entire oblast, six percent of the demand. At the same time, Soyuzglavmetizsnabsbyt allocated 400 tons of large size nails over the order, and 350 tons more medium size nails. It is even worse this year. With an order of 663 tons of small nails, only 16 tons were allocated, i.e., slightly more than two percent of the order. How are we to supply the consumer's demand for these goods?

Today 1,500 tons of large nails have been accumulated in the oblast's cooperative trade. These may be sold for two or three years. But they will again supply us with the same thing. Why? The situation of which I speak is

not our problem alone. There are similar difficulties in numerous consumer unions of the country. I know because we have repeatedly tried to get rid of the excess of large nails, but no one will take them.

Our oblast is in the steppe region, with no lumber. We are also given sufficient lumber product allocations. It would seem that the demand should be satisfied. However, last year the suppliers delivered less than half of the allocated amount. Moreover, the lumber stock was mostly from leaf-bearing trees, not well suited for individual construction. The most malicious disruptors of delivery discipline were the East Siberian, Krasnoyarsk, Tyumen and Central Urals managements of Lesosnabsbyt.

The widespread development of rural residential construction is one of the component parts of the Food Program. Its successful development requires that there always be a full assortment of the necessary building materials in the cooperative stores.

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TRADE, SERVICE STATISTICS GIVEN FOR 1960-1982

Moscow VESTNIK STATISTIKI in Russian No 5, May 83 pp 78-79

[Article]

[Text] 14. The Per Capita Retail Commodity Turnover of State and Cooperative Trade in Urban Settlements and Rural Areas (rubles)

	Commodity turnover in urban settlements per urban resident			Commodity turnover in rural areas per rural resident		
	All goods	Foodstuffs	Nonfood consumer items	All goods	Foodstuffs	Nonfood consumer items
1960. . . .	564	316	248	174	86	88
1970. . . .	874	485	389	334	185	149
1980. . . .	1283	647	636	568	295	273
1981. . . .	1339	660	679	596	306	290
1982. . . .	1361	680	681	619	320	299

The rural population purchases a significant quantity of goods at urban stores. Thus, for example, according to the data of a sample survey of families, the purchases of nonfood consumer items by kolkhoz farmers at urban stores came to approximately 40 percent of the total amount of purchases by them of these goods.

15. Sales Volume of Personal Services to the Population Per Resident of the USSR (rubles, kopecks)

	1970	1975	1980	1981	1982
Total.	15.04	21.65	29.78	31.38	32.53
including:					
Repair of footwear	0.64	0.62	0.76	0.79	0.82
Custom sewing of footwear.	0.88	1.31	1.97	2.11	2.16
Repair of garments, fur and leather items, headwear and textile haberdashery articles	0.48	0.52	0.59	0.65	0.69
Custom sewing of garments, fur and leather items, headwear and textile haberdashery articles	4.11	5.09	5.99	6.13	6.07
Custom sewing and knitting of knitwear . .	0.46	0.81	1.24	1.29	1.32
Repair of household machines and appliances	0.91	1.43	2.58	2.83	3.09

[Table continued on following page]

	1970	1975	1980	1981	1982
Making of furniture	0.27	0.54	0.84	0.92	0.97
Dry cleaning and dyeing	0.38	0.57	0.70	0.72	0.74
Services of laundries	0.69	1.08	1.41	1.43	1.45
Construction and repair of apartments	0.86	1.65	2.14	2.21	2.24
Services of barbershops and hairdressers	1.61	1.96	2.46	2.59	2.71

16. Supply of the Urban and Rural Population With Durable Cultural and Personal Goods Per 100 Families (at the end of the year; units)

	1960	1970	1980	1981	1982
Timepieces	286	411	518	520	520
Radio receivers	46	72	85	88	90
Televisions	8	51	85	88	92
Tape recorders	1	7	25	28	30
Cameras	18	27	31	32	32
Refrigerators	4	32	86	88	89
Washing machines	4	52	70	70	70
Electric vacuum cleaners	3	12	29	31	33
Motorcycles and motor scooters	4	7	10	11	13
Bicycles and mopeds	39	50	49	52	54
Sewing machines	35	56	65	65	65

17. Supply of the Urban Population With Durable Cultural and Personal Goods Per 100 Families (at the end of the year; units)

	1960	1970	1980	1981
Timepieces	337	480	570	572
Radio receivers	55	78	90	93
Televisions	13	61	91	95
Tape recorders	1	11	30	34
Cameras	28	36	39	40
Refrigerators	6	43	99	101
Washing machines	8	64	78	78
Electric vacuum cleaners	5	16	37	39
Motorcycles and motor scooters	2	5	6	7
Bicycles and mopeds	37	44	40	42
Sewing machines	40	57	63	63

18. Supply of the Rural Population With Durable Cultural and Personal Goods Per 100 Families (at the end of the year; units)

	1960	1970	1980	1981
Timepieces	227	309	418	420
Radio receivers	36	55	75	78
Televisions	2	32	73	76
Tape recorders	--	2	13	15
Cameras	6	12	16	16

[Table continued on following page]

	1960	1970	1980	1981
Refrigerators	1	13	61	65
Washing machines	--	26	58	58
Electric vacuum cleaners	--	3	13	15
Motorcycles and motor scooters	5	11	17	20
Bicycles and mopeds	40	60	66	71
Sewing machines	30	54	69	70

19. Publication of Books and Pamphlets, Newspapers and Journals Per Resident of the USSR (copies)

	1960	1970	1980	1981	1982
Number of copies of books and pamphlets	6	6	7	7	7
Annual circulation of journals and other periodicals	4	11	12	12	12
Annual circulation of newspapers	70	128	151	152	151

