



# Annual Report to the Members May, 2015

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## President's Message

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Dear ACCI Members:

It has truly been an honor and a privilege serving as the president for ACCI this past year. Over the past year, I have worked with the conference chair, executive director, the leadership board, and other committee leaders to ensure that this year's annual conference provides our membership with top-notch research and meaningful collaboration between colleagues both new and old. You will notice a few adjustments to the conference format, and we hope you take advantage of opportunities to enjoy not only interacting with fellow members, but also the excellent surroundings. ACCI is fortunate to have a highly active, dedicated leadership board that is mindful of our rich past and working towards a bright future. We are also fortunate to have wonderful committee leadership from the membership, as it is really the work of individual members that keeps ACCI moving forward. I harbored a few trepidations about serving in such a prominent role for an organization that I respect so highly, but the assistance I have received from the executive director and existing leadership board have made the experience far easier than I could have anticipated. As I transfer the presidency at this year's annual conference, I have no question that the organization is in good hands going forward.

As an organization, ACCI has a strong place in the history of the consumer movement, and I believe that we have a strong role to play in the future of consumer issues as well. We are seeing growing interest in consumer research across the world, and we as an organization should be mindful of our ability to contribute to other groups such as Consumer Federation of America and Consumers International, among others. One of our greatest tools for reaching organizations and scholars in other countries is our journal. Those of you who pay attention to little things like volume number are likely aware that we are approaching a significant anniversary. At our next annual conference (2016) we will celebrate 50 years of the Journal of Consumer Affairs. Given the strong editorial leadership, both present and past, I have no doubt that we will continue to provide critical research in the consumer interest for another 50 years.

When I was new to the field of consumer studies, and seeking guidance and support, ACCI offered me a home as a scholar and opportunities for growth and development. It is my hope that ACCI can continue to offer opportunities to the next generation of scholars, while also providing critical support for experienced researchers.

Thank you all for allowing me to serve,



Clifford Robb, ACCI President 2014-2015

## Board of Directors

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### Current Officers 2014-15\*

President: Cliff Robb  
President Elect: Joyce Serido  
Past-President: Jonathan Fox  
Treasurer: Swarn Chatterjee

### Current Board Members 2014-2015\*

Sonya Britt  
Yunhee Chang  
Jodi Letkiewicz  
Irene Leech  
MJ Kabaci  
Gianni Nicolini  
Tansel Yilmazer

\* Please identify our current Officers and Board Members at the conference by their nametag ribbons

### Incoming Officers 2015-2016, taking office during the Conference



#### **President**

**Joyce Serido**  
jserido@umn.edu



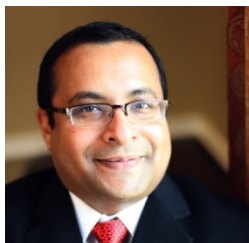
#### **President-Elect**

**Irene Leech**  
ileech@vt.edu



## Past President

**Clifford Robb**  
cliffrobb@ksu.edu



## Treasurer

**Swarn Chatterjee**  
swarn@uga.edu

## Incoming Board Members 2015-16



Sophia Anong  
[sanong@uga.edu](mailto:sanong@uga.edu)



Patrick Babiarz  
pbabiarz@uga.edu



Karen Duncan  
Karen.duncan@umanitoba.ca



MJ Kabaci  
mjkuga@gmail.com



Jodi Letkiewicz  
jodilet@yorku.ca



Gianni Nicolini  
Gianni.nicolini@uniroma2.it



Rob Scharff  
scharff.8@osu.edu

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## Accomplishments

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### Award Recipients

- **Applied Consumer Economics Paper Award**
  - Yunhee Chang
  - Melissa Perry
- **CFP Board Financial Planning Paper**
  - Michael Guillemette
  - Terrance Martin
  - Philip Gibson
- **Distinguished Fellow**
  - Sharon DeVaney
- **JOCA Best Paper** – Award to Be Announced at the Conference; Nominees include
  - *Equity Analyst Recommendations: A Case for Affirmative Disclosure?*
    - William Baker and Gregory Dumont
    - Vol 48, 1, Spring 2014
  - *Addressing the Texting and Driving Epidemic: Mortality Salience Priming Effects on Attitudes and Behavioral Intentions*
    - Ioannis Kareklas and Darrel D. Muehling
    - Vol 48, 2, Summer 2014
  - *Conscientiousness, Financial Literacy, and Asset Accumulation of Young Adults*
    - Jodi C. Letkiewicz and Jonathan J. Fox
    - Vol 48, 2, Summer 2014
- **Mid-Career Award**
  - Swarn Chatterjee
- **National Foundation for Financial Education (NEFE) Paper Award**
  - Cliff Robb
  - Richard Stebbins
  - Lloyd Zimmerman



