American Council on Consumer Interests

25th Annual Conference
April 25-28, 1979
San Antonio, Texas

THE PROCEEDINGS

Conference Theme:
ETHICS AND THE CONSUMER INTEREST
PROCEEDINGS

25th Annual Conference
of the
AMERICAN COUNCIL ON CONSUMER INTERESTS
April 25-28, 1979
San Antonio, Texas

Conference Theme:
ETHICS AND THE CONSUMER INTEREST

Edited by
Norleen M. Ackerman
School of Family Resources and Consumer Sciences
University of Wisconsin-Madison

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Columbia, Missouri 65211.
# PROGRAM

**AMERICAN COUNCIL ON CONSUMER INTERESTS**

25th Annual Conference  
April 25-26, 1979  
San Antonio, Texas

**Convention Theme:**  
ETHICS AND THE CONSUMER INTEREST

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**Wednesday, April 25, 1979**

### STUDENT PROGRAM

*CAREER OPPORTUNITIES FOR THE CONSUMER AFFAIRS PROFESSIONAL*

**Moderator:** Ann Brockhoff, Senior in Consumer Affairs major, University of Nebraska-Lincoln

**Speaker:** Meredith M. Fernstrom, Director of Consumer Affairs, U.S. Department of Commerce

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

**Speaker:** Robert J. Alexander, Consumer Education Consultant

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**Thursday, April 26, 1979**

### FIRST GENERAL SESSION

**Presiding:** Loren Geistfeld, Ohio State University

**Welcome:** Dr. Judy Allen, Local Arrangements Chairperson, Southwest Texas State University

**Welcome:** Dr. Jean Bowers, ACCI President, Ohio State University

**Keynote Speaker:** Mark Green, J.D., Director, Public Citizen's Congress Watch

"ETHICS AND THE CONSUMER INTEREST"

### CONCURRENT SESSIONS

**Session A-1; Consumer Education**

**Moderator:** Rosella Bannister, Eastern Michigan University

**Panel:** "CONSUMER EDUCATION DEVELOPMENT PROGRAM: A NATIONAL STUDY"

**Speakers:** Alan Gartner, City University of New York; and Sandra Willet, National Consumer League

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**Session A-2; Ethics and the Consumer Interest**

**Presiding:** Dr. Edward J. Metzen, University of Missouri

**Speaker:** Dr. Ronald W. Stampfl, University of Wisconsin-Madison

"MULTIDISCIPLINARY FOUNDATIONS FOR A CONSUMER CODE OF ETHICS"

**Speaker:** Dr. Rachel Dardis, University of Maryland, "ETHICAL ISSUES IN COST-BENEFIT ANALYSIS"

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**Session A-3; Price Information**

**Presiding:** Dr. Ginnie Dickinson, Oregon State University

**Speaker:** Terje Assum, Norwegian Institute of Consumer Research, and Dr. E. Scott Maynes, Cornell University, "PERCEIVED VS. ACTUAL PRICE DISPERSION (QUALITY CONSTANT): A NEW APPROACH TO INFORMATIONALLY IMPERFECT MARKETS"
Speakers: Frederick W. Langrehr and Richard K. Robinson, Marquette University, "CONSUMER REACTIONS TO SUPERMARKET PRICE SCANNING AND CONSUMER PRICE MARKING"

Session A-4; Consumer Complaints
Presiding: Dr. Ivan Beutler, University of Missouri-Columbia
Speaker: Dr. Maurice G. Clabaugh, Jr., Ball State University, "AN INVESTIGATION OF THE ROLE OF CONSUMER ALIENATION ON CONSUMER DISSATISFACTION AND COMPLAINT BEHAVIOR"
Speaker: Dr. Howard G. Schutz, University of California-Davis, "CONSUMER COMPLAINTS TOWARD GOODS AND SERVICES: SOME CALIFORNIA DATA"