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BRIEFS

RURAL BATHHOUSES--The note "With Cold Steam," which was published on 15 March of this year in the newspaper SOVETSKAYA KIRGIZIYA, was discussed at a meeting of the executive committee of the rayon soviet of people's deputies and was recognized as correct and timely. Reprimands were given to Comrade Sultanov, director of the Pervomayskiy Sovkhoz, and Comrades Erkebayev and Metinbayev, chairmen of the Suu-Bashinskiy and Kyshtutskiy Rural Soviets, for serious shortcomings and oversights in the operation of bathhouses. The operation of the bathhouses of the Moskva Kolkhoz, in the population centers of Kara-Bulak and Buzhum, the Tort-Gulskiy Mobile Mechanized Column and Ravat and the Sovkhoz imeni 100-letiya V. I. Lenina has been organized. They operate 3 days a week. The bathhouse in Boz-Adyr is being completed, the capital repair of the bathhouses in Tayan, Bozhoy and Apkan is under way. Thus of the 19 bathhouses 15 are in operation, 4 are at the stage of repair. A decision, which contains a request to the Osh Oblast Soviet Executive Committee to allocate through the State Committee for the Supply of Production Equipment for Agriculture 900 tons of coal for the normal operation of the bathhouses in the rayon, was adopted by the executive committee. The decision is under the control of the Executive Committee of the Batkenskiy Rayon Soviet of People's Deputies. [By Chairman of the Executive Committee of the Batkenskiy Rayon Soviet of People's Deputies I. Shingarev] [Text] [Frunze SOVETSKAYA KIRGIZIYA in Russian 15 May 83 p 2] 7807

TELEVISION FIRES--A number of fires and outbreaks of fires, the cause of which was the violation of the rules of the operation of televisions, have occurred in the republic. For the purpose of preventing such events, it is necessary: to connect the television to the system only through an autotransformer with a voltmeter or a voltage stabilizer, which are designed for a rating of not less than 250 V; not to leave the television plugged it without supervision or to forbid children to watch television broadcasts in the absence of adults; not to place the television near heating appliances or on cabinet partitions, where it cools poorly; not to use the television in case of the worsening of operation, the disappearance of the picture, the appearance of buzzing and so on. If the outbreak of fire in a television has occurred, it is necessary to immediately pull the plug from the socket, and then to begin extinguishing it, remembering here that getting water on the hot picture tube can occasion its explosion. Comrades! Be attentive and careful when using electrical household appliances. The Administration of Fire Protection of the Moldavian SSR Ministry of Internal Affairs. The Republic Voluntary Fire-Fighting Society. [Text] [Kishinev SOVETSKAYA MOLDAVIYA in Russian 14 Jun 83 p 4] 7807

CONSUMER SERVICES CONFERENCE--Saratov--A republic conference-seminar, at which the means of the further development and improvement of consumer services of the RSFSR in light of the recent decree of the CPSU Central Committee and the USSR Council of Ministers were examined, was held in Saratov. Responsible officials of the CPSU Central Committee, the USSR and RSFSR Councils of Ministers, union and republic ministries, state committees and departments, the councils of ministers of autonomous republics, the executive committees of kray and oblast soviets of people's deputies took part in the work of the seminar. RSFSR Minister of Consumer Services I. Dudenkov delivered the report. The seminar participants familiarized themselves with the work of consumer services of a number of cities and rayons of Saratov Oblast. [By SOTSIALISTICHESKAYA INDUSTRIYA correspondent V. Lifanov] [Text] [Moscow SOTSIALISTICHESKAYA INDUSTRIYA in Russian 29 May 83 p 2] 7807

REGULATIONS FOR ENVELOPES--The Ashkhabad Post Office reminds you that at present letters in envelopes measuring 114 X 162 mm and postcards measuring 105 X 148 mm are to be sent through the network of outdoor mailboxes. Letters in standard envelopes with a size of 162 X 299 mm and 299 X 324 mm are to be sent only through the special mailboxes, which have been installed at the post office and communications departments. We ask you also not to forget to indicate on items of mail the index of the communications enterprises which delivers the mail to the addressee. By observing these rule, you will ensure your correspondence its quickest possible delivery. The Ashkhabad Post Office. The Turkmen Agency for Trade Advertising. [Text] [Ashkhabad TURKMENSKAYA ISKRA in Russian 20 May 83 p 4] 7807

ARMENIAN HOUSING CONSTRUCTION--Yerevan--The regular meeting of the Presidium of the Armenian SSR Supreme Soviet was devoted to the discussion of steps on the implementation of the decree of the Presidium of the USSR Supreme Soviet of 15 March 1983, "On the Tasks of the Soviets of People's Deputies on the Assurance of the Fulfillment of the Plans of the Construction of Apartment Houses and Social Facilities." The executive committees of the rayon and city soviets of people's deputies of the republic were commissioned, on the basis of local conditions and the gained experience, to take specific steps for the unconditional implementation of this decree, while the permanent commissions of the Armenian SSR Supreme Soviet were commissioned to take under strict control the progress of the fulfillment of the plans of residential housing construction. Information on the progress of the discussion of the draft of the USSR Law on labor collectives and the increase of their role in the management of enterprises, institutions and organizations was also heard at the meeting. Having noted the positive work on the organization of the extensive discussion of the new bill, the Presidium commissioned the executive committees of the city and rayon soviets of people's deputies to coordinate it closely with the implementation of the decisions of the May and November (1982) CPSU Central Committee Plenums. The question of the state of the organization of public monitoring of the observance of the legislation on trade and consumer services in Talinskiy Rayon was also discussed. The corresponding decrees were adopted on the questions which were discussed. [By IZVESTIYA correspondent S. Bablumyan] [Text] [Moscow IZVESTIYA in Russian 8 May 83 p 2] 7807

MOSCOW WATER SUPPLY--For the purpose of ensuring the stable water supply of the population and industrial enterprises of the capital the Council of Ministers specified specific assignments on the construction of the Rzhev Hydraulic Development on the Volga. The Moscow City Soviet Executive Committee jointly with the RSFSR

State Committee for Construction Affairs, the ministries of highways, the forestry industry, communications and agriculture, the Main Administration of Land Reclamation in the Nonchernozem Zone and the Kalinin Oblast Soviet Executive Committee have been ordered to ensure during 1983-1989 the drafting of the planning estimates for the development of the Rzhev Hydraulic Development and its construction. [Text] [Moscow SOVETSKAYA ROSSIYA in Russian 29 Apr 83 p 1] 7807

