

American Council on Consumer Interests

24th Annual Conference

April 19-22, 1978

Chicago, Illinois

THE PROCEEDINGS

**Convention Theme:
ACCOUNTABILITY IN CONSUMER INTERESTS**

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PROGRAM

AMERICAN COUNCIL ON CONSUMER INTERESTS
24th Annual Conference
April 19-22, 1978
Chicago, Illinois

Convention Theme:
ACCOUNTABILITY IN CONSUMER INTERESTS

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From the Editor

The Proceedings of the 24th Annual American Council on Consumer Interests Conference, "Accountability in Consumer Interests" 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. For the first time we are not necessarily including selected conference presentations in The Journal of Consumer Affairs. This change in policy will allow us to disseminate the Proceedings more quickly and efficiently. It is hoped that all these modifications will assist us in better serving our membership.

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 graduate and undergraduate students at the University of Missouri-Columbia who assisted me with this endeavor.

--Mel J. Zelenak
University of Missouri-Columbia

CONSUMER RELATIONS BOARD ACTIVITIES ON COLLEGE CAMPUSES

Authors listed in text in order of presentation

Students from Bowling Green University, Kansas State University, and North Dakota State University offered explanations regarding Consumer Relations Board activities on their campuses. The Boards combine educational and activist roles in protecting student consumers.

Each presentation offered information regarding:

- (1) historical overview
 - (2) objectives and structure
 - (3) current and future activities.
-

Ms. Marcia Pastor*

The Student Consumer Union at Bowling Green University began in January of 1975 as an idea of some marketing students. The Student Consumer Union was formed to maximize the well-being for all BGSU students concerning issues of consumer affairs which affect them in the Bowling Green community. The purposes of the organization are:

1. To encourage the students and others to become consumer-minded when purchasing items in the Bowling Green community.
2. To inform students of the comparative prices of goods and services in the Bowling Green community.
3. To express the need for working relationships and mutual understanding between the University population and the local businessmen.
4. To provide information which will allow the consumer to make the most intelligent and valuable consumer decisions.
5. To handle consumer complaints.

There are four divisions in the organization: Off-Campus Housing, Complaints, Consumer Information, and Special Projects. The Off-Campus Housing Division works with situations pertaining to the needs of problems of off-campus students. Since 8000 students live off-campus, a need for representation in this area exists. This past fall, we surveyed each apartment complex for information on rent, parking facilities, if the apartment is furnished, or unfurnished, and what utilities are included. Also, pictures

*Student, Bowling Green University

of the apartment and copies of the lease are on file. This way the student searching for an apartment can first come to the office and get information on apartments to suit his needs.

The Off-Campus Housing Division is also in charge of setting up information sessions in the dorms. It provides information with regards to off-campus living including the Landlord-Tenant Bill which exists in Ohio, leases, and utility rates. The Off-Campus Housing Division together with the Public Relations staff is working on a revised edition of the off-campus housing booklet. This book, to be available in the Fall 1978, will be distributed to off-campus students. It contains information on the Landlord-Tenant Bill, evictions, small claims court, utilities, banking services, and consumer sales law.

The Complaints Division investigates complaints against area merchants. Our complaint procedure is modeled after that of the Washtenaw County Consumer Action Center in Ann Arbor, Michigan. About 90 percent of the complaints we investigate deal with off-campus housing problems, so the complaint staff works closely with the off-campus housing division for information. Last year we investigated 45 complaints and saved students close to \$500.

The Consumer Information Division also conducts surveys on the area goods and services. Some examples of their work include: surveys of grocery stores, pizza places, banks, physicians, dentists, and service stations.

The Special Projects Division handles special problems and does indepth research. Last year, the staff compared our meal coupon system in the dorms with that of other universities. Also, a local congressman introduced a bill to the state legislature designed to ban beer on college campuses. The Special Projects Division organized a research committee and a letter writing campaign which had some influence on the legislation being halted. This year's staff investigated the utility company's use of a minimum billing rate which was found to be a service charge and completely legitimate.

Each of the four divisions is headed by a director who is part of the executive board. Also on the executive board are the chairperson, the Public Relations Director, and the Executive Secretary. The Executive Secretary, a student of the secretarial school, is the only member of the SCU who has a paying job. We rely totally on volunteers for our functioning.

General membership and staffs of the divisions are made up of any students currently enrolled at BGSU. These volunteers are recruited by an application form which appears in the BG News, the campus newspaper. In order to serve on any of the committees, the student puts his particular division of interest on the application form and becomes a member of that staff. Each member of the complaint division has office hours in order to consult with clients. Members of other departments work on their own and consult with their director as needed.