CONCURRENT SESSIONS
Session B-1; Consumer Education
Presiding: Dr. Peggy Kimsey, University of Kentucky
Speaker: Nancy Z. Spillman, Los Angeles Trade-Technical College and Editor of Consumer Education Forum, "FORUM ON THE FORUM: TECHNIQUES FOR TEACHING CONSUMER ECONOMICS"

Session B-2; Ethics and the Consumer Interest
Presiding: Donna Selnick, J.D., California State University-Sacramento
Speaker: Dr. Brenda P. Roberts, Fireman's Fund Life Insurance Co., and Dr. Lee Richardson, U.S. Office of Consumer Affairs, "ETHICS OF BUSINESS AND GOVERNMENT: THE CASE OF LIFE INSURANCE CONSUMER EDUCATION"
Speaker: Dr. Rose M. Davis, University of Kentucky, "COMPARISON OF CONSUMER ACCEPTANCE OF RIGHTS AND RESPONSIBILITIES"

Session B-3; Product Performance
Presiding: Dr. Karen Craig, University of Illinois
Speaker: Dr. William B. Walstad, University of Missouri-St. Louis, "MISINFORMATION IN THE USED CAR MARKET: PROBLEMS WITH CONSUMER REPORTS FREQUENCY OF REPAIR RECORDS"
Speakers: Dr. Michael D. Bernacchi and Ken Kono, University of Detroit, "A BEHAVIORALLY-BASED MODEL ALTERNATIVE TO THE BASIS OF THE BARGAIN MODEL FOR THE PROBLEMS OF PRODUCT LIABILITY"

Session B-4; Consumer Complaints
Presiding: Dr. John Burton, University of Utah
Speakers: Marc Grainer, John Goodman, and Elizabeth Hanson, Technical Assistance Research Programs, Inc. (TARP), "AN EVALUATION OF FEDERAL AGENCY CONSUMER COMPLAINT-HANDLING PRACTICES"
Speaker: Robert Bers, Auto-Owners Action Council, "MAKING THE CITY WORK FOR YOU: EVALUATING CONSUMER COMPLAINTS AS HANDLED BY A CITY COMPLAINT AGENCY"

LUNCHEON
Presiding: Dr. L. Gayle Royer, Chairman, ACCI Research Awards Committee, and
ACCI RESEARCH AWARD WINNER: Dr. Ramona K. Z. Heck, Assistant Professor, Cornell University, "NONBUSINESS BANKRUPTCY AND CHAPTER XIII IN THE FIFTY STATES"

COMMENTS ON PAPERS/ABSTRACTS SUBMITTED TO ACCI EDITORS AND COMMITTEE CHAIRPERSONS:
Dr. Robert D. Herrmann, Editor, Journal of Consumer Affairs
Dr. Ray Edwards, Program Chairman, 1979 ACCI Conference
Dr. L. Gayle Royer, Chairman, ACCI Research Awards Committee

SECOND GENERAL SESSION: COLSTON WARNE LECTURE
Presiding: Dr. Jean Bowden, ACCI President, Ohio State University
Speaker: Dr. Barbara W. Newell, President, Wellesley College, "A TRIBUTE TO COLSTON E. WARNE"
OPEN FORUMS TO EXCHANGE IDEAS WITH MEMBERS OF:

Board of Directors
Full-Funding Committee
Membership Committee
Distinguished Fellows Committee
Nomination Committee
Publications Committee

Teacher Education Committee
Student Committee and Business Meeting
Career Opportunities Committee
Research Awards Committee
New ACCI Member Orientation

Friday, April 27, 1979

THIRD GENERAL SESSION

Presiding: Dr. Carl Hall, ACCI Vice President, Oklahoma State University
Speaker: Charles R. Sitter, Senior Vice President, Exxon, USA, "THE COURAGE TO WORK TOGETHER"

