American Council on Consumer Interests

29th Annual Conference
March 16-19, 1983
Kansas City, Missouri

THE PROCEEDINGS

Conference Theme
NATIONAL ECONOMIC POLICIES:
THE IMPACT ON CONSUMER WELFARE

Karen P. Goebel
Editor
PROCEEDINGS

29th Annual Conference
of the
AMERICAN COUNCIL ON CONSUMER INTERESTS
March 16-19, 1983
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Conference Theme
National Economic Policies:
The Impact on Consumer Welfare

Edited by
Karen P. Goebel
School of Family Resources and Consumer Sciences
University of Wisconsin-Extension
Madison, Wisconsin

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PROGRAM

AMERICAN COUNCIL ON CONSUMER INTERESTS
29th Annual Conference
March 16-19, 1983
Kansas City, Missouri

Theme
National Economics Policies: The Impact on Consumer Welfare

WEDNESDAY, March 16, 1983

NEW MEMBERS' ORIENTATION

"History and Overview of ACCI"

Presiding: Mel J. Zelenak, University of Missouri-Columbia
Pat Bonner, University of Missouri-Columbia

Speakers: Marge Merchant, University of Massachusetts
Ray Price, University of Minnesota
Arch Troelstrup, Stephens College

THURSDAY, March 17, 1983

FIRST GENERAL SESSION

Presiding: William Fasse, University of Arizona
President, ACCI

Welcome: Mel Zelenak, University of Missouri-Columbia
Local Arrangements Chair
Executive Director, ACCI

Yvonne Matthews, University of Missouri-Columbia
President, Association for Consumer Education
(Missouri Chapter)

Scott Williams, Ohio State University
National Student Representative, ACCI

COLSTON E. WARNE LECTURE

Introduction: Richard Morse, Kansas State University

Speaker: Anwar Fazal, President, International Organization
of Consumers Unions, Penang, Malaysia
"The Consumer Movement is Alive and Well"

CONCURRENT SESSIONS

Session 1

CONSUMER'S NEW ECONOMIC POSITIONS

Presiding: Loren Geistfeld, Ohio State University

Invited Papers:
Ben Senauer, University of Minnesota
"Major Changes Affecting Consumers and Consumption"

Pat Pollak, Cornell University
"New Trends in Housing"

Lawrence Shepard, University of California-Davis
"Recent Changes in Financial Markets Serving Consumers"

*No Manuscript Submitted
Session 2

CONSUMER'S CHOICE: PRICE/QUALITY TRADE-OFFS

Presiding: John Clow, Joint Council on Economic Education, New York

Refereed Papers:
Elizabeth L. Curtiss, University of Illinois
Kristine L. Kline, University of Illinois
"Quality of Generic Brands: The Role of Price and Brand Cues in Perceived Quality"

E. Scott Maynes, Cornell University
Greg J. Duncan, University of Michigan
Loren Geistfeld, Ohio State University
Robin A. Douthitt, University of Saskatchewan
"A Tale of Three Cities: Large, Medium and Small Consumer Markets Compared"

Brenda Cuda, Southern Illinois University
Rosemary Walker, Southern Illinois University
"Buying the Largest Size: It's Easier But Does It Cost More?"

Session 3

TIME VALUE IN CONSUMPTION DECISIONS

Presiding: Pamela Norum, Cornell University

Refereed Papers:
Carol B. Vokler, Iowa State University
Gordon Bivens, Iowa State University
"Value Added: Accounting for More than Time Use in Preparation of Food in Households"

Claudia Peck, Oklahoma State University
"Measurement of the Value of Time: A Model"

David B. Hull, USDA, Washington, D.C.
Oral Capps, Jr., Virginia Polytechnic Institute and State University
Joseph Havlicek, Jr., University of Maryland
"Demand for Convenience Food in the United States"

Session 4

CONSUMER INFORMATION ISSUES

Presiding: George Sproles, University of Arizona

Refereed Papers:
Richard Morse, Kansas State University
"Universal Standard for Interest Rate Disclosures"

Joel Rudd, University of New Hampshire
Nancy Finch Turner, University of New Hampshire
"Misleading Consumers with the Graphical Nutrient Density Food Label"

