

# **American Council on Consumer Interests**

**23rd Annual Conference**

**April 20-23, 1977**

**Denver, Colorado**

**THE PROCEEDINGS**

**Convention Theme:  
EXAMINING THE ISSUES**

AMERICAN COUNCIL ON CONSUMER INTERESTS

23rd Annual Conference

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PROGRAM

AMERICAN COUNCIL ON CONSUMER INTERESTS  
23rd Annual Conference  
April 20-23, 1977  
Denver, Colorado

Convention Theme:  
EXAMINING THE ISSUES

Thursday, April 21, 1977

FIRST GENERAL SESSION

Presiding: Dr. Edward J. Metzen, University of Missouri-Columbia,  
Director ACCI

Welcome: Miss Sue Osborn, ACCI Local Arrangements Chairperson,  
Colorado State University Extension Service, Ft. Collins

Welcome: Ms. Marjorie Merchant, University of Massachusetts,  
President, American Council on Consumer Interests

Speaker: Mr. David Schoenfeld, Consumer Advocate, J. C. Penney Company,  
Inc.

"CONSUMER REPRESENTATION IN REGULATORY PROCEEDINGS"

CONCURRENT SESSIONS

I. Consumer Interests in the Non-market Sector

Presiding: Ms. Sandra Willett, Executive Director, National Consumers  
League

Speaker: Dr. Alan Gartner, Professor, City University of New York  
"DELIVERY OF HUMAN SERVICES"

Speaker: Dr. Roger Swagler, Associate Professor of Consumer Studies,  
University of Tennessee  
"POST-SECONDARY EDUCATION"

II. Product Warranties

Presiding: Ms. Chris Hager, Economic Research Service, USDA

Speakers: Dr. W. Keith Bryant, Professor and Dr. Jennifer Gerner,  
Assistant Professor, Consumer Economics and Public Policy, Cornell Univ.  
"THE PRICE OF A WARRANTY"

Speaker: Dr. T. J. Wang, Research Analyst, National Bureau of Standards,  
U. S. Department of Commerce  
"SERVICE LIVES OF MAJOR APPLIANCES"

Speaker: Ms. Delores Wesley Lee, Monsanto Textiles Company  
"WARRANTIES-TEXTILES FIELD"

### III. Consumer Education

Presiding: Ms. Edna De Coursey Johnson, Director, Consumer Services,  
Baltimore Urban League

Speaker: Dr. Gayle Royer Trujillo, Project Director, InterAmerica  
Research Associates  
"IDENTIFICATION OF CONTENT AND FOCUS"

Speaker: Dr. Lucy B. Creighton, Associate Professor, Economics,  
Colorado Women's College  
"TIME FOR A CHANGE"

Speaker: Dr. Jo Hewell, Administrator, Osceola County School District  
"PROJECT SKAT"

### LUNCHEON

Presiding: Dr. Aurelia Toyer Miller, Associate Professor, Consumer  
Economics, University of Massachusetts

Speaker: Ms. Elizabeth Hanford Dole, FTC Commissioner  
"EXAMINING THE ISSUES"

Distinguished Fellows of ACCI Awards  
Presiding: Dr. Jean Bowers, Director ACCI

### CONCURRENT SESSIONS

#### I. Prices, Regulation and the Energy Scene

Presiding: Dr. E. Scott Maynes, Professor and Chairman, Consumer  
Economics and Public Policy, Cornell University

Speaker: Mr. Martin Lobel, Attorney, Washington, D.C.  
"AN ADVOCATES VIEW"

Speaker: Mr. Howard Hardesty, Executive Vice President, Continental Oil  
"AN INDUSTRY RESPONSE"

#### II. Consumer Issues

Presiding: Dr. Michael Bernacchi, Assistant Professor of Marketing,  
University of Detroit

Speaker: Dr. Lilly Bruck, Director, Consumer Education, Department  
of Consumer Affairs, The City of New York  
"CONSUMER RIGHTS OF THE DISABLED"

Speaker: Dr. Sylvia Lane, Professor, Agriculture Economics, University of California at Davis  
"ECONOMICS OF MEDICAL EXPENSE INSURANCE"

### III. Consumer Information

Presiding: Dr. Brousseau, Program Manager, National Science Foundation

Speakers: Dr. Heinz Biesdorf, Professor and Ms. Jo Swanson, Extension Associate, Consumer Economics and Public Policy, Cornell University  
"A DELIVERY SYSTEM"

Speaker: Dr. George Sproles, Assistant Professor, Consumer Sciences, Purdue University  
"EFFICIENCY OF CONSUMER PERFORMANCE"

Friday, April 22, 1977

### SECOND GENERAL SESSION

Product Liability: Where Is It Taking Consumers?

Presiding: Ms. Rhoda Karapatkin, Executive Director  
Consumers Union

Speaker: Dr. Roger Henderson, Professor of Law, University of Nebraska  
"A CONSUMER VIEW"

Speaker: Mr. T. Lawrence Jones, President, American Insurance Association  
"AN INDUSTRY VIEW"

### THIRD GENERAL SESSION

The ACCI, Its Relationship to Consumers, to Government and to Business

Presiding: Ms. Marjorie Merchant, President, ACCI, Professor, Family and Consumer Economics, University of Massachusetts

Panel:

Dr. Scott Maynes, Chairman, Cornell University  
Dr. Carole Vickers, Marshall University  
Ms. Edna Johnson, Baltimore Urban League

Panel:

Dr. Richard Morse, Chairman, Kansas State University  
Dr. Helen Nelson, University of Wisconsin  
Dr. Stewart Lee, Geneva College

### LUNCHEON

Presiding: Dr. Loren Geistfeld, Assistant Professor, Consumer Sciences, Purdue University