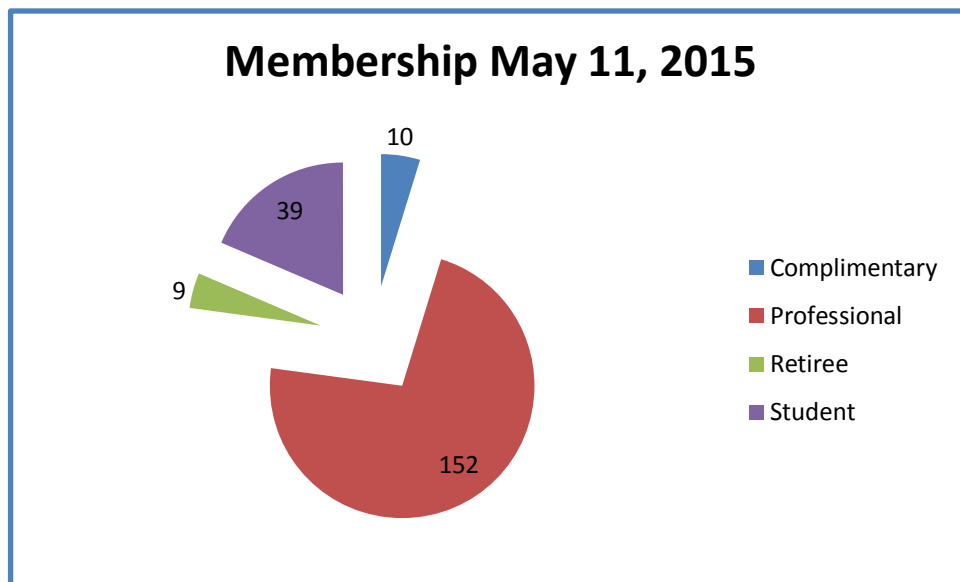
- **Robert O. Hermmann Ph.D. Dissertation Award**
  - Jae Min Lee
- **Stewart Lee Consumer Education Award**
  - **The National Foundation for Financial Education (NEFE)**, Ted Beck, President & CEO
- **Student Conference Scholarships**

<ul style="list-style-type: none"> <li>○ Veronica Deenanath</li> <li>○ Cheuk Hee</li> <li>○ Lu Fan</li> <li>○ Shan Lei</li> <li>○ Fei Men</li> <li>○ Blake Mathews</li> </ul>	<ul style="list-style-type: none"> <li>○ Anthony Reyna</li> <li>○ Jesse Jurgenson</li> <li>○ Su Hyun Shin</li> <li>○ Brittany Stahl</li> <li>○ Kenneth White</li> </ul>
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## Membership Statistics and Overview

Membership in ACCI is offered for Professionals and Students. A number of complimentary memberships are offered to those giving named lectures, as well as sister association executive directors. Complimentary memberships are considered by the Board of Directors. Additionally, potentially interested colleagues are listing in basic contacts to receive notices about programs and services of ACCI.

Membership is maintained in the Association’s management system, MemberClicks.net. Notices are distributed through this system and Members are encouraged to make [MemberClicks.net](http://MemberClicks.net) a “safe sender” in their email program.