Mary Carsky, University of Connecticut
Esther McCabe, University of Connecticut
"Food Prices and Selected Food Promotions: A Decade Comparison"

LUNCHEON

Presiding: Robert Herrmann, Pennsylvania State University

Speaker: Irwin Landau, Editor, Consumer Reports, Mount Vernon, New York
"The Ups and Downs of Consumer Information: Problems of Trying to Inform Consumers"
CONCURRENT SESSIONS

Session 1

NUTRITION POLICY AND FOOD CONSUMPTION

Presiding: Chris Hager, North Carolina State University

Invited Papers:

Kathryn Longen, USDA, ERS, Washington, D.C.
"A Review of Federal Food Assistance Policy and Programs"

Kristine Kline, University of Illinois
"Fast Food Eating: Is it really a Square-Meal Deal?"

Pamela Haines, Carolina Population Center, University of North Carolina
"Away From Home Food Consumption Practices and Nutrient Intakes of Young Adults"

Session 2

CONSUMER SCIENCE SYMPOSIUM: OVERVIEW AND EXTENSION

Coordinators: Loren Geistfeld, Ohio State University
Ron Stampl, University of Wisconsin–Madison

Presiding: Loren Geistfeld, Ohio State University

Panel Discussion: "Impressions Eight Months Later"

Panelists: Roberta Walsh, University of Vermont
Lawrence E. Shepard, University of California–Davis
Geraldine Olson, Oregon State University
Roy Savoian, Purdue University

Invited Papers:

Mohamed Abdel-Ghany, University of Alabama
Margaret Charters, Syracuse University
"A Survey of Course Syllabi"

John Burton, University of Utah
Tom Garman, Virginia Polytechnic Institute and State University
Ray Forgue, University of Kentucky
"An Analysis of Consumer Science Internships"

Ron Stampl, University of Wisconsin–Madison
"Consumer Science in Institutions of Higher Education: A Preliminary Report on the National Study"

Karen Goebel, University of Wisconsin–Madison
Nancy Miller, University of Wisconsin–Madison
"Consumer Science: Is Conceptual Consensus Possible?"

Session 3

NEW DIMENSIONS IN CONSUMER'S REGARD

Presiding: Jean Bowers, Ohio State University

Refereed Papers:

Monroe Friedman, Eastern Michigan University
"Changing Language of Mass Consumption Society: A Preliminary Study of Brand Name Usage in Best-Selling American Novels in the Post-World War II Era"
POSTER SESSION

Organizer: Roger Swagler, University of Tennessee

Mary J. Stephenson, University of Maryland, College Park
"Financial Counseling: Exploring and Integration With Family Therapy"

Mary-Beth Kuester, Consumer Communications Resources, Inc., Madison, WI
"Consumer Concerns as Viewed by Consumer Journalists"

Karen E. Craig, Purdue University, West Lafayette, Indiana
"Curriculum Sourcebook: Family Financial Management"

Mary Ellen Edmondson, University of Kentucky, Lexington
"Energyguide Labels: Educating Consumers to Use Information"

Rosalie Powell, University of Wisconsin-Extension
Shirley Swasey, Waukesha County Technical Institute, Wisconsin
"ELDERReach: Elderly Outreach and Consumer Education"

Michelle Doiron, Virginia Haldeman and Susanne Badenhop, Oregon State University, Corvallis
"Consumer Efficiency: Can it be Measured?"

Rosella Bannister, Michigan Consumer Education Center
"Shaping a National Consumer Education Institute"

Joel Rudd and Nancy Finch Turner, University of New Hampshire
"An Experimental Study of Consumer Food Label Use"

ANNUAL BUSINESS MEETING

Presiding: William Fasse, University of Arizona
President, ACCI

Student Business Meeting and Informal Dinner

Presiding: Scott Williams, Ohio State University
National Student Representative, ACCI

FRIDAY, March 18, 1983

General Session

CONSUMER BENEFITS FROM INTERNATIONAL TRADE

Presiding: Rachel Dardis, University of Maryland

Speaker: James P. Houck, Professor of Agricultural Economics and International Trade Policy, University of Minnesota
"American Consumers—Victors or Casualties in an International Trade War?"

