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

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EXAMINING THE ISSUES

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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"
BADENHOP, Suzanne
SEE: SPROLES, George
School of Home Econ., Purdue Univ.
W. Lafayette, IN 47907
(317)494-8410

BEARDEN, William O.
"CONSUMER SATISFACTION WITH UTILITIES" 121
Assistant Professor of Marketing
Dept. of Management & Marketing
College of Commerce & Bus. Adm.
The University of Alabama
University, AL 35486
(205)348-6183

BIESDORF, Heinz B.
"A DELIVERY SYSTEM: CHANGE FOR YOUR DOLLAR" 57
Professor
120-C MVR Hall
Cornell University
Ithaca, NY 14853
(607)256-3171

BRUCK, Lilly
"CONSUMER RIGHTS OF THE DISABLED" 52
Director, Cons. Education
Dept. of Consumer Affairs
City of New York
80 Lafayette St.
New York, NY 10013
(212)566-0414

BRUNN, George
"THIS BUSY MONSTER: REFLECTIONS ON THE 151
CONSUMER SOCIETY"
Judge, Municipal Court
Berkeley-Albany Judicial District
California 94716
(415)644-6975

BRYANT, W. Keith
"THE PRICE OF A WARRANTY: AN ABSTRACT" 13
Professor
Dept. of Consumer Economics & Housing
Cornell University
Ithaca, NY 14853
(607)256-2238
COPE, Gene
"DEPT. OF COMMERCE AND CONSUMER PROTECTION"
Seafood Quality & Inspection Div.
U.S. Department of Commerce
National Oceanic & Atmospheric Adm.
National Marine Fisheries Service
Washington, DC 20235
(202)634-7458

CREIGHTON, Lucy Black
"TIME FOR A CHANGE"
Professor of Economics
Colorado Women's College
1917 Leyden Street
Denver, CO 80220
(303)333-9536

DOLE, Elizabeth Hanford
"EXAMINING THE ISSUES"
Federal Trade Commission
633 Indiana Ave. NW
Washington, DC 20580
(202) 523-3525

DUNKELBERG, William C.
"THE CONSUMER SIDE OF REVOLVING CREDIT-AN OVERVIEW"
Assoc. Prof. of Econ. & Assoc. Director, Credit Research Center,
Purdue University
Lafayette, IN 47906
(317)494-8865

DURAND, Richard M.
SEE: BEARDEN, William O.

GARTNER, Alan
"DELIVERY OF HUMAN SERVICES"
Professor, Center for Advanced Studies in Educ., Graduate School & univ. Center, CUNY, and Director, New Human Serv. Institute, Suite 1221, Graduate Center
33 West 42 Street
New York, NY 10036
(212)924-4777

GAZDA, Gregory M.
"A THEORY OF CONSUMERISM"
Asst. Professor of Marketing
Dept. of Marketing
San Diego State University
San Diego, CA 92182
(714)286-5317
GEARY, Anne  "CONSUMER REPRESENTATIVE IN THE FEDERAL RESERVE"

Acting Section Chief
Equal Credit Opportunity Section
Federal Reserve System
Board of Governors
Washington, DC 20551
(202)452-3446

GEISTFELD, Loren  SEE: SPROLES, George

Dept. of Home Management & Family Economics
Purdue University
W. Lafayette, IN 47197
(317)463-4978

GERNER, Jennifer  SEE: BRYANT, W. Keith

GRAHAM, Stephen A.  "UNJUSTIFIED COMPLAINTS"

Executive Assistant, Cons. Serv.
South Carolina Dept. of Consumer Affairs
PO Box 5757
Columbia, SC 29250
(803)758-2040

HARDESTY, C. Howard  "AN INDUSTRY RESPONSE"

Vice Chairman
Continental Oil Company
High Ridge Park
Stamford, CT 06904
(203)359-3500

HENDERSON, Roger D.  "A CONSUMER VIEW"

Dean, College of Law
University of Arizona
Tucson, AZ 85721
(602)884-1498

HEWELL, Jo  "PROJECT SCAT"