CONCURRENT SESSIONS

Session C and D-1; Licensing the Professional
Moderator: Dr. Colien Hefferan, Pennsylvania State University
Panel: "PROFESSIONAL LICENSURE: WHAT ARE THE COSTS AND BENEFITS?"
Presenter: Dr. Roger Swagler, University of Tennessee "AN ECONOMIC ANALYSIS OF LICENSURE AND PUBLIC POLICY"
Presenter: Dr. Steven Danish, Pennsylvania State University, "LICENSURE AND THE COMMUNITY HEALTH NETWORK"
Presenter: Dr. Charlotte Churaman, University of Maryland, "PREPARATION OF CONSUMER PROFESSIONALS FOR ENTRY INTO THE HELPING PROFESSIONS"
Discussant: Dr. Vickie Hampton, University of Texas, DISCUSSION: "ECONOMIC IMPLICATIONS"
Discussant: Dr. William Gustafson, Texas Technical University, DISCUSSION: "SOCIAL POLICY IMPLICATIONS"

Session C-2; Consumer Education

Presiding: Nancy Flood, Iowa Consumers League
Speakers: Bonnie Braun and Elaine Wilson, Home Economics Extension, Oklahoma State University, "A VALUE-CONSCIOUS APPROACH TO ENERGY EDUCATION"
Speaker: Kathleen M. McPherson, Oklahoma State University "THE DEVELOPMENT AND TESTING OF A SHOP-LIFTING CURRICULUM FOR SECONDARY SCHOOL STUDENTS"

Session C-3; Consumer Protection

Presiding: Mary Littwin, California State University - Fresno
Speaker: Karen Stein, University of Delaware, "A POLITICAL HISTORY OF THE PROPOSAL TO CREATE A FEDERAL CONSUMER PROTECTION AGENCY"

Session C-4; Consumer Information

Presiding: Dr. Carolyn Ater, Texas Tech University
Speaker: Mary M. Arsenoff, Consumer Information Center, General Services Administration, "THE CONSUMER INFORMATION CENTER'S CONSUMER AND AUDIENCE RESEARCH PROGRAMS" (Author: Drew Steketee, Consumer Information Center, GSA)
Speaker: Bev Tyson, Ontario Ministry of Consumer and Commercial Relations "AN INTEGRATED APPROACH TO CONSUMER EDUCATION PROGRAMMING"
Session D-2; Consumer Education
Presiding: Dr. Bobye J. Riney, North Texas State University
Speakers: Dr. L. Gayle Royer and Nancy Ellen Nolf, Consumer Education
Resource Network, "EDUCATION OF THE CONSUMER: CAN THE PAST PREDICT THE FUTURE?"

Session D-3; Consumer Protection
Presiding: Dr. Bonnie Hilton, United Van Lines
Speaker: Dr. Jane G. Schubert, American Institutes for Research, "CONSUMER
ABUSE: SOME RECOMMENDATIONS FOR CHANGE"

Session D-4; Consumer Research
Moderator: Dr. H. Keith Hunt, Brigham Young University
Panel: "THE ETHICS OF RESEARCH IN THE CONSUMER INTEREST"
Dr. William L. Wilkie, University of Florida
Wallace Snyder, Director, Division of Advertising Practices, FTC
Dr. Dennis McNeill, University of Denver

LUNCHEON
Presiding: Dr. Mary Dickerson, San Diego State
Speaker: The Honorable Michael Calingaert, Deputy Assistant Secretary,
U.S. Department of State, "THE CONSUMER DIMENSION TO INTERNATIONAL
ECONOMIC NEGOTIATIONS"

CONCURRENT SESSIONS
Session E-1; Consumer Representation
Moderator: Dr. Brenda Roberts, Fireman's Fund Life Insurance Co.
Panel: "REPRESENTING CONSUMERS AT INTERNATIONAL TRADE CONFERENCES"
Presenter: Dr. Stewart Lee, Geneva College, "THE NATURAL RUBBER NEGOTIATIONS"
Presenter: Dr. Robert Herrmann, Pennsylvania State University, "THE WHEAT
AGREEMENT NEGOTIATIONS"
Presenter: Dr. Clinton Warne, Cleveland State University, "THE LEAD AND
ZINC NEGOTIATIONS"