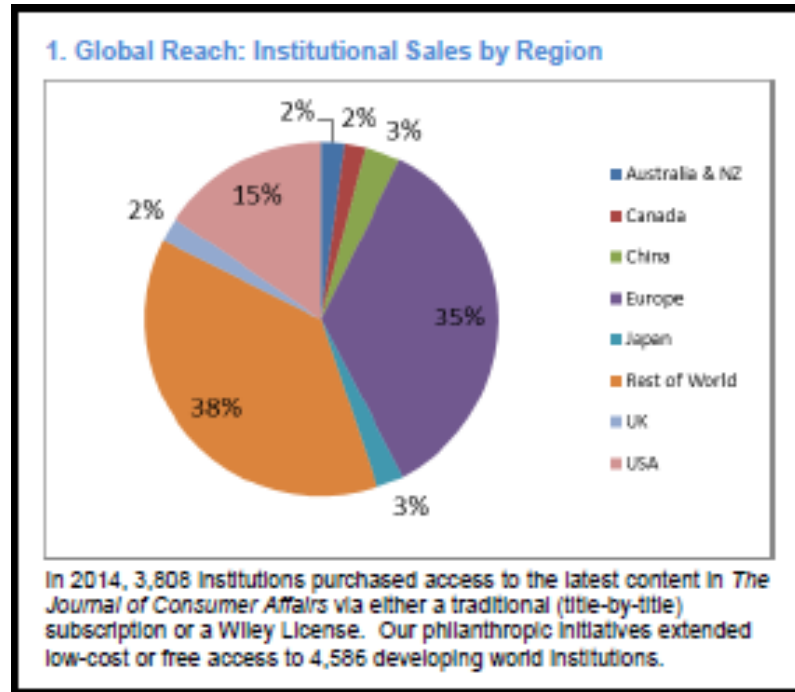


## Conference Summary

- Proposal Submissions: 101 proposals were started and 94 submitted.
- The conference is rich with presentations:
  - Six general sessions with three named lectures and one special invited speaker
  - Three presentations by the nominees for the Journal Best Paper award
  - Three invited sessions
  - Three symposia
  - 35 oral concurrent sessions
  - 47 poster presentations
  - Annual Business Meeting and installation of officers for 2015-15
  - And the presentation of numerous [Awards](#)
- There are 127 attendees registered for the conference
- There are two exhibitors
  - AFCPE, Association for Financial Counseling, Planning, and Education
    - Michelle Starkey
  - Journal of Ethics & Entrepreneurship, Godbold School of Business, Gardner-Webb University
    - Donald Caudill, Editor

## Journal of Consumer Affairs

The *Journal of Consumer Affairs*, Volume 49, was very successful in 2014, and three issues were published. The Journal is a Member benefit and access to all current and back issues is provided to all ACCI Members by link in the Member Center, upon login to the Website. Some excerpts from the 2014 Publisher's Report are included below. Please follow us on Linked in!



**4. Institutional Sales by Type**

Sales Model	Total
Institutions buying the Wiley License	3,777
Institutions buying Traditional Subscriptions	31
Online	8
Print & Online	3
Print	20
<b>Grand Total</b>	<b>3,808</b>

In 2014, 3,777 institutions bought access to *The Journal of Consumer Affairs* via a Wiley License, often through a consortium. In addition, 31 individual institutions bought traditional (Online, Print and Online or Print only) subscriptions.