TASHAUZ DRINKING WATER--(TurkemenINFORM)--The work on the building of the new water main complex in Tashauz has entered the prestart-up period. A 13-km pipeline, through which by the end of the month water will come to the central microrayon of the city, stretches from the fresh water underground lens, which of discovered not far away, to the oblast center. "The problem of drinking water was always urgent for Tashauz," V. Lomakin, chief of the city Vodokanal Administration, relates. "Hydrogeologists discovered near the Shavat irrigation canal a large fresh water lens. The drilled well provided excellent water which with respect to purity so far has not been encountered here. With the completion in the southeastern section of the city of the construction of a water tank farm with a reservoir for 3,000 m^3 of moisture, the pumping and chlorination station water will be delivered here from 23 wells. At present more than 60 wells, which meet more than a third of its needs for fresh water, are in operation on the territory of the oblast center and around it. The new complex will deliver to the city up to 15,000 m^3 of drinking water a day. [Text] [Ashkhabad TURKMENSKAYA ISKRA in Russian 11 Jun 83 p 2] 7807

MARITIME KRAY DRY CLEANING--The Administration of Consumer Services of the Maritime Kray Soviet Executive Committee reports that the article "Unaccounted for Losses," which was published on 25 December 1982 in SOVETSKAYA ROSSIYA, are analyzed critically at the meeting of the board. A set of measures, which would help to eliminate the causes of the origination of complaints about the poor work of enterprises and receiving centers of dry cleaning, was approved at this meeting. However, these measures will not help to fill the orders in time during the peak seasons due to the lack of production areas. The need to build a large enterprise of this type in Vladivostok has existed for a long time. But the RSFSR Ministry of Consumer Services has so far ignored the repeated requests of the administration. [By A. Ivantey, deputy chief of the Administration of Consumer Services] [Text] [Moscow SOVETSKAYA ROSSIYA in Russian 25 Mar 83 p 3] 7807

APARTMENTS WITHOUT TUBS--Yerevan--Tens of finished houses in Yerevan are not receiving new settlers. Many hospitals, holiday homes and holiday hotels, which were built in the republic last year, are idle. Having taken an interest in this strange phenomenon, I found out: the house warmings are being postponed because there are no tubs in the houses and buildings. But who of us would agree to move, let us say, into an apartment without such an important convenience? And even if volunteers were found, they would not be able to carry out their intention for the reason that the state commission does not accept houses not equipped with tubs. As a result in 1982 alone the population of the republic did not receive 158,000 m^2 of housing, since 15,770 tubs were delivered to the builders instead of the 21,410 which were due. In the republic State Committee for Material and Technical Supply they acquainted me with the following figures: of the 4,010 tubs, which were planned for the first quarter of this year, only 2,200 were delivered to the republic. They also showed me the correspondence with the supplier, which already made up a hefty volume. Reading carefully the letters and telegrams, you continually encounter dispatches addressed to Comrade Smagulov, director of the Akhangaran

Santekhlit Plant of the Uzbek SSR. From year to year the enterprise interrupts the deliveries of products, without which the builders cannot turn over the houses. During the first quarter, for example, of the 2,250 planned tubs the plant shipped only 460. The director promised back last year to correct the situation. However, his words, alas, differ from the deeds. [By IZVESTIYA correspondent S. Bablumyan] [Text] [Moscow IZVESTIYA in Russian 13 Jun 83 p 2] 7807

FAMILY VACATIONS--Moscow--Family dachas "on wheels" will appear this summer on the picturesque shorts of Seliger Lake. It is possible to move the comfortable little houses to one place or another. A motorboat and other necessary equipment will also be at the disposal of the family. Family tourism is gaining strength. As was report to a TASS correspondent at the Central Council for Tourism and Excursions, last year more than 106,000 places at tourist resorts were allocated for parents with children and 1.2 million people were served. In 1983 nearly 111,000 places have been allocated for this category of vacationers at 363 tourist institutions. Special family itineraries have been drawn up. [Text] [Moscow SOVETSKAYA ROSSIYA in Russian 9 May 83 p 6] 7807

TELEPHONE SERVICE PROBLEMS--Slobodzeyskiy Rayon--It is not worth explaining how necessary the telephone is to us both in daily life and at the works. At one time the subscribers of the village of Parkany dealt with the Tiraspol Automatic Telephone Exchange. Telephone service at that time did not let us down. With the formation of Slobodzeyskiy Rayon the Parkany Automatic Telephone Exchange, which needed expansion, carried out the service. And then a new station was built in our village. But we rejoiced prematurely. It operates at times worse than the old one, that is, whereas within the village it is possible to reach someone by telephone, there is no opportunity to make long-distance calls. You would sooner get to the rayon center on foot than to reach it by telephone. And during the last 3 weeks the telephone connection with the rayon center has been cut off altogether. [By A. Luk'yanov] [Text] [Kishinev SOVETSKAYA MOLDAVIYA in Russian 16 Mar 83 p 2] 7807

CSO: 1827/261

USE OF CREDIT FOR INCREASED OUTPUT OF CONSUMER GOODS DISCUSSED

Moscow EKONOMICHESKAYA GAZETA in Russian No 23, Jun 83 p 16

/Interview with The Economic Planning Administration of the USSR Gosbank Board; date and place not specified: "Credits for Increasing Output of Consumer Goods"/

> /Text/ The decree of the CPSU CC and the USSR Council of Ministers, entitled "On Further Measures for Improving the Provision of the Population with Consumer Goods During the Period 1983--1985," proposed that enterprises in all sectors make more active use of banking credit for increasing the output of goods for the market. In their letters to the editors the readers of this weekly have requested us to talk about the goals, conditions, formal procedures, and other requirements made by the bank on enterprises enjoying credit for outlays of a capital nature connected with the development of goods production. Answers to the readers' questions have been provided by the Economic Planning Administration of the USSR Gosbank Board.

/Question/ For what outlays and under what conditions is credit granted?