Session E and F-2; Credit and Savings Behavior
Presiding: Dr. Karen Schnittgrund, Arizona State University
Speakers: Dr. Sharon Y. Nickols and Jane Schuchardt, Oklahoma State University
"WOMEN'S KNOWLEDGE OF CREDIT RIGHTS"

Speakers: Dr. Ray McAlister, North Texas State University and Dr. Jean Kinsey,
University of Minnesota, "IMPACT OF PERCEIVED COSTS AND HOUSEHOLD CHARACTERISTICS
ON CREDIT CARD OWNERSHIP"

Speaker: Dr. Colleen Hefferan, Pennsylvania State University, "SAVING BEHAVIOR IN
MULTIPLE EARNER FAMILIES"

Session E-3; Student Involvement
Presiding: Evelyn Hearn, Oklahoma State University
Speakers: Dr. William R. Fasse and Tom Low, University of Arizona, "THE
COLLEGIATE CONSUMER REPORTING SERVICE"
Speaker: Dr. Virginia B. Langrehr, University of Wisconsin-Milwaukee, "DEVELOPMENT AND EVALUATION OF INTERNSHIP PROGRAMS FOR FAMILY FINANCIAL COUNSELING STUDENTS"

Session E-4; Consumer Decisions
Presiding: Dr. Suzanne Helms, Virginia Cooperative Extension Service

Speakers: Dr. Suzanne B. Badenhop, Purdue University; Dr. George B. Sproles, University of Houston; Dr. Loren Geistfeld, Ohio State University; "DECISION-MAKING EFFICIENCY OF ADULT CONSUMERS: A RESEARCH UPDATE"

Speaker: Dr. Larry Lang, University of Wisconsin-Oshkosh, "TRADE-IN PRACTICES FOR MAJOR HOME APPLIANCES"

Session F-3; By-Laws Revision
Presiding: Dr. Marjorie Merchant, University of Massachusetts

ACCI BY-LAWS REVISION

Session F-4; Consumer Education
Presiding: Dr. Carole Vickers, Marshall University

Speaker: Robert J. Alexander, Consumer Education Consultant, "STATE CONSUMER EDUCATION POLICIES"

Saturday, April 28, 1979

FOURTH GENERAL SESSION

Panel: "THE CONSUMER AND ELECTRONIC FUNDS TRANSFER"

Moderator: Dr. John Wish, University of Oregon and Crocker National Bank

Presenter: Dr. James L. Brown, Director, Center for Consumer Affairs, University of Wisconsin-Milwaukee, "ELECTRONIC FUNDS TRANSFER AND PRIVACY"


CLOSING GENERAL SESSION

Panel: "ETHICS AND THE CONSUMER INTEREST: IMPLICATIONS FOR THE PROFESSIONAL"


Presenter: Dr. Gordon E. Bivens, Head Department of Family Environment, Iowa State University, "SOME CONCERNS OF A PROFESSIONAL EDUCATOR"

Presenter: Mary Gardner Jones, Vice President of Consumer Affairs, Western Union, "IMPLICATIONS FOR PROFESSIONALS IN BUSINESS"

Presenter: Alice E. Fusillo, Officer of Nutrition and Consumer Sciences, Federal Food and Drug Administration, "IMPLICATIONS FOR PROFESSIONALS IN GOVERNMENT"
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"ETHICS AND THE CONSUMER INTEREST" (PANEL PRESENTATION)

DANISH, Steven, Associate Professor of Human Development, the Pennsylvania State University, University Park, Pennsylvania

"LICENSE AND THE COMMUNITY MENTAL HEALTH NETWORK" (PANEL PRESENTATION)

