

# American Council on Consumer Interests



32nd Annual Conference  
April 9-12, 1986  
St. Louis, Missouri

THE PROCEEDINGS  
Karen P. Schnittgrund  
Editor

ISSN 0275-1356

**PROCEEDINGS**

32nd Annual Conference

of the

**AMERICAN COUNCIL ON CONSUMER INTERESTS**

April 9 - 12, 1986  
St. Louis, Missouri

Edited by

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Riverside, California

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**PROGRAM**

AMERICAN COUNCIL ON CONSUMER INTERESTS  
32nd Annual Conference  
April 9-12, 1986

St. Louis, Missouri

Wednesday, April 9, 1986

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**COLSTON E. WARNE LECTURE**

Presiding: Geraldine Olson - Oregon State University  
President, ACCI

Welcome: Peter Lumaghi  
Assistant Deputy Attorney General, Missouri

Introduction: Karen Goebel - University of Wisconsin  
Immediate Past President, ACCI

Speaker: Rhoda Karpatkin - Executive Director, Consumers Union  
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in the Next 50 Years" 1

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Lucas Market Research, Superior Surveys, Ralston Purina,  
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## FROM THE EDITOR

The 32nd Annual Conference of the American Council on Consumer Interests provided the opportunity for presentations and discussions of many areas of concern related to consumers. Again, this year the conference had no theme which allowed participants the freedom to submit papers on a variety of issues including marketing research ethics, lifeline banking, information and the consumer, financial management, evaluating consumer education literature, consuming units around the world, the consumer and food, and the consumer expenditure survey program. In addition, Rhoda Karpatkin started the conference with a challenging paper on "Winning for the Consumer in the Next 50 Years."

All speakers on the annual conference program -- those presenting refereed papers, participating in panels and symposia, invited speakers, and the Colston Warne lecturer -- were invited to submit camera-ready manuscripts, typed to Proceedings specifications for inclusion here. The cooperation of presentors and their support staff have been excellent and is greatly appreciated.

The program chair, Carole Makela, provided us with an interesting program and is to be commended for that effort. Appreciation is also extended to the speakers, manuscript reviewers, and local arrangements committee. Special appreciation is extended to Beverly Barlin and Sandra Burright for their technical assistance in the preparation of the Proceedings.

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