/Answer/ For capital outlays connected with increasing the output of consumer goods, including the expansion and renovation of facilities engaged in turning out semi-finished goods, complete sets of items and assemblies used in the production of goods for cultural-everyday and household purposes, enterprises and organizations are granted credits above the limit of the state capital investments.

Loans for outlays of a capital nature above the limit of capital investments, as a rule, are granted to enterprises and organizations under the condition that the measures being credited are carried out within a time period of less than one year, and their reimbursement and repayment of the credit are made within a time period of less than two years from the day when such measures have been completed, that is, within three years from the day when the initial loan was issued.

Upon specific permission of the government, credit is granted for a time period of as much as six years from the day when the initial loan was

issued (under the condition that the measures be completed and the credit be reimbursed within this time period).

If the facility is completed during the time period established by the plan, then the bank charges two percent per annum for the use of the loan. In case the measure is completed ahead of schedule (by at least 10 percent of the plan time period), the economic organ pays the bank only one percent per annum.

In case the facility is not completed within the established time period, the bank may insist that the loan be repaid or continue to credit the economic organ, but charging an increased rate of interest up to four percent. For an extended indebtedness on the loan eight percent per annum is charged.

More detailed conditions for the granting of credit have been set forth in the Instruction No 5 of USSR Gosbank, dated 9 July 1981 and entitled "On the Procedure for Extending Credit for Capital Outlays above the Limit of the State Capital Investments."

/Question/ What kinds of privileges exist in the granting of loans?

/Answer/ In accordance with the decree of the CPSU CC and the USSR Council of Ministers, "On Additional Measures for Improving the Provision of the Population with Consumer Goods During the Period 1983--1985," provision is made for more privileged conditions for granting credits for measures to develop production and improve the quality of goods.

The privilege consists, above all, in the time periods for repayment. At present enterprises are given up to two years to complete the measures connected with the production of consumer goods, and after their completion--six years during the course of which they can repay the credit. Thus, from the day when the initial loan is granted the credit term is increased from three to eight years. Such conditions will make it more possible for enterprises to mobilize deep economic reserves for additional production of goods.

/Question/ What requirements are imposed by the USSR Gosbank on enterprises and organizations enjoying credits?

/Answer/ The most important requirement for enterprises enjoying credit is the reimbursement of outlays within the agreed-upon time periods of credit. Inasmuch as most of the measures being credited are carried out above the limits of the state capital investments and are calculated to mobilize internal-economic reserves, the bank requires that the enterprises seek out the necessary material resources (building materials and equipment), as well as labor resources. As a rule, this is done by the self-help method, but in a number of instances contracting organizations are also drawn in. Regardless of this, the measures for which credit has been extended must be completed within the time periods established under the loan agreement.

/Question/ By whom and on what basis is the question of granting a loan decided?

/Answer/ Inasmuch as the above-limit capital investments are strictly limited by the existing laws, the system of USSR Gosbank, in a practical sense, selects the most effective from among those applying for credit for measures to be carried out.

Thus, the question of granting credit for highly effective measures for a time period of up to three years from the day when the initial loan is granted for a business of local or republic-level jurisdiction is decided, in the final analysis, by the republic-level office of Gosbank. In order to provide a more efficient solution of the problems of extending credit on measures connected with the development of the production of consumer goods, the republic-level offices of Gosbank can transfer to the oblast or kray offices of Gosbank the appropriate limits of credit for solving the problems in the localities concerned. With regard to the enterprises under All-Union jurisdiction, the question of granting such credits is decided by the credit administrations of the USSR Gosbank Board.

In either case a role of no small importance in the selection of highly effective measures on which credit is to be extended is played by the appropriate ministries and departments. Unfortunately, in practice one encounters cases where they do not impose the necessary requirements on the selection of facilities to be credited, and they sometimes support measures which can and should be examined in accordance with the plan of state capital investments with the allocation of the appropriate limits for them.

In this connection it is appropriate to recall that in the above-mentioned decree of the CPSU CC and the USSR Council of Ministers an indication was given that ministries and departments, enterprises and organizations must adopt a stricter approach to carrying out the tasks of improving and increasing the production of goods and services for the population; it directed special attention to the setting of limits on capital investments and contracting operations in amounts necessary for completing the assigned tasks with regard to increasing production capacities for turning out consumer goods and in formulating the plans for the next two years of the five-year plan.

2384
CSO: 1827/268

REWORKING, SIMPLIFYING DOCUMENTATION, PRICE SETTING FOR CONSUMER GOODS

Moscow EKONOMICHESKAYA GAZETA in Russian No 27, Jul 83 p 9

/Article: "Procedure for Drafting Simplified"/

/Text/ In fulfillment of the decree of the CPSU CC and the USSR Council of Ministers dated 29 April 1983 No 393, "On Additional Measures to Improve the Provision of the Population with Consumer Goods During the Period 1983--1985," and in order to simplify the procedure for drafting and approving normative-technical documentation, standard models, and prices on consumer goods, USSR Gosstandart and Goskomtsen in a supplement to a letter dated 5 (3) August 1982 No 9-1 /409, No 10-17/3549-25 announce the following.

1. On non-food types of consumer goods which have standards of general technical specifications or technical requirements, and the prices are established by the Councils of Ministers of the autonomous republics, the ispolkoms of kray, oblast, and city (cities under republican jurisdiction) Soviets of People's Deputies, the specific requirements for the goods are provided for in the development of indicated standards, as a rule, in technical descriptions.

In the absence on such non-food items of standards of general technical specifications or technical requirements, the normative-technical documentation is drafted in the form of engineering specifications (TU).

The technical descriptions or engineering specifications (TU) and the standard models are approved by the directors of the production organizations of the (enterprises)-manufacturers upon agreement with the trade organizations.

The engineering specifications (TU) are submitted for registration to the organs of standardization at the site of the associations of the (enterprises)-manufacturers, and they are registered within a time period of a week from the moment of their being submitted. Registration of the technical descriptions does not occur at the organs of standardization.

The standard models and technical descriptions (engineering specifications) on the products list provided for the goods are sent to the main ministries for a period of a month.

In an analogous procedure for this type of products list the normative-technical documentation and models are approved in the Union republics not having an oblast division.