Commentator: William Brew, Special Assistant for Legislative and Public Affairs, Department of State, Washington, D.C.
"Current Trade Issues: A Washington Perspective"
GENERAL SESSION

PANEL ON INTERNATIONAL CONSUMER POLICIES

Presiding: Robert Kerton, University of Waterloo, Canada

Panelists: Louise Trubek, Executive Director, Center for Public Representation, Madison, Wisconsin
"Consumer Law and Policy in the European Community"

Hans Thorelli, Professor of Business Administration, Indiana University
"Consumer Policy in Developing Countries"

Rhoda Karpatkin, Vice President, International Organization of Consumer's Unions
"FOCU: A New Force in International Consumer Policy"

LUNCHEON

Presiding: E. Scott Maynes, Cornell University

Speaker: Michael Pertschuk, Commissioner, Federal Trade Commission
"The Politics of Consumer Regulation: The Public Restraint of Private Greed"

CONCURRENT SESSIONS

Session 1

CONSUMER EDUCATION SESSION 1

Presiding: Hayden Green, Consumer Education Resource Network, Washington, D.C.

Invited Papers:

Janice Holm Lloyd, Michigan Consumer Education Center
"Consumer and Economic Education: Recommendations for Policy Makers"

Rosella Bannister, Eastern Michigan University
Iris Elfenbein, American Council on Life Insurance
"Financial Planning: Staff Development for In-Service Teacher Training"

Session 2

VALUE OF TIME IN HOUSEHOLD PRODUCTION

Presiding: Mohamed Abdel-Ghany, University of Alabama

Invited Papers:

Marge Sanik, Ohio State University
Kay Stafford, Ohio State University
"Household Production Functions for Food Preparation"

Vicki Schram, Michigan State University,
Mohamed Abdel-Ghany, University of Alabama
"Volunteer Work Participation in Dual Earner Families"

Keith Bryant, Cornell University
Jennifer Gerner, Cornell University
Ursula Henze, Bonn University
"Estimating Household Production Functions: A Case Study"

David Eastwood, University of Tennessee
Sammie Garner, University of Tennessee
Dulcie Peccolo, University of Tennessee
Roger Swagler, University of Tennessee
"Traditional and Household Production Models of Consumer Choice: Similarities, Differences and Applications"
Session 3
MACRO CONSUMER ISSUES
Presiding: Ivan Ross, University of Minnesota

Refereed Papers:
Rachel Dardis, University of Maryland
"Sugar Quotas, the New Protectionism and Consumer Welfare" 189
Anne M. Christner, University of Rhode Island
"There is No Such Thing as a Free Market" 195
Michael L. Walden, North Carolina State University
"Lessons Consumers Can Learn from an Erratic Economy" 201

Session 4
FOOD CONSUMPTION PATTERNS
Presiding: William Johnston, Oklahoma State University

Refereed Papers:
Sue Alexander Greninger, University of Texas-Austin
Jeanne H. Freeland-Graves, University of Texas-Austin
"A Comparison of Food Expenditures Between Vegetarians and Nonvegetarians" 206
Desmond Jolly, University of California-Davis
"A Rational Explanation for Decreasing Beef Consumption" 212
Julie M. Domas, University of Illinois
Kristine Kline, University of Illinois
"Social-Psychological Factors Associated with Change in Sugar-Related Consumption Behavior-Patterns" 218

Session 5
CONSUMER'S NEW FINANCIAL STRATEGIES
Presiding: Herbert Jelley, Oklahoma State University

Refereed Papers:
Frederick W. Langrehr, Marquette University
Virginia Langrehr, Brigham Young University
"Consumer Response to Changing Financial Practices: Knowledge of and Information Sources Used in Selection of Three Recent Savings Products" 223
Molly Longstreth, Utah State University
Anne Coveney, Ohio State University
Jean Bowers, Ohio State University
"Consumers' Adjustments to Economics and Social Changes Reflected in the Sale Price of Housing" 230
Richard A. Feinberg, Purdue University
Amy Powell-Rummel, Purdue University
Lisa A. Mataro, Purdue University
"Applied Research on a Classical Conditioning Model of Credit Card Facilitated Spending" 236
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CONSUMER EDUCATION SESSION II: PANEL ON CERTIFICATION