Project Administrator Cons. Educ.
Osceola County School District
304 N. Beaumont Ave.
Kissimmee, FL 32741
(305)847-3147
Hulsart, Richard

"HISTORY OF THE DEVELOPMENT OF NATIONAL ASSESSMENT'S CONSUMER SKILLS ASSESSMENT"

Area Dev. Coordinator of the Dev., Analysis & Research Dept. National Assessment of Educational Progress
Lincoln Tower Bldg., Suite 700
1860 Lincoln St.
Denver, CO
(303)893-5200, ext. 240

Johnson, Edna

"THE ACCI, ITS RELATIONSHIP TO CONSUMERS, TO GOVERNMENT AND TO BUSINESS"

Associate Director
Baltimore Urban League
3655 Wabash Ave.
Baltimore, MD 21215
(301)523-8150

Jones, T. Lawrence

"AN INDUSTRY VIEW"

President
American Insurance Association
85 John St.
New York, NY 10038
(212)433-5696

Kinsey, Jean

"THE EFFECT OF DEBT ON HOUSEHOLD WELFARE"

Assistant Professor
Agric. & Applied Economics
University of Minnesota
317 COB, 1994 Buford Ave.
St. Paul, MN 55108
(612)376-3800

Lane, Sylvia

"ECONOMICS OF MEDICAL EXPENSE INSURANCE"

"THE EFFECT OF DEBT ON HOUSEHOLD WELFARE"

Agric. Econ. Dept.
Univ. of California
Davis, CA 95616
(916)752-1538
LEE, Delores Wesley  "WARRANTIES-TEXTILES FIELD
Monsanto Textiles Company
1114 Avenue of Americas
New York, NY 10036
(212)764-4755

LEE, Stewart
"THE ACCI, ITS RELATIONSHIP TO CONSUMERS, TO GOVERNMENT AND TO BUSINESS"
Chairman, Dept. of Econ. & Bus. Administration
Geneva College
Beaver Falls, PA 15010
(412)846-5100, ext. 224

LOBEL, Martin
"AN ADVOCATES VIEW"
Lobel, Novins & Lamont
1523 L Street NW
Washington, DC 20005
(202)628-0066

MARLOWE, Julia
"IDENTIFYING FACTORS ASSOCIATED WITH SUCCESS IN OVERCOMING FINANCIAL DIFFICULTY"
Dept. of Child & Family Studies
The University of Tennessee
1218 White Ave.
Knoxville, TN
(615)974-5316

MASON, J. Barry
SEE: BEARDEN, William O.

MAYNES, E. Scott
"THE ACCI, ITS RELATIONSHIP TO CONSUMERS, TO GOVERNMENT AND TO BUSINESS"
Chairman, Dept. of Cons. Econ. & Housing
NY State College of Human Ecology
Cornell University
Ithaca, NY 14853
(607)256-2261

MORSE, Richard
"THE ACCI, ITS RELATIONSHIP TO CONSUMERS, TO GOVERNMENT AND TO BUSINESS"
Chairman, Family Economics
Kansas State University
Manhattan, KS 66504
(913)532-5515
NELSON, Helen  "THE ACCI, ITS RELATIONSHIP TO CONSUMERS, TO GOVERNMENT AND TO BUSINESS"

Professor of Econ., Director
Center for Consumer Affairs
Univ. of Wisconsin Extension
929 N. Sixth St.
Milwaukee, WI 53203
(414)224-4177

PETTERSON, Esther "CONSUMER PROTECTION AGENCY: AN ADVOCATE VIEW"

Special Assistant to the President for Consumer Affairs
The White House
Washington, DC 20500
(202)456-6590

PETRALIA, Victor P. "CONSUMER REPRESENTATION IN SETTING SAFETY STANDARDS"

Area Director
Suite 938, Guaranty Bank Bldg.
817 17th St.
Denver, CO 80202
(303)837-2904

RALSTON, August "STATE INSURANCE COMMISSIONERS AND THE CONSUMER PROTECTION FUNCTION"
Assoc. Professor and Chair;
Dept. of Finance and Insurance
Bowling Green State University
Bowling Green, OH 43403
(419)372-2520