DARDIS, Rachel, Professor, University of Maryland, College Park, Maryland 20740

"ETHICAL ISSUES IN COST-BENEFIT ANALYSIS"

DAVIS, Rose M., Assistant Professor, Home Economics, University of Kentucky, 312 Hanley Lane, Frankfort, Kentucky 40601

"COMPARISON OF CONSUMER ACCEPTANCE OF RIGHTS AND RESPONSIBILITIES"

EDWARDS, Kay; Program Chairperson, 1979 ACCI Conferences Brigham Young University, 1216-B SFIC, Provo, Utah 84602

"COMMENTS ON ABSTRACTS SUBMITTED FOR THE ACCI CONFERENCE PROGRAM"

FASSE, William R., Assistant Professor, University of Arizona, Tucson, Arizona

"THE COLLEGIATE CONSUMER REPORTING SERVICE"

FERNSTROM, Meredith M., Director of Consumer Affairs, U.S. Department of Commerce, Rm. 5889, 14th & Constitution Avenue, Washington, D.C. 20230

"CAREER OPPORTUNITIES FOR THE CONSUMER AFFAIRS PROFESSIONAL IN GOVERNMENT"

FUSILLO, Alice E., Officer of Nutrition and Consumer Sciences, Federal Food and Drug Administration, Washington, D.C.

"ETHICS AND THE CONSUMER INTEREST: IMPLICATIONS FOR PROFESSIONALS IN GOVERNMENT"

GARTNER, Alan, Center for Advanced Study in Education, City University of New York, New York, New York 10021

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GEISTFELD, Loren: see Badenhop, Suzanne B.

GOODMAN, John: see Grainer, Marc

GRAINER, Marc, Senior Research Associate, Technical Assistance Research Programs, Inc., 706 - 7th St., S.E., Washington, D.C. 20003

"AN EVALUATION OF FEDERAL AGENCY CONSUMER COMPLAINT-HANDLING PRACTICES"

GREEN, Mark, Director, Public Citizen's Congress Watch, Washington, D.C.

"ETHICS AND THE CONSUMER INTEREST"

GUSTAFSON, William, Associate Professor, Family Economics, Texas Tech University, P.O. Box 4170, Lubbock, Texas 79409

DISCUSSION: "SOCIAL POLICY IMPLICATIONS" (PANEL PRESENTATION)

HAMPTON, Vickie, Assistant Professor, Consumer Studies, University of Texas, 110 Gearing Hall, Austin, Texas 78712

DISCUSSION: "ECONOMIC IMPLICATIONS" (PANEL PRESENTATION)

HANSON, Elizabeth: see Grainer, Marc
HECK, Ramona, Assistant Professor, Consumer Economics and Housing, Martha Van Rensselaer Hall, Room 108 W, Cornell University, Ithaca, New York 14850

"NONBUSINESS BANKRUPTCY AND CHAPTER XIII IN THE FIFTY STATES"

HEFFERAN, Colien, Assistant Professor, Behavioral Economics, the Pennsylvania State University, S-106 Human Development Building, University Park, Pennsylvania 16801

INTRODUCTION TO THE PANEL (PANEL PRESENTATION)

HEFFERAN, Colien, Assistant Professor, Behavioral Economics, the Pennsylvania State University, S-106 Human Development Building, University Park, Pennsylvania 16801

"SAVINGS BEHAVIOR IN MULTIPLE EARNER FAMILIES"

HERRMANN, Robert O., Professor, Agricultural Economics, the Pennsylvania State University, Weaver Building, University Park, Pennsylvania 16802

"IMPROVING THE RESEARCH SKILLS OF ACCI MEMBERS: AN EDITOR'S PERSPECTIVE"

HERRMANN, Robert O., Professor, Agricultural Economics, the Pennsylvania State University, Weaver Building, University Park, Pennsylvania 16802