Presiding: William Rader, Ohio State University

Panelists: Carole Vickers, Marshall University
David Crase, Northern Illinois University
Turner Tyson, Teacher Education and Certification, State of Missouri
Paula K. Hartfield, Department of Elementary and Secondary Education,
State of Missouri
Charles Peterson, Pine Eagle High School, Half Way, Oregon

Session 2

STUDENT SESSION: CAREERS IN CONSUMER ECONOMICS

Presiding: Amy Gibbs, University of Delaware

Panelists: Rosella Bannister, Eastern Michigan University
Janet Hutchinson, Vice President of Public Affairs, National
Pharmaceutical Council
Judy Cohart, Executive Director, Coalition for Consumer Education
Alexander Grant, Associate Commissioner for Consumer Affairs, Food and
Drug Administration

ROUNDTABLE DISCUSSIONS

A. "Multiple Response Data From Households: When to Collect It; What to do With It"
Organizers: Nancy Rudd, Ohio State University
Joel Rudd, University of New Hampshire

B. "International Perspectives on the Impact of Consumer Research on National Policies"
Organizers: Omer Bayber, Tek, Dukus, Erhiuni Virtues, Turkey, and Visiting Professor,
University of Miami
Jean Kinsey, University of Minnesota

C. "Emerging Information Technologies: Will Consumer Economists Miss the Bit?"
Organizers: Jill Rader Hayes, Ohio State University
Ann Swartzlander, Ohio State University

D. "Local Public Consumption"
Organizer: Suzanne Lindamood, Kansas State University

E. "Management Skills and Consumer Education"
Organizers: Virginia Clark, Pennsylvania State University
Cecelia Thompson, Pennsylvania State University

F. "Undergraduate and Graduate Programs for Careers in Family Financial Counseling"
Organizers: Jerry Mason, Brigham Young University
Virginia Langrehr, Brigham Young University
Panel Members: Tom Garman, Virginia Polytechnic Institute and State University
Helen Mau, San Francisco State
Jerry Mason, Brigham Young University
Nancy Wolf, U.S. Army Community Services
Flora Williams, Purdue University

G. "Research Methodologies for Consumer Policy Analysis"
Organizers: W. Keith Bryant, Cornell University
R. O. Herrmann, Pennsylvania State University

H. "Using Micro Computers in Consumer Education"
Organizer: Jerry Bird, Virginia Polytechnic Institute and State University

I. "The Role of Consumer and Family Finance Courses in Family Studies and Human
Services Programs"
Organizer: Jean Lown, Utah State University
J. "Films and the Reduction of Economic Illiteracy"
Organizer: Ray D. Bernardi, Center for Economic Education, Southern Illinois University
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K. "Controlling Health Care Costs: Progress and Problems"
Organizer: K. Edward Graham, Health Insurance Association of America, Washington, D.C.
Experts in Health Care Administration and Health Insurance
NMS

L. "Evaluation of New Patient Education Activities for Prescription Drugs"
Organizers: Margaret Charters, Consumer Studies Program, Syracuse University
Ina Sue Brown, Cooperative Extension Agent and Syracuse University
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SATURDAY, MARCH 19, 1983

Concurrent Sessions

Session 1

VIDEOTEX IN REVIEW

Presiding: E. Scott Maynes, Cornell University

Invited Papers:

Robert E. Widing II, Ohio State University
W. Wayne Talarzyk, Ohio State University
"Videotex: Where it Stands"
259

Mary Gardiner Jones, President, Consumer Interest Research
Institute, and Partner, Tedards & Jones, Washington, D.C.
"Videotex: The Issues"
269

E. Scott Maynes, Cornell University
"Prestel in Use: A Consumer's View"
275

Discussants: Dee Pridgen, College of Law, University of Wyoming
Angela M. Ottobre, Cornell University
280

Session 2

INTERNATIONAL CONSUMER AFFAIRS

Presiding: Helen Jensen, University of Maryland

Refereed Papers:

Omer Haybars Tek, Dokuz Eylul Universitesi, Turkey and Visiting Professor,
University of Miami
"The Impact of Consumerism on a Developing Economy: The Case of Turkey"
282