## 8. Article Downloads by Country

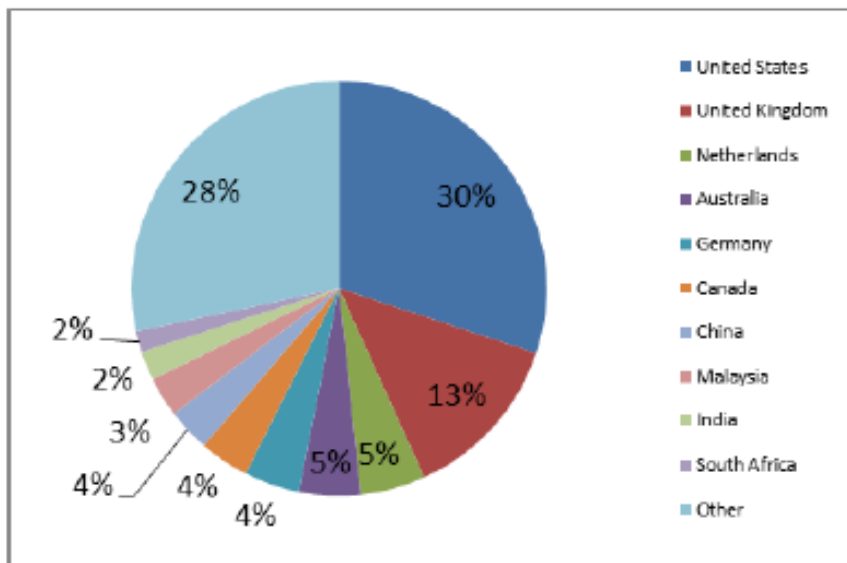
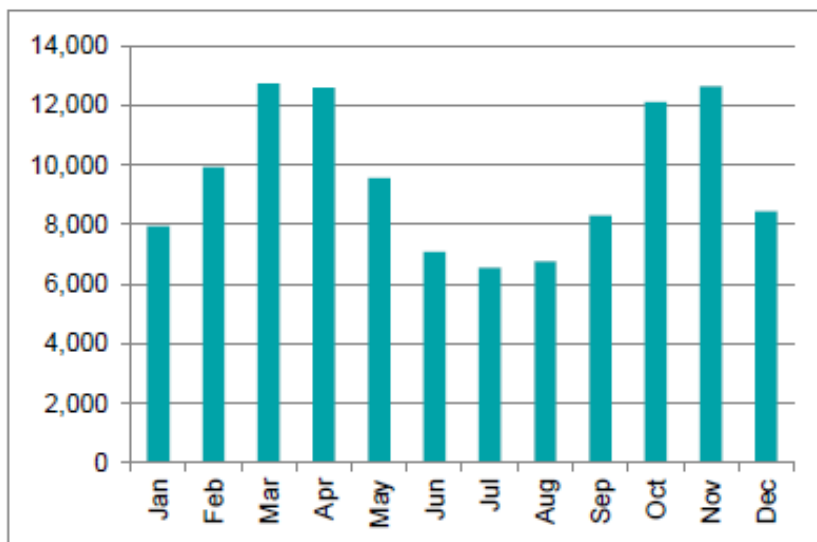


Figure 2 (previous page) illustrates downloads by region. Here, we provided a different view of the same data, listing the top countries from which articles in *The Journal of Consumer Affairs* were downloaded via Wiley Online Library in 2014 and the percentage of total usage each country contributed. All other countries are combined under Other.

## 12. Unique Visitors by Month



Unique visitors to *The Journal of Consumer Affairs*' pages at Wiley, by month. A "unique" visitor is counted only once regardless of the number of separate visits.

## Financials

### Balance Sheet – FY 2014-15 as of April 30, 2015

<b>ACCI</b>	
<b>Balance Sheet</b>	
As of April 30, 2015	
	Apr 30, 15
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
Charles Schwab	252,903.73
Chase Checking	117,103.72
Chase Savings	44,355.20
Total Checking/Savings	414,362.65
Total Current Assets	414,362.65
<b>TOTAL ASSETS</b>	<b>414,362.65</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Permanent Restricted Net Assets	-72,151.83
Temp Restricted Net Assets	196,290.44
Unrestricted Net Assets	208,225.03
Net Income	81,999.01
Total Equity	414,362.65
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>414,362.65</b>

## Balance Sheet – FY 2013-14 Final

FY is September 1, 2013 through August 31, 2014

<b>ACCI</b>	
<b>Balance Sheet</b>	
<b>As of August 31, 2014</b>	
	<u>Aug 31, 14</u>
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
Charles Schwab	242,620.60
Chase Checking	24,479.08
Chase Savings	64,335.74
Total Checking/Savings	<u>331,435.42</u>
Total Current Assets	<u>331,435.42</u>
<b>TOTAL ASSETS</b>	<b><u>331,435.42</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
Liabilities	
Current Liabilities	
Credit Cards	
Chase Ink	444.40
Total Credit Cards	<u>444.40</u>
Total Current Liabilities	<u>444.40</u>
Total Liabilities	444.40
Equity	
Permanent Restricted Net Assets	-72,151.83
Temp Restricted Net Assets	196,290.44
Unrestricted Net Assets	171,706.46
Net Income	35,145.95
Total Equity	<u>330,991.02</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>331,435.42</u></b>

## Audit Summary for last FY (September 1, 2013 through August 31, 2014)

The Audit Summary is about 12 pages long, and can be found here, once you login to the website, [www.ConsumerInterests.org](http://www.ConsumerInterests.org).