"REPRESENTING CONSUMERS AT INTERNATIONAL TRADE CONFERENCES: THE WHEAT AGREEMENT NEGOTIATIONS" (PANEL PRESENTATION)

HUNT, H. Keith, Professor, Marketing, Brigham Young University, 395 Jesse Knight Building, Provo, Utah 84602

"THE ETHICS OF RESEARCH IN THE CONSUMER INTEREST"

JONES, Mary Gardiner Vice President, Consumer Affairs, Western Union Telegraph Company, 1829 L Street, N.W., Washington, D.C. 20036

"ETHICS AND THE CONSUMER AFFAIRS PROFESSIONAL" (PANEL PRESENTATION)

KINSEY, Jean: see McAlister, Ray

KÖNG, Ken: see Bernacchi, Michael D.

LANG, Larry, Associate Professor, Business, University of Wisconsin, Oshkosh, Wisconsin 54901

"TRADE-IN PRACTICES FOR MAJOR HOME APPLIANCES"

LANGREHR, Frederick W., Assistant Professor, Marketing, Marquette University, 3112 E. Kenwood Blvd., Milwaukee, Wisconsin 53211

"CONSUMERS’ REACTIONS TO SUPERMARKETS WITH OPTICAL PRICE SCANNERS AND CONSUMER PRICE MARKING"

LANGREHR, Virginia, Assistant Professor, Consumer Affairs Program, University of Wisconsin, 3112 E. Kenwood Blvd., Milwaukee, Wisconsin 53211

"DEVELOPMENT AND EVALUATION OF INTERNSHIP PROGRAMS FOR FAMILY FINANCIAL COUNSELING STUDENTS"

LEE, Stewart, Professor of Economics, Geneva College, Beaver Falls, Pennsylvania 15010

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MAYNES, E. Scott: see Assum, Terje
McALISTER, Ray, Professor, Marketing, North Texas State University, Denton, Texas 76203

"IMPACT OF PERCEIVED COSTS AND HOUSEHOLD CHARACTERISTICS ON CREDIT CARD OWNERSHIP"

McNEILL, Dennis: see Hunt, H. Keith

McPHERSON, Kathleen M., Instructor, Oklahoma State University, Hew 436, Stillwater, Oklahoma 74074

"THE DEVELOPMENT AND TESTING OF A SHOPLIFTING CURRICULUM FOR SECONDARY SCHOOL STUDENTS"

NEWELL, Barbara A., President, Wellesley College, Wellesley, Massachusetts 02181

"Tribute to Colston E. Warne"

NICKOLIS, Sharon Y., Assistant Professor, 444 Home Ec West, Oklahoma State University, Stillwater, Oklahoma 74074

"WOMEN'S KNOWLEDGE OF CREDIT RIGHTS"

NOLF, Nancy E.: see Royer, L. Gayle

RICHARDSON, Lee: see Roberts, Brenda

ROBERTS, Brenda P., Fireman's Fund Life Insurance Company, 6-F Park Crest Court, Novato, California 94947

"ETHICS OF BUSINESS AND GOVERNMENT: THE CASE OF LIFE INSURANCE CONSUMER EDUCATION"

ROBINSON, Richard K.: see Langrehr, Frederick W.

ROYER, L. Gayle: Chairperson, ACCI Research Awards Committee; Director, Consumer Education Resource Network, 1500 Wilson Boulevard, Suite 800, Rosslyn, Virginia 22209

"THE ACCI RESEARCH AWARDS COMPETITION: EVALUATION CRITERIA AND CURRENT PROBLEM AREAS"

ROYER, L. Gayle, Director, Consumer Education Resource Network, 1500 Wilson Boulevard, Suite 800, Rosslyn, Virginia 22209

"EDUCATION OF THE CONSUMER: CAN THE PAST PREDICT THE FUTURE?"