Ruth H. Lytton, Virginia Polytechnic Institute & State University
E. Thomas Garman, Virginia Polytechnic Institute & State University
Nasem Nachooka, Virginia Polytechnic Institute & State University
"Consumer Knowledge and Attitudes of Kenya (Africa) College Students"
289

Louise Weswick, University of Wyoming
"A Comparison of Consumer Affairs in Scandinavia and the United States"
294
Session 3

FAMILY COMPOSITION AND CONSUMER’S CHOICE

Presiding: Ramona Heck, Cornell University

Refereed Papers:

Cathleen D. Zick, University of Utah
Jennifer L. Gerner, Cornell University
"Family Composition and Stock Adjustment Patterns: Comparisons Between Husband-Wife and Female Headed Households"

Geraldine Gage, University of Minnesota
Brenda Christianson, University of Minnesota

Sherman Hanna, Kansas State University
"Family Spending Norms"

Session 4

CONSUMER POLICY POSITIONS

Presiding: Glen Mitchell, Virginia Polytechnic Institute & State University

Refereed Papers:

Edward Metzen, University of Missouri-Columbia
"Consumers in a New Economic Climate"

Robert N. Mayer, University of Utah
John Burton, University of Utah
"Safety and Performance Policies: Winners and Losers Among Consumers"

Elizabeth M. Dolan, University of New Hampshire
Joel Rudd, University of New Hampshire
"President Kennedy’s Consumer Message to Congress: A Twenty Year View"

Session 5

INCOME MANAGEMENT

Presiding: James L. Morrison, University of Delaware

Refereed Papers:

Robin A. Douthitt, University of Saskatchewan, Canada
"The Pre-Retirement Pension Information of Married Women and Implications for Educational Efforts"

Donna R. Iams, University of Arizona
William Fasse, University of Arizona
"Tax Credits as a Financial Incentive in Home Energy"

Carol Sensbach, Miami University
Carol Michael, Miami University
Anne Bailey, Miami University
"Ohio Employment Opportunities for Consumer Science Graduates"

Session 6

NEW FILMS FOR THE SECONDARY CONSUMER EDUCATION/ECONOMICS TEACHER: PART II

Ray D. Bernardi, Center for Economic Education, Southern Illinois University
CLOSING GENERAL SESSION

DEBATE ON AIRLINE DEREGULATION

Presiding: Stewart Lee, Geneva College

Debators: Frederick C. Thayer, Jr., University of Pittsburgh
          Marvin Cohen, Attorney with Stroock, Stroock and Lavan, Washington, D.C.
          Daniel F. May, President and CEO, Republic Airlines

Closing Remarks:

          William Fasse, University of Arizona
          President, ACCI

          Jean Kinsey, University of Minnesota
          President-Elect, ACCI
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FROM THE EDITOR

The 29th Annual Conference of the American Council on Consumer Interests reflected the changing economic times of our nation. The conference theme -- National Economic Policies: The Impact on Consumer Welfare -- resulted in a wide range of manuscripts reflecting issues of inflation, credit, trade and consumer education. Those papers are assembled in this Proceedings issue. They will provide a continuing source of stimulation for students and professionals in consumer science.

All speakers on the annual conference program -- those presenting refereed papers, participating in poster sessions, panels and forums, invited speakers, and the Colston Wrayne lecturer -- were invited to submit camera-ready manuscripts, typed to Proceedings specifications for inclusion here. The cooperation of presenters and support staff has been excellent.

The program chair has provided us with an excellent program and is to be congratulated for that effort. Appreciation is extended to the speakers, manuscript reviewers, and local arrangements committee. Special appreciation is extended to Sandra Hunter, Randy Simon, and Anna Bender for their technical assistance in the preparation of the Proceedings.