RICHARDSON, Lee "NATIONAL TELECOMMUNICATION PUBLIC POLICY ISSUES"

Professor of Marketing
Louisiana State Univ.
Baton Rouge, LA 70803
(504)388-8684

SCHOENFELD, David "CONSUMER REPRESENTATION IN REGULATORY PROCEEDINGS"

Consumer Advocate
J. C. Penney Company
37th Floor
1301 Avenue of the Americas
New York, NY 10019
(212)957-5002
SHEPARD, Lawrence
"TOWARD A FRAMEWORK FOR CONSUMER POLICY ANALYSIS"
Assistant Professor
Agric. Economics
University of Calif.
Davis, CA 95619
(916)752-6054

SIMIS, Theodore L.
"MEETING CONSUMERS NEEDS IN TELECOMMUNICATIONS"
Assistant Vice President
American Tel. & Tel. Company
195 Broadway, Rm 2130
New York, NY 10007
(212)393-8291

SPROLES, George B.
"EFFICIENCY OF CONSUMER PERFORMANCE"
Associate Prof. of Human Development & Consumer Sciences
Isabel Cameron Bldg.
Univ. of Houston
Houston, TX 77006
(713)749-3444

SWAGLER, Roger
"POSTSECONDARY EDUCATION"
Associate Professor of Consumer Studies
University of Tennessee
Knoxville, TN 37979
(615)974-5316

SWANSON, Jo
SEE: BIESDORF, Heinz

TEEL, Jesse E.
SEE: BEARDEN, William O.

TRUJILLO, Gayle
"IDENTIFICATION OF CONTENT AND FOCUS"
Project Director
InterAmerica Research Association
2001 Wisconsin Ave. NW #260
Washington, DC 20007
(202)333-4900

TURNER, Josephine
"DEVELOPMENT AND VALIDATION OF A SIMULATED MARKET TO TEST CHILDREN FOR SELECTED CONSUMER SKILLS"
Assistant Professor
Family Resource Management Dept.
Oregon State University
Corvallis, OR 97331
(503)754-4992

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VICKERS, Carole A.  "THE ACCI, ITS RELATIONSHIP TO CONSUMERS, TO GOVERNMENT, AND TO BUSINESS"
Associate Professor of Home Econ.
Marshall University
Huntington, W.V. 25701
(304)696-6654

VOLNER, Ian D.  "CONSUMERS' CHOICE OR ECHO: COMPETITION OR MONOPOLY IN TELECOMMUNICATIONS"
Counsel to N. American Tel. Assoc.
Cohn and Marks
1920 L Street, NW
Washington, DC 20036
(202)293-3860

WANG, T. J.  "SERVICE LIVES OF MAJOR APPLIANCES"
Operations Research Analyst
Bldg. 220, Room A-359
National Bureau of Standards
Washington, DC 20234
(301)92-13204

WILSON, Dustin W.  "CONSUMER EDUCATION--ISSUES AND THE OFFICE OF CONSUMERS' EDUCATION EFFORTS"
Director, Off. of Consumers' Educ.
7th and D Streets, SW RM 5624
Washington, DC 20202
(202)245-0636

WILLET, Sandra L. "AGENCY FOR CONSUMER PROTECTION: DISCUSSION"
Executive Director
National Consumers League
1785 Massachusetts Ave. NW
Washington, DC 20036
(202)797-7600
1976-1977
ACCI EXECUTIVE COMMITTEE

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Karen Stein, University of Missouri, Columbia, Missouri
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President
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  Sue Mudgett, Colorado State University, Ft. Collins, Colorado

1977 EDITORS

Editor of The Journal of Consumer Affairs
  Robert Herrmann, Pennsylvania State University, Univ. Park, Penn.
Editor of ACCI Newsletter
  Stewart M. Lee, Geneva College, Beaver Falls, Penn.
Editor of Consumer Education Forum
  Herb Jelley, Oklahoma State University, Stillwater, Oklahoma
Editor of 1977 Conference Proceedings
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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