SCHOENFELD, David, Consumer Advocate, J. C. Penney Company, 1301 Avenue of the Americas, New York, New York 10019

"CAREER OPPORTUNITIES FOR THE CONSUMER AFFAIRS PROFESSIONAL IN BUSINESS"

SCHUBERT, Jane G., American Institutes for Research, 1055 Thomas Jefferson St., Washington, D.C. 20007

"CONSUMER ABUSE: SOME RECOMMENDATIONS FOR CHANGE"

SCHUCHARDT, Jane: see Nickols, Sharon Y.

SCHUTZ, Howard G., Professor, Center for Consumer Research, University of California, Davis, California 95616

"A CALIFORNIA STUDY OF CONSUMER SATISFACTION, PROBLEM PERCEPTION AND COMPLAINT ACTION"

SITTER, Charles, Senior Vice President, Exxon Company, Houston, Texas 77001

"THE COURAGE TO WORK TOGETHER"
SPILLMAN, Nancy Z., Associate Professor of Economics, Los Angeles Trade and Technical College, 400 W. Washington, Los Angeles, California 90015

"FORUM ON THE FORUM: TECHNIQUES FOR TEACHING CONSUMER ECONOMICS"

SPROLES, George. See Badenhop, Suzanne B.

STAMPFL, Ronald W., Associate Professor of Consumer Science and Business, University of Wisconsin, 1300 Linden Drive, Madison, Wisconsin 53706

"MULTIDISCIPLINARY FOUNDATIONS FOR A CONSUMER CODE OF ETHICS"

STEIN, Karen, Instructor, College of Human Resources, 216 Alison Hall, University of Delaware, Newark, Delaware 19711

"A POLITICAL HISTORY OF THE PROPOSAL TO CREATE A FEDERAL CONSUMER PROTECTION AGENCY"

STEKEETEE, Drew: See Arsenoff, Mary

SNAGLER, Roger M., Associate Professor, Child and Family Studies, University of Tennessee, 1218 White Ave., Knoxville, Tennessee 37916

"AN ECONOMIC ANALYSIS OF LICENSURE AND PUBLIC POLICY" (PANEL PRESENTATION)

TYSON, Bev, Ontario Ministry of Consumer and Commercial Relations, Consumer Information Centre, 555 Yonge Street, Toronto, Ontario M7A 2H6

"AN INTEGRATED APPROACH TO CONSUMER EDUCATION PROGRAMMING"

WALSTAD, William B., Assistant Professor, Economics, University of Missouri-St. Louis, 8001 Natural Bridge Road, St. Louis, Missouri 63121

"MISINFORMATION IN THE USED-CAR MARKET: PROBLEMS WITH CONSUMER REPORTS' 'FREQUENCY-OF-REPAIR RECORDS'"

WARNE, Clinton, Professor of Economics, Cleveland State University, Cleveland, Ohio 44115

"REPRESENTING CONSUMERS AT INTERNATIONAL TRADE NEGOTIATIONS: THE ZINC AND LEAD NEGOTIATIONS"

WILKIE, Dr. William: see Hunt, H. Keith

WILLET, Sandra: See Gartner, Alan

WILSON, Elaine: see Braun, Bonnie

ZIMMER, Robert, Attorney, Zimmer, Egge, and Sisk, Washington, D.C.

"CONSUMERS AND THE LAW GOVERNING ELECTRONIC FUNDS TRANSFER"
FROM THE EDITOR

The Proceedings of the 25th Annual Conference of the American Council on Consumer Interests, "Ethics and the Consumer Interest," 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 presented.

The Proceedings include edited copies of papers, transcribed tape recordings or summaries of all conference presentations at the 25th Annual Conference. Because of the great increase this year in the number of papers presented at the conference, the type size of this publication has been reduced.

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 extended to those who assisted in the recording of the presentations: Alma Owen; editing: Alice Lippert; and typing, Sandra Ramer, Karen Kraemer, and Marjorie Jefferies.

-- Norleen M. Ackerman
Assistant Professor, Consumer Science
University of Wisconsin-Madison

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