The organs of state supervision of standards must exercise controls over the quality of goods being manufactured in accordance with the engineering specifications and technical descriptions, as approved by the directors of the production associations (enterprises)-manufacturers upon agreement with the trade organizations.

The procedure set forth here for approving normative-technical documentation does not extend to consumer goods whose serial production requires the passing of state tests, nor to goods being manufactured in accordance with engineering specifications subject to agreement with the organs of the state supervision and the USSR Ministry of Health.

2. In setting prices on the above-mentioned items, the Councils of Ministers of the autonomous republics, the kray (obl) gorispolkoms (of the cities under republican jurisdiction) present the following to the local organs of price-formation:

an accompanying letter;

a computation with an indication of the draft prices and the norm of the net product (NChP). After the calculation of the price, the computation must add the coefficient K_3 and the NChP in rubles;

the technical description or engineering specifications (TU);

a standard model and a photograph of it (the standard model itself is subject to return).

In these cases the Instruction on the procedure for the submission, examination, and approval of the draft wholesale and retail prices for consumer goods, as approved by USSR Goskomtsen 20.08.70 No 10-15/1613, does not apply in part of the volume of the calculated materials being presented.

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PERSONAL INCOME AND SAVINGS

FINANCE MINISTER SPEAKS ON SOCIAL INSURANCE

Moscow PRAVDA in Russian 6 Jun 83 p 3

[Article by USSR Deputy Minister of Finance A. Kamenskov: "In the Interests of Everyone"]

[Text] State insurance in the USSR is reliable material support of a person at a difficult moment. And it is not necessary to go far here for examples. Let us recall if only how a year ago a natural disaster suddenly fell upon Khabarovsk Kray and Sakhalin. A typhoon, which raged in the Sea of Japan, caused much trouble, and additional efforts of people and material resources were required in order to return life to its normal course. And here the Main Administration for State Insurance played not the last role.

The socialist system of state insurance is distinguished by great humaneness and fairness. The letters which come to the Ministry of Finance are clear confirmation of this. "During a thunderstorm," V. Komarova, a resident of the city of Shuya of Ivanovo Oblast, writes, "a fire occurred at my house. Although the firemen came quickly and it was possible to save something, inside the house everything was burned. The Main Administration for State Insurance paid me completely for the caused damaged. This is considerable material assistance." There are many such examples.

The payments to the population along the line of state insurance amount annually to about 6 billion rubles. It is therefore natural that the party and the government are devoting constant attention to the improvement and development of the service for the protection of the property and personal interests of Soviet citizens, which is needed by everyone. In 1977 the decree "On Measures on the Further Development of State Insurance" was adopted by the USSR Council of Ministers.

In the time which has passed since the adoption of the decree the material and technical base of the system of the insurance service of the population has been improved appreciably. The branched network of state insurance institutions at present comes to more than 6,000 inspectorates, which are in practically every city, large workers' settlement and rayon center. Moreover, insurance agencies have been organized at many enterprises, in order to improve the service of people at the place of work.

State personal and property insurance of citizens in one form or another encompasses a large portion of the population. The collectives of the inspectorates and

agencies of the Main Administration for State Insurances are striving to organize their work so that people could settle questions of insurance while spending the minimum time and effort.

Specific steps in this direction have been made for a long time. In order to draw up the necessary contract, to obtain skilled advice or the necessary consultation, it is not at all mandatory to get permission to be absent from work and to visit the inspectorate of the Main Administration for State Insurance. On the contrary, the workers of insurance organs themselves regularly come to enterprises, institutions and organizations and organize insurance work at the place of residence. But this is not enough.

The USSR Ministry of Finance, in improving the organizational forms of the insurance service of the population with allowance made for the wishes of the workers, is revising the hours of the organs of the Main Administration for State Insurance. It is envisaged to use more extensively breaks during the day and sliding schedules, which will enable citizens to visit insurance institutions during the early morning and late evening hours.

The successful implementation of the program of USSR economic and social development is a solid basis for the increase of the well-being and the increase of the real income of the population and, as a consequence, a fast rate of development of state insurance. And the figures are the most accurate confirmation of this. The total amount of payments of insurance indemnity and insurance compensation during the 10th Five-Year Plan increased by more than 20-fold as compared with 1961-1965. The achievements of our state insurance are indisputable. But the potentials of the Main Administration for State Insurance for the present are not yet being realized completely.

The material and technical base of the institutions of the Main Administration for State Insurance in several union republics remains an unsolved problem for us. In the Kirghiz SSR, for example, nearly half of the rayon inspectorates are housed in crowded, unadapted premises. A large portion of the motor transport according to the operating life and technical condition is liable to being written off. Gasoline and spare parts are not being allocated, there is no repair base. How, given such a situation, is one to go to the site of an accident, make inspections of plantings, buildings and so forth, which have been damaged by the elements?

Or take the following problem. Soviet legislation requires that every production or personal accident, highway traffic accident or sudden fire be confirmed without fail in the most careful manner with documents for the Main Administration for State Insurance by the appropriate competent organs. Therefore our insurance work is first of all close contact with the organs of public health, internal affairs and the hydrometeorological service. In the overwhelming majority of instances such business contact exists. But it happens that the decision on the payment of insurance indemnity is dragged out for long months due to the lack of the necessary information of the State Motor Vehicle Inspection Administration on a highway traffic accident, the unsuccessful retrieval at the rayon polyclinic of the history of the disease of the insured person or some other medical documents. Cases of this sort give rise to red tape, evoke the just reproaches of citizens and force them to address complaints to party, Soviet and trade union organs.

Along with savings banks state insurance long ago also became one of the sources of financing of the national economy. Together they are doing one important and useful deed. And whereas during the 10th Five-Year Plan 47 billion rubles were paid into the insurance fund of the country, during the 11th Five-Year Plan this amount will increase by another 1.5-fold. The construction of fire stations, veterinary hospitals and plant protection stations and their furnishing with the neceeesary equipment and implements are being carried out by means of their special-purpose use in the economic turnover of the state. In short, an extensive set of preventive measures is being implemented, and such purposeful work justifies itself. This decreases the degree of risk of an insured accident and, hence, the potential loss.