If you are attending the 2015 conference and using the App, the audit Summary link is included in the InfoBooth section of the app. It is a link to the full Audit Report.

The direct link to the full Audit Report is here:  
<https://acci.memberclicks.net/assets/docs/Conf2015/2013-14%20audit%20final%20report.pdf>

## State of the Endowments / Restricted Accounts

There are several restricted funds accounts:

Restricted Accounts / Endowments – These funds are raised through donations *Interest on these is used to fund/support the Awards and deficits are made up from unrestricted budget funds. These funds are invested and increased through investment earnings or direct contributions. These are the 2013-14 amounts.*

- Adopt an International Member (\$607)
  - At 5% earnings over one year, this yields \$30.35 to be used that year
- Applied Consumer Economics Award (\$4,305)
  - At 5% earnings over one year, this yields \$215.25 to be used that year toward an award valued at \$200.
- Colston E. Warne Fund (\$32,465)
  - At 5% earnings over one year, this yields \$1,623.25 toward supporting the speaker (valued at \$2,500 per year)
- Esther Peterson Policy Forum (\$39,204)
  - At 5% earnings, this yields \$1,960.20 toward supporting the speaker (valued at \$2,500 per year)
- Rhoda Karpatkin International Consumer Fellows Program (\$14,943)
  - At 5% earnings, this yields \$747.15 toward supporting a speaker (valued at \$2,500, but not every year is this awarded)
- Stuart M. Lee Fund (\$12,953)
  - At 5% earnings, this yields \$647.65 toward supporting an award valued at \$500 per year.
- Student Travel Awards (\$2,702)
  - At 5% earnings, this yields \$135.10 toward student scholarships
  - Honor a Mentor funds go to this account (+ \$500 in 2015)
  - Scholarships budgeted annually out of the operating budget

# Thanks to ACCI Committees and Volunteers

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## Awards Committee

### **Awards Committee Coordinating Chair**

*Martie Gillen, University of Florida*

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## **Paper Awards**

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### Members

#### **AARP's Public Policy Institute Financial Services and the Older Consumer Award**

- Sharon DeVaney, Chair
- Elizabeth Costle
- Haejong Kim

#### **Applied Consumer Economics Award**

- Patryk Babiarz, Chair
- Melissa Wilmarth
- Stuart Heckman
- Yilian Xu

#### **CFP® Board's ACCI Financial Planning Paper Award**

- Jodi Letkiewicz, Chair
- Charles Chaffin
- Benjamin Cummings

#### **Journal of Consumer Affairs Best Article Award**

- Sharon Tennyson, Editor
- Associate Editors
  - Debra Desrochers
  - Dan Horne
  - Cliff A. Robb
  - Robert L. Scharff
  - Cathleen Zick

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## **Student Awards**

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#### **Robert O. Hermmann Ph.D. Dissertation Award**

- Rui Yao, Chair
- Patryk Babiarz
- Hua Zan

#### **Student Conference Scholarships**



- Soo Hyun Cho, Chair
- Lorna Saboe-Wounded Head
- Rui Yao

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## Service Awards

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### Distinguished Fellow Award

- Joyce Serido, Chair
- Claudia Heath
- Rob Mayer
- Cliff Robb

### Mid-Career Award

- George Haynes, Chair
- John Grable
- Cliff Robb

### Stewart M. Lee Consumer Education Award

- Martin Seay, Chair
- Sophia Anong
- Kyoung Tae Kim

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## Report

- The ACCI awards program is an important ACCI annual activity. The number of awards has increased over the years, with the newest award, the NEFE paper award, in its second year.
- ACCI thanks its Award Partners, AARP, CFP® Board, and NEFE for their continuing sponsorship of financial awards.
- Recruiting Committee Members for multiple committees, conveying the intent of each award, ensuring rotation of committee members and responsibilities, make the Awards Committee a program an intense project for about six months of the year. Nominations from the Membership, review of papers nominated for paper awards by reviewers, and review of student applications for scholarships and the dissertation award all require thoughtful and deliberate approaches.
- The ACCI Board of Directors thanks the Coordinating Chair, Martie Gillen, and the entire individual award Committee Volunteers for their time and thoughtful consideration of each nominee and applicant. There are positions open for Volunteering to serve on each of these committees in the upcoming year.