## ACCI Research Awards

Speaker: Ms. Julia Marlowe, Graduate Teaching Assistant, Dept. of Child & Family Studies, The University of Tennessee  
"IDENTIFYING FACTORS ASSOCIATED WITH SUCCESS IN OVERCOMING FINANCIAL DIFFICULTY"

Speaker: Ms. Josephine Turner, Assistant Professor, Oregon State University  
"DEVELOPMENT AND VALIDATION OF A SIMULATED MARKET TO TEST CHILDREN FOR SELECTED CONSUMER SKILLS"

Speaker: Ms. Esther Peterson, Special Assistant to the President for Consumer Affairs  
"CONSUMER PROTECTION AGENCY: AN ADVOCATE VIEW"

## CONCURRENT SESSIONS

### I. National Telecommunication: Public Policy Issues

Presiding: Dr. Jean Bowers, Associate Professor, Consumer Economics, Ohio State University, Director ACCI

#### Panel:

Dr. Lee Richardson, Professor of Marketing, Louisiana State University  
Mr. Ian D. Volner, Counsel to North American Telephone Association  
Mr. Theodore L. Simis, Assistant Vice President-Staff, AT&T

### II. Federal Consumer Programs

Presiding: Dr. Helen Goetz, Professor, Consumer Sciences, University of Alabama, Vice President ACCI

Speaker: Mr. Victor P. Petralia, Director, Denver Area Office, Consumer Produce Safety Commission  
"CONSUMER REPRESENTATION IN SETTING SAFETY STANDARDS"

Speaker: Mr. Gene Cope, National Marine Fisheries Service, U.S. Dept. of Commerce  
"DEPT. OF COMMERCE AND CONSUMER PROTECTION"

Speaker: Ms. Anne Geary, Equal Credit Opportunity Section, Federal Reserve System  
"CONSUMER REPRESENTATIVE IN THE FEDERAL RESERVE"

### III. Consumer Complaints

Presiding: Mr. Tim Ryles, Governor's Office, Consumer Affairs, Atlanta, Georgia

Speaker: Dr. William O. Bearden, Graduate School of Business, University of Alabama  
"CONSUMER SATISFACTION WITH UTILITIES"

Speaker: Dr. August Ralston, Associate Professor of Finance, Bowling Green State University  
"STATE INSURANCE COMMISSIONERS AND THE CONSUMER PROTECTION FUNCTION"

Speaker: Mr. Stephen A. Graham, Executive Assistant, Department of Consumer Affairs, Columbia, South Carolina  
"UNJUSTIFIED COMPLAINTS"

#### IV. Consumer Related Issues

Presiding: Dr. Carl Hall, Professor and Chairman, Department of Housing, Design and Consumer Resources, Oklahoma State University,  
Director ACCI

Speaker: Dr. Dustin Wilson, Director, Office of Consumer Education, HEW  
"CONSUMER EDUCATION-ISSUES AND THE OFFICE OF CONSUMER EDUCATION EFFORTS"

Speaker: Mr. Richard Hulsart, Area Development Coordinator, National Assessment of Educational Progress  
"HISTORY OF THE DEVELOPMENT OF NATIONAL ASSESSMENT'S CONSUMER SKILLS ASSESSMENT"

Speaker: Ms. Sandra Willett, Executive Director, National Consumers League  
"AGENCY FOR CONSUMER PROTECTION: DISCUSSION"

BUSINESS MEETING

BANQUET

Toastmistress: Ms. Marjorie Merchant, President ACCI

COLSTON E. WARNE LECTURE

Speaker: The Honorable George Brunn, Judge, Municipal Court,  
Berkeley-Albany Judicial District, California  
"THIS BUSY MONSTER: REFLECTIONS ON THE CONSUMER SOCIETY:"

Saturday, April 23, 1977

FOURTH GENERAL SESSION

Credit Issues

Presiding: Dr. Carol Meeks, Assistant Professor, Consumer Economics and Public Policy, Cornell University

Speaker: Dr. W. C. Dunkelberg, Associate Director, Credit Research Center, Purdue University  
"THE CONSUMER SIDE OF REVOLVING CREDIT"

Speaker: Dr. Jean Kinsey, Assistant Professor, Agricultural Economics,  
University of Minnesota  
"EFFECT OF DEBT ON HOUSEHOLD WELFARE"

Closing Session

Presiding: Dr. Robert Herrmann, Professor, Agricultural Economics,  
Pennsylvania State University

Speaker: Dr. Lawrence Shepard, Assistant Professor, Agricultural  
Economics, University of California at Davis  
"TOWARD A FRAMEWORK FOR CONSUMER POLICY ANALYSIS"

Speaker: Dr. Gregory Gazda, Assistant Professor, Business Administration,  
San Diego State University  
"A THEORY OF CONSUMERISM"



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From the Editor

The Proceedings of the 23rd Annual American Council on Consumer Interests Conference "Examining the Issues" are prepared for those attending the conference and other interested professionals. The purpose of this publication is to stimulate thought and discussion regarding the various issues denoted.

Several additions have been implemented in this year's Proceedings. First, abstracts appear before each paper. Second, an author's index is offered on page vii. This index includes the name, title, address, and telephone numbers of all conference speakers. Hopefully, these modifications will assist us in better serving our membership.

To avoid unnecessary duplication several papers have been limited to abstracts in The Proceedings. The full text of these abstracts will appear in future issues of The Journal of Consumer Affairs.

It has been a pleasure for me to be associated with the Conference this year. Appreciation is extended to the conference speakers for their cooperation. Further, special appreciation is offered to those faculty and graduate students at the University of Missouri-Columbia who assisted me with this endeavor.

--Mel J. Zelenak  
University of Missouri-Columbia