But the working people are first of all interested in state insurance. Their property and personal interests are under the reliable protection of the law. And, moreover, by means of accumulations of assets--the payment of regular and periodic premiums on insurance policies--the working people save the necessary assets for the purchase of durable goods and for other purposes.

Although in a certain sense the insurance policy presumes some risk, all its content is confined to far from this. There is also a real opportunity to accumulate money, as in a savings book. A twofold advantage is obtained: both material guarantees and the possibility to organize the family budget more correctly, with a long-range outlook.

The level of the insurance service of the population is characterized first of all by a vast list of various types of state personal and property insurance of citizens. The amount of services, which are being offered by the Main Administration for State Insurance to the working people, is increasing from year to year. Now two or even three voluntary insurance policies in one family would no longer surprise anyone. This is understandable. The well-being of the people is increasing. More and more families are moving into apartments with all modern conveniences and are acquiring high quality and beautiful things. The guarantee of the safety of personal property is not a secondary matter.

A distinctive feature of Soviet state insurance is its extensive accessibility. In our country it is accomplished at the lowest rates. I will cite the following example. When entering the cabin of an airliner, the car of an express train or the cabin of a motorship, everyone automatically becomes insured against accidents en route. Having paid an insurance fee of 25 kopecks when purchasing a ticket, the passenger immediately becomes insured for 1,000 rubles.

Economic calculations show that the demand for the services of the Main Administration for State Insurance is very great. By the end of the current five-year plan it is assumed that the population will conclude with the organs of state insurance nearly 200 million policies. In meeting the wishes of the working people, the possibility of introducing group personal insurance directly in the labor collectives at enterprises, institutions and organizations is now being studied. Plans of combined insurance, in which there is the opportunity to combine in one policy simultaneously several types of property and personal insurance, are being prepared. A comprehensive plan on the improvement of the style, forms and methods of insurance work has been drafted and is being successfully implemented.

The activity of the organs of the Main Administration for State Insurance is an important factor of the increase of the well-being of the people. Realizing this, the workers of financial and insurance organs are doing everything in order to successfully accomplish the social tasks which were posed by the 26th CPSU Congress.
7807
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PERSONAL INCOME AND SAVINGS

UKSSR SAVINGS ACCOUNTS SERVICES ALTERED TO ACCOMMODATE NEW REGIME

Moscow DEN'GI I KREDIT in Russian No 5, May 83 pp 59-62

[Article by A. A. Kolesnikov, chief of the Ukrainian Republic Main Administration of the State Workers' Savings Bank: "Daily Attention to the Service of the Population"]

[Text] The system of the USSR State Workers' Savings Bank in December 1982 celebrated its 60th anniversary. During its organization, during the difficult years of the formation of the Soviet economy, the Communist Party based itself on the instructions of V. I. Lenin on the need to have as many credit institutions as possible, which are located in urban and rural areas in the interests of the creation of conveniences for the population.

This important principle of Lenin's also remains topical in our days. The savings banks in our country were created for the people and should meet their demands completely and create the maximum conveniences for the working people when making various services available, having ensured in so doing the minimum expenditures of their personal time and having eliminated all losses of working time. The questions of the further improvement of the service of the population and the improvement of the work schedule of savings banks are some of the most important questions in the activity of the institutions of the USSR State Workers' Saving Bank in the Ukraine.

A number of measures, which are aimed at the extension of the network of savings banks, the improvement of their work schedule and the increase of the standards of service of the population, have been implemented in recent years in the republic. In accomplishing the indicated tasks we proceeded first of all from the requirements of Decree No 1117 of the CPSU Central Committee, the USSR Council of Ministers and the AUCCTU of 13 December 1979, "On the Further Tightening Up of Labor Discipline and the Decrease of the Turnover of Personnel in the National Economy." Specific measures on the improvement of the work of savings banks have been elaborated annually by the republic main administration, assignments on the increase of the number of transaction units and savings banks of category I, which complete the work with clients at 1900 and later, the extension of the piece-rate plus bonus system of the organization of and payment for labor, the combining of nearby savings banks with a small volume of work and the creation on their basis of large savings banks, the introduction of a unified payment document for the apartment, gas, electricity and other services, the establishment of work schedules with the alternation of the hours of the start and end of work during the work week and others have been reported to the oblast administrations.

The implementation of the indicated measures along with the further development of noncash payments and the introduction and improvement of the use of modern computer equipment has yielded positive results.

Thus, during 1980-1982 the network of savings banks with staff workers increased by 615 and reached 11,090 savings banks. Of this number 10,141 savings banks, or 91 percent, serve the population on Saturday. As of 1 January 1983 in urban areas 1,781 savings banks, or 40 percent of the savings banks existing in cities, are beginning work at 0900, and 1,502 savings banks, or 1 in 3, are finishing work at 1900 and later. In all the oblast centers and large cities of the republic there are savings banks with extended hours, which serve the population on Sundays.

Advanced forms of the organization of labor, which are making it possible to increase its productivity significantly, are being used for the purpose of improving the service of the population. Thus, 2,330 people at the savings banks in 60 cities have been changed over to the piece-rate plus bonus system of wages. A schedule with the division of the workday into two parts and sliding schedules are also being introduced.

It is well known that the acceptance of municipal service payments, which account for half of all the work, is the most massive operation at savings banks. The problem of the timely and quick service of the population, who are carrying out these transactions, and more precisely the problem of eliminating lines, is not vanishing from the agenda in our system, to which the critical publications in the periodic press, which appear from time to time, eloquently attest. How is it to be solved with the ever increasing volume of this work? For the means of increasing the number of cash transaction workers (in proportion to the increase of payment operations) is not unlimited and, it can be said, is practically exhausted.