Karen P. Goebel
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1983 ACCI CONFERENCE PARTICIPANTS

Abdel-Ghany, Mohamed
University of Alabama
P. O. Box 1488
University, AL 35486

Ackerman, Norleen
University of Wisconsin
1300 Linden Drive
Madison, WI 53706

Allen, Judy L.
Southwest Texas State Univ.
Dept. of Home Economics
San Marcos, TX 78666

Alley, Myra D.
Cooperative Extension Service
Iowa State University
323 W. 7th St.
Sioux City, IA 51103

Andrus, David
University of Iowa
1503 Taylor Drive
Iowa City, IA 52242

Arsenoff, Mary
Consumer Information Center
GSA, 18th & F N.W.
Washington, DC 20405

Bailey, Anne
Miami University
167 McGuirey Hall
Oxford, OH 45056

Bankston, Joanne
Cooperative Extension Service
Kentucky State University
Box 156
Frankford, KY 40601

Bannister, Rosella
Michigan Consumer Ed. Center
Eastern Michigan University
Ypsilanti, MI 48197

Barker, Janet Kehans, student
University of Missouri-Columbia
704G University Village
Columbia, MO 65201

Basel, Juli, student
University of Nebraska
Rt. 1 Box 72
Ceresco, NE 68017

Berger, Peggy S.
Colorado State University
Dept. of Consumer Sciences & Hsg.
Ft. Collins, CO 80523

Bernardi, Ray D.
Center for Economic Education
So. Ill. University
Box 107, SIUE
Edwardsville, IL 62026

Bird, Jerry
Virginia Tech
Human Resources Annex Building
Blacksburg, VA 24061

Bivens, Gordon E.
Iowa State University
Dept. of Family Environment
40 LeBaron Hall
Ames, IA 50011

Bliss, Vivian
7833 Grant Ln #202
Overland Park, KS 66204

Block, Joy
Marketteam Associates
P. O. Box 1527
Columbia, MO 65205

Bonner, Pat, student
University of Missouri-Columbia
#25 Rustic Meadows, 3404 Highway 63N
Columbia, MO 65202

Bowers, Jean S.
Ohio State University
1767 Neil Ave.
Columbus, OH 43202

Bradley, Julia Ann
University of Illinois
263 Bevler
905 S. Goodwin Ave.
Urbana, IL 61801

Brown, Ina Sue
Cooperative Extension Agent
4911 Emerson Rd.
Canandaigua, NY 14424

Brown, James L.
Center for Consumer Affairs
University of Wisconsin
929 N. 6th St.
Milwaukee, WI 53203

Bryan, Sarah, student
University of Delaware
260 Elkton Rd., Apt. E-1
Newark, DE 19711

Bryant, Joyce E.
Money Management Institute of Household International
2700 Sanders Rd.
Prospect Heights, IL 60070

Bryant, W. Keith
Cornell University
Ithaca, NY 14853

Burns, Julie, student
University of Delaware
107 Dakota Ave.
Wilmington, DE 19803
Doiron, Michelle, student
Oregon State University
Family Resource Management
Corvallis, OR 97331

Dolan, Elizabeth M.
University of New Hampshire
Dept. Family & Consumer Studies
Pette Hall
Durham, NH 03824

Dollar, Patrice G., student
Iowa State University
701 Meadow Place
Ames, IA 50010

Doubtava, Nancy Jo, student
Kansas State University
124 Harvey Drive
Manhattan, KS 66502

Douthitt, Robin A.
University of Saskatchewan
College of Home Economics
120 Thorvaldson
Saskatoon, Saskatchewan
Canada S7N 0W0

Drennan, H.D.
Middle Tennessee State Univ.
P. O. Box 40
Murfreesboro, TN 37132

Eastwood, David B.
University of Tennessee
1218 White Ave.
Knoxville, TN 37916

Edmondson, Mary Ellen
University of Kentucky
Apt. 426 - 507 Laketower Drive
Lexington, KY 40502

Elfenbein, Iris M.
Education Division
American Council of Life Insurance
1850 K Street, N.W.
Washington, DC 20006

Evans, Jim
Johnson County Community College
12345 College Blvd.
Overland Park, KS 66210

Farmer, Cassy
Cooperative Extension
University of Missouri Courthouse
Fulton, MO 65251

Fasse, William R.
University of Arizona
2248 E. Edison
Tucson, AZ 85719

Fearn, Robert M.
North Carolina State University
Dept. of Economics & Business
Raleigh, NC 27690

Feinberg, Richard
Purdue University
Dept. of Consumer Sciences & Retailing
West Lafayette, IN 47907