Our organization is funded through the students' general fee monies. We submit our budget each year to the Advisory Committee on General Fee Allocations and they decide how much we are to receive. This year's funding is \$3400 and is budgeted for secretary's wages, the publication of the off-campus booklet, general office expenditures, and travel expenses to this conference.

Since we operate with students' monies, our primary purpose is to aid the student in whatever capacity is needed--whether it be off-campus housing or investigating complaints or providing consumer information and special projects. The Student Consumer's Union has been in existence for three years and a survey taken of the campus revealed that 80 percent of the students were aware of our existence. Even though the number of complaints we handle doesn't reflect this majority, we get numerous calls to our office seeking information on consumer affairs and off-campus living.

Ms. Deb Haisleigh*

In January, 1971 the Student Senate at Kansas State University adopted legislation creating a Kansas State University Consumer Relations Board (CRB). The board's purpose was to assist and protect students in consumer-business matters. In its short history CRB has saved students over \$300,000.

The Student Senate at K-State has supported CRB through its annual funding and office space as well as secretarial services. Senate provides approximately \$3500 annually to provide salaries, travel, office supplies, advertising, and printing for CRB. The CRB director receives \$250 monthly for the 11 month, half-time position. In addition, monies are available to attend conferences, purchase educational materials, such as films and filmstrips, and also to advertise the organization through the campus newspaper and posters telling students how to obtain assistance.

The goals of Consumer Relations Board are to mediate consumer-business complaints and to educate the student consumer about the perils in the marketplace. The goals of CRB are met through a variety of programs.

CRB will attempt to achieve a voluntary settlement for any student with complaint against a business. Policies require the student to make an attempt to resolve the complaint himself. CRB requests the student to contact the owner, manager, or president of the company. A company cannot resolve a complaint unless it is aware of the problem. Second, it is the owner or the student has followed these procedures then CRB will intervene to attempt to achieve a voluntary settlement. CRB has a productive working relationship with the local Chamber of Commerce and the Kansas Attorney General's office.

*Student, Kansas State University

CRB will ask the student to complete a verified complaint form. The purpose of this is twofold. First, students are more likely to state the facts accurately. Second, the businessman takes the complaint seriously. A letter will be sent to the business requesting their position on the matter. The initial letter to the business will contain a set of procedures and a copy of the verified complaint. CRB will re-evaluate the complaint upon receipt of the business's response for further action. It has been the policy of CRB not to pass judgment of the validity of a complaint prior to knowing both sides of the story.

When a settlement is not reached voluntarily, the consumer or the business may request an arbitration meeting. Both parties must agree to the arbitration. A panel consisting of two Chamber members, two community members and two CRB members decide the case.

Assuming one party does not agree to arbitration then CRB may initiate whatever action necessary to resolve the complaint. At this time CRB may contact any regulatory agency such as county attorney, attorney general's office, Federal Trade Commission or private trade organization. CRB retains the option to picket a Manhattan business if all other attempts at settlement fail.

The procedures just discussed apply to complaints against local businesses. Students tend to order a majority of merchandise through the mails; therefore, a majority of our complaints are with out of town merchants. When dealing with an out of town merchant, we will contact the business by a letter sent certified, return-receipt requested. If the complaint cannot be resolved through the mail or by phone, then we will contact the applicable regulatory agency for assistance in getting a settlement.

Consumer Relations Board is comprised of a director and student volunteers. The director is usually a graduate student in Family Economics. Any student may participate in CRB. CRB is offered as a practicum with students receiving two hours credit for their efforts. Practicum requirements are attending class one night a week, working in the office two hours per week, handling complaints and inquiries as assigned, reading assigned articles and participating in research projects.

CRB watches closely the groups coming into the Manhattan area for violation of the Kansas Consumer Protection Act. Due to our investigations, businesses have been suspended from operation within the state or have been brought into compliance with the law by the attorney general's office. Recent examples are telephone magazine solicitations, china salesmen and buying clubs.

Students are often preyed upon by fast-talking salesmen. Many federal and state laws are designed to protect the student. However, these laws do not guarantee the elimination of fraud in the student environment. The student consumer organization can be instrumental in the initiation and passage of consumer legislation. CRB has testified on proposed consumer legislation, such as, landlord-tenant, garnishment, and small claims court procedure in Kansas.

CRB is also involved in various research projects--gathering information to assist the student in the marketplace.