## Audit Committee

### Members

- Swarn Chatterjee, Chair
- Irene Leech
- Tansel Yilmazer

### Report

- Accomplishments
  - The committee received the audit reports from Price & Associates, approved the audit report, and engaged the accounting firm for auditing for the next year.
  - The auditors found no material weaknesses or deficiencies in the financial and accounting statements and internal controls of ACCI.

## Conference Committee

### Members

- Karen Duncan, Chair
- MJ Kabaci, Board Liaison
- Robert Nielsen
- Joyce Serido
- Ginger Phillips

### Report

- The call for proposals attracted 88 submissions: Three symposia, 60 papers, and 25 featured research poster proposals. Of the 85 paper and featured research poster submissions, 81 were accepted for presentation. A late-breaking call for poster proposals attracted 6 featured research poster proposals; 5 were accepted for presentation.
- The review process includes blind review by three separate individuals. The Chair thus recruited 85 reviewers and all but three reviewers were unable to follow through on their commitments, with those reviews being supplements by extra reviews by Members of the Conference Committee. This is a tremendous volunteer effort by ACCI Members
- Both the calls and the review process were successfully handled through ProposalSpace, an online tool for submission and review of our type of projects. Indeed it is difficult to imagine how this process was managed before this tool was available to us. While the Committee recognizes that this system has its quirks, yet it is relatively easy to use.
- The Committee stayed active over many months as decisions needed to be made on the order of the agenda, speaker invitations and presenter decisions. This is a very active committee and they have the sincere thanks of the ACCI Board of Directors, and the Executive Director who acts as

meeting planner for the annual conference.

- Volunteers are invited to join the 2016 Conference Committee. It is a good way to become active within ACCI.

## Reviewers

Thank you for your service to ACCI

Sun Young Ahn  
Sophia Anong \_  
Kristy Archuleta  
Ptryk Babiarz \_  
Axton Betz-Hamilton  
Sonya Britt  
Kuo-Liang Matt Chang  
Yunhee Chang  
Swarn Chatterjee  
Michael Cheang  
Soo Hyun Cho  
Sae Rom Chung  
J. Michael Collins  
Brenda J. Cude  
Julie A. Cumbie  
Donna Danns  
Sharon DeVaney  
Dr. Anne C. Duke  
Dr. Anne Spencer Duke  
Karen A. Duncan  
Lu Fan  
Dr. Janet E. Fast  
Michael Finke  
Dr. M. Paula Fitzgerald  
Dr. Margaret Fitzgerald  
Cindy Needles Fletcher  
Jonathan Fox  
Martie Gillen  
Dr. John Grable  
Clinton G. Gudmunson

Michael Gutter  
Sherman Hanna  
Marlene Haupt  
Deborah C. Haynes  
Dr. George Haynes  
Stuart J. Heckman  
Robin Henager-Greene  
Wookjae Heo  
Jeanne M. Hogarth  
Gong-Soog Hong  
Holly Hunts  
Dr. Russell N. James III  
Phyllis Johnson  
MJ Kabaci  
Robert R. Kerton  
Hyungsoo Kim  
Jinhee Kim  
Jung Eun Kim  
Kyoung Tae Kim  
Jae Min Lee  
Yoon Lee  
Irene Leech  
Linda Leitz  
Jodi Letkiewicz  
Suzanne Lindamood  
Fen Liu  
Caezilia Loibl  
Jean M. Lown  
Carole Makela  
Xiangyi Meng

Yoko Mimura  
Catherine P. Montalto  
Dr. Gianni Nicolini  
Robert B. Nielsen  
Olson, Patricia  
Virginia B. Phillips  
Erika Rasure  
Dr. Sherrie Rhine  
Roberta Riportella  
Cliff Robb  
Jorge Ruiz-Menjivar  
Lorna Saboe-Wounded  
Head  
Dr. Maximilian Schmeiser  
Kristi Scott  
Martin Seay  
Dr. Joyce Serido  
Botong Shang  
Serah Shin  
Su Hyun Shin  
Melissa J. Wilmarth  
Ann Woodyard  
Andrew C. Worthington  
Jing Jian Xiao  
Dr. Rui Yao  
Tansel Yilmazer  
Velma Zahirovic-Herbert  
Hua Zan  
Virginia Zuiker

## Contracts Committee

### Members

- Jonathan Fox, Chair
- Cliff Robb
- Joyce Serido
- Swarn Chatterjee
- Note that all Members of this Committee are required to be Board Members

### Report

Reviewed conference hotel contracts with assistance of Executive Director. Reviewed and renewed association management contract with Arden Solutions.