The main reserve in this work is the introduction of a unified settlement document, which makes it possible to combine four to five payments and, consequently, to decrease considerable the number of transactions being made by the population. In our republic the work on the introduction of a unified payment document was begun in the 1970's. I wish to note that the process of introducing such a settlement document is not simple and is quite lengthy. Suffice it to say that in practice we completed this work in 1981 with respect to the payers who live in the available housing of local soviets. But we did not stop at this. Now we are introducing a unified payment document in available departmental housing, which numbers 2.3 million payers, and in housing construction cooperatives, which have 533,000 payers.

A definite result has been achieved in this work, which we are performing jointly with the institutions of the State Bank and interested ministries and departments: 38.4 percent of the payers of available departmental housing and 32.2 percent of the payers of housing construction cooperatives have been changed over to settlements by means of a unified payment document.

These, if it is possible to say so, are our "assets." But there are still many shortcomings in the improvement of the service of the population of the republic. In what do they consist?

In a number of oblasts at the beginning of the year the number of savings banks operating during one shift remained significant. There are especially many of

them in Odessa, Kirovograd and Sumy Oblasts. In Voroshilovgrad, Crimean, Poltava and Chernigov Oblasts only 5-10 percent of the savings banks complete work at 1900 and later.

Take, for example, Odessa Oblast. Here there are 33 transaction units of central savings banks. How did they work last year? Of the indicated number, 22 transaction units, or 2 out of 3, worked 5 days a week, and during 1 shift; 23 transaction units completed work before 1900.

In Donetsk Oblast there were very few savings banks which serve the population during evening hours, that is, after 1900. Of the 537 savings banks of category I, which are located in cities, 445 savings banks finished serving the population at 1800. In Kharkov Oblast 164 of the 223 savings banks worked on such a schedule.

This, of course, does not meet the requirements of today. And these requirements are clearly specified in Decree No 52 of the USSR Council of Ministers of 17 January 1983, "On the Serious Shortcomings in the Work Schedule of Enterprises, Organizations and Institutions Which Are Engaged in Serving the Population."

For the fulfillment of the indicated decree the Ukrainian Republic Main Administration of the State Workers' Savings Bank jointly with the Ukrainian Republic Office of the State Bank approved measures, in which they planned to implement additional measures on the improvement of the work of savings banks. First of all it is envisaged to ensure the work of the transaction units of central savings banks 6-7 days a week to 2000-2100; to additionally introduce a work schedule with the division of the workday into two parts at 255 savings banks of urban areas; to introduce at 1,465 rural savings banks of categories I and II, which are located in independent premises, a work schedule with the division of the workday into two parts during the period from April to November; to establish at 220 savings banks with one-shift operation such a schedule so that 3 days a week the service of the population would begin at 0700-0800 and 3 days a week at 1200-1300; to ensure in the oblast centers and other cities of the republic the operation of savings banks with extended hours on common days off and holidays, having submitted their number and hours for approval to the corresponding executive committees of the soviets of people's deputies; to review jointly with the institutions of the Ukrainian SSR Ministry of Communications the questions of the improvement of the work schedule of the savings banks, which are located at communications enterprises, and to prepare suggestions which have been submitted for approval to the corresponding executive committees of the soviets of people's deputies.

This is just the main thing which has to be done without fail in the immediate future. If we consider that precise and strict dates have been set for the implementation of these measures and, moreover, an additional number of personnel for the increase of the shift system of savings banks is lacking, it becomes obvious that this task is difficult and it is possible to accomplish it only by having used all our reserves. What are they?

First of all it is necessary, on the one hand, to continue to introduce and to extend the advanced forms of service, which have shown themselves to advantage, such as the piece-rate wage plus bonus, noncash payments on the instructions of depositors, the division of the workday into two parts, sliding work schedules and others. They, as was already mentioned above, have found reflection in our measures.

On the other hand, it is necessary to seek and introduce new forms of service, as well as to make our traditional methods of work more flexible, in order to adapt them to the specific conditions of one savings bank or another.

Let us take, for example, the same municipal service payments. In addition to a mass nature, their distinctive feature consists in the fact that they have a "peak" nature--during the month there are days when the number of transactions on payments increases sharply, while on others it decreases substantially.

I will cite as confirmation some data of the study of the flow of clientele, which was made at savings banks of Kiev. What did it show?

First, twice during the month (during the "peak days") the flow of clientele increased from three- to fourfold: from the 7th to the 16th and from the 20th to the 25th. Such a nature of the load is explained by two basic reasons: during the first 10 days a fine is not exacted for the delay of payment; the dates of payment are "timed to coincide" by the workers with the pay days.

Second, the load is also broken down very unevenly during the day. The morning hours are the least busy. Here are specific data. From 0800 to 0900 the savings banks serve only 2 percent of the clients (of the total number of visitors of the savings bank during the day); from 0900 to 1000--5.5 percent, from 1000 to 1200--19.5 percent, from 1200 to 1500 (the time of lunch breaks)--24 percent, from 1500 to 1800--35 percent, from 1800 to 1900--11 percent and, finally, from 1900 to 2000--3 percent.

Of course, for each individual city or savings bank this breakdown may be different (both by days and by hours), but it objectively exists. Therefore, having studied these regularities, we can take steps in order to avoid lines during the days and even hours of the maximum load by opening additional windows, including by using such as lever as a partial workday.

The enlistment of retirees, students and other categories of the population in labor at savings banks for a partial workday or partial work week during the periods of the maximum load can provide substantial assistance in the improvement of the service of the population. Why, then, has such a form of labor agreements here not yet found extensive dissemination?

Apparently, it is necessary to seek the answer to this question in the fact that in past years we coped with the ever increasing volumes of transactions, including municipal service transactions, by means of two main factors--the increase of the number of cash transaction workers and the increase of the labor productivity. Now, as is known, we are not obtaining the number of personnel for these purposes, while the number of transactions, which are being performed by many cashiers on the receipt of municipal service payments, in practice has reached the "ceiling."

That is why we need to work most seriously on the question of enlisting individual categories of the population for a partial workday or partial work week.

The mechanization of transactions on the making of municipal service payments should play an important role in solving the problem of eliminating lines, but so far there have been no appreciable changes here. We are taking the path of the

replacement of some cash registers with others, less complicated ones with more complicated, but not more productive ones. But with more expensive ones.