CRB relies strongly on the faculty support it receives from the department of Family Economics at Kansas State. The faculty support has contributed to the continuity of the consumer relations program. In addition, the faculty share their expertise with the board members.

A Consumer Protection Kit, detailing the history and functions of CRB, is available from:

Consumer Relations Board
Student Governing Assn.
K-State Union
Manhattan, Kansas 66506
(913) 532-6541

Cost: \$3.50

Ms. Kimerlee Johnson*

The Consumer Relations Board at North Dakota State University was organized in January, 1977. Its functions are to provide consumer information, consumer education, and consumer grievance assistance.

The Board is organized into five working committees. These are:

- (1) Procedures Committee--handles complaints.
- (2) Information Committee--selects and distributes consumer information materials.
- (3) Public Relations Committee--promotes consumerism throughout the campus community.
- (4) Arbitration Committee--assists in solving complaints after initial efforts have failed.
- (5) Research Committee--initiates research projects in the community.

The Student Senate Commission on Government Relations and Student Services offers office space, telephone, supplies, etc. The CRB at North Dakota State is well supported by the faculty, administration and the State Attorney General's Office.

*Student, North Dakota State University

INTERNSHIP PROGRAMS ON COLLEGE CAMPUSES

Authors listed in text in order of presentation

Internships for students in consumer fields are offered by Kansas State University, Cornell, Ohio State, and Montclair State (N.J.). Though the programs vary, they generally involve practical work experience for which the student is compensated not in wages, but in credit hours. Here students describe the internship programs at their universities.

Ms. Marlene Stum*

Kansas State University provides field study experiences and internships for many of their undergraduate and graduate students in Family Economics.

Field study provides 1-3 hours of college credit for financial counseling, involvement with the Consumer Relations Board, or other related experiences. Students usually receive no remuneration.

Internships, when available, provide graduate students the opportunity to be employed on a full-time basis. An example is the ACCI-COCO intern experience recently completed at Shell Oil in Houston. The student's major function was to review Shell's complaint handling procedures and offer recommendations, if required, to the company. The student:

1. Developed a handbook
2. Rewrote form complaint letters
3. Surveyed other companies to determine their complaint processes, and
4. Made suggestions to management regarding the training of field personnel and dealers with the complaint handling process.

Ms. Stephanie Jacqueney**

Cornell University offers internship experiences for students majoring in Consumer Economics and Public Policy.

Among intern offerings are those at NBC News and The Federation of Protestant Welfare Agencies. Fifteen of our college credits are offered for these extensive experiences. The NBC News internship involved handling of consumer complaints ("Action Line") as well as research into local consumer problems. The Protestant Welfare Agency experience afforded the intern the opportunity to prepare reports regarding the effectiveness and efficiency of the Agency.

*Student, Kansas State University

**Student, Cornell University

All interns meet several hours a week with each other to share experiences. Students must organize a critical issues seminar. Further, all are required to complete a semester course that considers budget analysis and investigative techniques.

Mr. Jerry Visco*

The Ohio State internship experience is required of all students majoring in Consumer Services. The intern receives one hour of college credit for four hours of on-the-job training completed each week. The student's major advisor has the responsibility of denoting objectives of the intern experience. No remuneration is provided to the intern.

The author's experience was to be an assistant for Congressperson Thomas J. Dowding (New York). This intern was assigned the job function of completing a Government Services Directory. The Directory listed the thirty most common consumer problems and specified the agency best equipped to handle the problem. The intern was also involved with handling constituent complaints, attending energy seminars, and becoming involved with tours of local industries.

Ms. Kathy McNeil**

The Montclair State (N.J.) internship requires ten to fifteen weeks of on-the-job training. Students receive eight to twelve college credit hours.

The student, in consultation with the major advisor, determines goals and objectives consistent with the individual needs of the particular student. Interns are required to keep a daily log. Additionally, all field training students meet several times throughout the internship semester to exchange experiences.

The author's experience was to assist at NBC News. The objectives specified were:

1. Develop a general understanding of what consumer needs were in 1977,
2. Identify strengths and weaknesses in knowledge of Consumer Affairs and develop a sense of competency in student's work,
3. Develop research, writing and general business skills.

The intern was assigned to ACTION. ACTION is the NBC segment that offers consumer education to the viewers. Major duties involved were:

1. answer "action line" type complaints,

*Student, Ohio State University

**Student, Montclair State University

2. initiate market research activities, and
3. follow one story from early activities to its completion.