## International Committee

### Members

- Yunhee Chang, Chair
- Fahzy Abdul-Rahman
- Patryk Babiarz
- Vibha Bhargava
- Bob Kerton
- Irina Kunovskaya
- Daniel Meng
- Yoko Mimura
- Gianni Nicolini
- Andrew Worthington

### Report

The International Committee met three times (3 times (Feb 2015, Nov 2014, Apr 2014)). We achieved a number of international members attending the conference, and a Facebook soft launch.

## Membership / Marketing Committee

### Members

- Patrick Babiarz, Chair
- Jodi Letkiewicz, Board Liaison
- Amanda Blanco
- Linda Bradley
- Anthony Canale
- Bob Kerton
- Rick Widdows

## Report

- Accomplishments: Committee Members have brainstormed on the benefits of ACCI membership with the end goal of designing a membership survey. This survey was intended to help ACCI learn about its membership base, identify what benefits were the most valuable to members and how ACCI could improve its service. We also examined and discussed how other professional organizations serve their members. The membership survey was conducted in September 2014 and the results were discussed by the Board during the membership workshop in November 2014.

## Nominations and Elections Committee

### Members

- Jonathan Fox, Chair
- Gong-Soog Hong
- Margaret Fitzgerald
- Caezilia Loibl
- Yoko Mimura

## Report

- Accomplishments: The committee was effective in recruiting 8 nominees for Board positions and a single slate for Treasurer and President-Elect. The committee followed Board guidance to preserve competitiveness in the Board election and a commitment to the willingness of candidates to seek and hold officer positions. The process was fairly efficiently managed through GoToMeeting calls facilitated by the Executive Director. The election process was scheduled after the Call-for-Proposals for the conference so as not to send conflicting messages to the membership. This led to a later than usual election, but with the later conference date in 2015 this all seemed to work.

## Publications Committee

- Journal of Consumer Affairs – Editor Extension
  - Dr. Sharon Tennyson agreed to extend her tenure as JCA Editor; the new term expires on December 31, 2017. During the remainder of her term as Editor, Sharon will produce the volumes already under contract (Volume 49, Issue year 2015) as well as two additional volumes (Volumes 50 and 51, Issue years 2016 and 2017).
  - As Editor, Sharon will participate in the search committee for the next Editor (2016), and mentor the incoming Editors during 2017. The remaining duties of the Editor are specified in the ACCI Handbook, 2014 Revision.
- Journal of Consumer Affairs – JCA Impact
  - There was a decline in the JCA impact factor. We identified two contributing factors to the decline: (1) The lack of a succession plan (no

backlog in transition from Rotfield to Tennyson) and (2) A shift away from active promotion of self-cites (in excess of 50%). If you exclude the self-citations, the impact factor has remained relatively stable.

- The Editor has taken the following steps to increase JCA impact: (1) Per policy in other top-tier journals (e.g., JCR), since the current self-citing level is quite low, we will allow self-citing rates of up to 25% range; and (2) The Editor has set up a linked-in page and work with Wiley to publicize specific forthcoming papers.
- **New:** In recognition that JCA is a flagship benefit of ACCI membership, the Board has established a new policy regarding member/non-member submissions to the journal. Beginning July 1, 2015, manuscripts submitted to JCA by non-ACCI members will be charged a \$50 submission fee. The fee does not apply to ACCI Members in good standing whether they are first or secondary authors. Fees collected will be added to the student funds restricted to the engagement of young professionals, encouraging them to become active members.
- Please see the [2014 Wiley Publishers Report](#).

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## Alliances and Memberships

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[Consumers International](#)

[Consumer Federation of America](#)

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## Executive Director – Here to help you

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Ginger Phillips, EDD,  
CMM  
Executive Director  
ACCI Office  
PO Box 2528, Tarpon  
Springs, FL 34688-2528

1114 E. Boyer St., Tarpon Springs FL,  
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