At present the new Iskra-341 cash register is being delivered to savings banks, while the KIM-SP cash register has been removed from production. I believe that such a decision is correct only in part. This especially concerns the installation of the Iskra-341 cash register at rural savings banks. Must they be installed there? In our republic there are 6,275 rural savings banks which receive payments. They make in a year 29.2 million transactions, that is, there are 18 transaction a day per savings bank.

For such a number of transactions, which are made in a day by one savings bank, it is hardly necessary to use an expensive electronic cash register. In any case, this will not improve the work of rural savings banks, while simple calculations show that economically this is inadvisable. A KIM-SP cash register costs 186 rubles, while an Iskra-341 costs 1,350 rubles, that is, the increase of cost comes to 1,160 rubles.

Since we will be forced in the immediate future to replace at rural savings banks not less than 7,000 KIM-SP cash registers, which are living out the remainder of their service life and have been removed from production, this will cost the state 8 million rubles. And for the country as a whole? To say nothing of the fact in the countryside there is simply no one to service a complicated electronic cash register, such as the Iskra-341 is. We have not yet solved this problem in all the large cities. The conclusion is forced upon one: the Board of the USSR State Workers' Savings Bank needs to raise the question of resuming the production of KIM-SP cash registers for rural savings banks. They will serve there for more than one more five-year plan.

The more efficient use of the available number of personnel is an important reserve of the improvement of the service of the population by savings banks. In our republic there are more than 400 savings banks with a staff of 3 and more people, who work during 1 shift. It is advisable to increase the length of work of some of them to 10-12 hours, that is, to 1.5 shifts. Taking into account that this reorganization involves the decrease of the number of transaction windows, it is necessary to carry it out only after a preliminary and careful study of the flow of clientele. Otherwise the lengthening of the shift time can lead to the worsening of service, not its improvement.

Along with the introduction of a schedule of a divided workday, which makes it possible to extend the time of the service of the population during the morning or evening hours, the introduction of 1.5- to 2-shift work at savings banks of category I with two workers, who work one shift, seems very promising to us. How is this to be achieved?

At present at such savings banks both workers work at the same time. This is dictated first of all by the need for double checking. If at a specific number of such savings banks one staff member works during the first shift, while the other works during the second, this will make it possible to lengthen considerably the hours of the savings bank with the same number of personnel. Here double checking will be maintained by the shift system of the workers.

It is necessary to note that the introduction of such a form of the work of savings banks of category I is not envisaged by the prevailing statutes, and it can be introduced only after the adoption of a decision by the Board of the USSR State Workers' Savings Bank and the making of the appropriate changes in the instructions.

And let us talk about another reserve which it is necessary to use for the increase of the time of service of the population. It is a question of the time which is allotted for the closing of the transaction day. At present it ranges for different savings banks from 30 minutes to 1.5 hours. It is necessary in each specific case to review the length of this technological process and to shorten it as much as possible subject to the number of transactions being made. This will make it possible to lengthen the time of the service of clients.

One must also not disregard such factors as the improvement of the organization of the labor of the workers of savings banks, the most complete use of working time and the tightening up of labor and production discipline. Considerable losses of working time are still being allowed here due to the high turnover of personnel, as well as the granting to workers of groundless leaves without pay. It is necessary to conduct a resolute compaign for every working minute.

The service of the rural population also requires further improvement. The settlement of this question with respect to regular savings banks, which are located in rural areas, is being ensured by the introduction of a divided workday. But another problem, which, moreover, is becoming more complicated with each year--the reorganization of agencies of the savings banks (which have the appropriate volume of work) into savings banks of categories II and I--remains unsolved. In the Ukraine there are 526 such agencies. However, we lack the opportunity to settle this matter due to the lack of personnel. What is the way out of this situation?

Communications workers are finding it very easily. Without previous permission they turn over the personal accounts and other valuables to the central savings banks and refuse to perform the transactions. Taking into account the dual subordination, we are beginning to act through the executive committee and are trying to convince communications workers to perform the transactions through "I cannot." At times this is successful. More often the communications workers submit an application and leave work. As a result not only the savings bank, but also the post office close.

In this connection it is necessary to consider and settle the following questions:

1. The amount of operations for the savings bank, which is performed by a communications worker, should be taken into account when determining his workload for the main job.

2. It is necessary to make the wage of the postal workers for the performance of work for the savings bank more perfect and more flexible. Such suggestions have been made to the Board of the USSR State Workers' Savings Bank.

3. It is necessary for the wage, which is received by communications workers for the performance of transactions for the savings bank, to be included in the average wage when calculating his pension.

The settlement of these questions will make it possible at this stage to standardize the work of the agent savings banks and the interrelations with communications workers.

Any reorganization is a difficult matter. Especially the reorganization of the work schedule of savings banks, which affects the interests of tens of thousands of staff members. Taking into account that in the system of savings banks the absolute majority of workers are women, when changing the work schedule of savings banks the problems of children's preschool institutions announces itself at the top of its voice. In spite of the fact that kindergartens and nurseries are also lengthening their hours, in a number of instances they nevertheless close earlier than the savings banks. Without the settlement of this question we may be deprived of many of our workers, including highly skilled workers. The assistance of the executive committees of the local soviets of people's deputies is also needed here.

At present the change of the work schedule of the savings banks of the republic is being carried out everywhere in conformity with the requirements of today. For example, in Volyn Oblast after the review and approval of new schedules many savings banks are closing at 2000. All the savings banks operate on Saturday. The positive changes are obvious and, undoubtedly, meet more completely the demands of the workers of the oblast.

The accomplishment of the tasks facing the collectives of savings banks depends in many ways on the personal self-discipline and organization of each worker. The demand to ensure the strictest discipline and responsibility of each person for the job being performed was advanced with particular force at the November (1982) CPSU Central Committee Plenum and in the speech of General Secretary of the CPSU Central Committee Comrade Yu. V. Andropov at the meeting with Moscow machine tool builders. And the workers of the savings banks of the republic, having perceived these instructions as a most important economic and political task, are responding with dedicated and conscientious labor to the demands of the party and the government.

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