Ferguson, Virginia
University of Arkansas
Home Economics Dept.
Fayetteville, AR 72701

Flashman, Robert H.
Cooperative Extension Service
645 Beth Lane
Lexington, KY 40503

Fletcher, Cindy Needles
Iowa State University
52A LeBaron Hall
Ames, IA 50011

Flood, Nancy
Missouri Extension Service
Courthouse
Unionville, MO 63565

Foort, Michael
Allstate Insurance Co.
Allstate Plaza F3
Northbrook, IL 60095

Forgue, Raymond
University of Kentucky
Dept. of Family Studies
Lexington, KY 40506

Foster, Ann C.
Auburn University
Dept. of Consumer Affairs
Spidle Hall
Auburn University, AL 36849

Friedman, Monroe
Eastern Michigan University
Ypsilanti, MI 48197

Fujarski, Sonya
Federal Reserve Bank of New York
33 Liberty St.
New York, NY 10045

Garman, E. Thomas
Virginia Tech
HIDM
Blacksburg, VA 24061

Geistfeld, Loren V.
The Ohio State University
1787 Neil Avenue
Columbus, OH 43210

Gibbs, Amy J., student
University of Delaware
Newark, DE 19711

Gibson, Janet R.
1636 W. Washington
Olathe, KS 66061
Goebel, Karen P.
University of Wisconsin
1300 Linden Drive
Madison, WI 53706

Golonka, Nancy K.
Insurance Information Institute
110 William Street
New York, NY  10038

Graf, David
Northern Ill. University
BEAS Dept.
DeKalb, IL 60115

Graham, K. Edwin
American Council of Life Ins.
1850 K Street, NW
Washington, DC 20006

Green, D. Hayden
Oak Park & River Forest H.S.
416 N. Batavia Ave.
Batavia, IL 60510

Green, Gary L.
University of Oklahoma
Collings Hall
Norman, OK 73169

Greninger, Sue Alexander
University of Texas at Austin
115 Gearing Hall
Austin, TX 78712

Guevara-Umana, Marta Ma, student
Iowa State University
6172 Buchanan
Ames, IA 50013

Hager, Christine, student
North Carolina State University
1406 Crest Road
Raleigh, NC 27606

Haines, Pamela S.
University of North Carolina
315 Pittsboro St.
Chapel Hill, NC 27514

Hales, Cherie J., student
Michigan State University
2071 LacDu Mont
Haslett, MI 48840

Hall, Carl
Oklahoma State University
College of Home Economics
Stillwater, OK 74078

Hanna, Sherman
Kansas State University
Family Economics Dept.
Manhattan, KS 66506

Hanzal-Kashi, Amy
2838 N. 47th #3
Lincoln, NE  68504

Harris, Phoebe T.
Mississippi State University
Mississippi State, MS 39762

Hartfield, Paula Kindrick
Dept. of Elem. & Sec. Ed.
P.O. Box 480
Jefferson City, MO 65102

Hatch, Jamey
University Extension
4049 Pennsylvania, Ste. 200
Kansas City, MO 64111

Hatfield, Sally
Food and Drug Administration
5600 Fishers Lane
Rockville, MD 20857

Hausler, Joel
Middle Tennessee State Univ.
Box 236 MTSU
Murfreesboro, TN 37132

Hayes, Jill Rader, student
Ohio State University
924 Woodhill Dr.
Columbus, OH 43212

Hearn, Evelyn
Southwest Texas State Univ.
San Marcos, TX 78666

Heck, Ramona K.Z.
Cornell University
120 MVR Hall
Ithaca, NY 14853

Hefferan, Colleen
Family Econ. Research Group
U.S. Dept. of Agriculture
Federal Bldg., Room 442A
Hyattsville, MD 20782

Hefley, Kim, student
Kansas State University
901 Thurston
Manhattan, KS 66502

Henderson, Alberta L.
Pharmaceutical Manuf. Assn.
1100 Fifteenth St., N.W.
Washington, DC 20005

Henderson, Beverly
University of Wisconsin
235 Home Economics Bldg.
Madison, WI 53706

Hendricks, Carla, student
University of Missouri-Columbia
301 Tiger Lane, Apt. 614
Columbia, MO 65201

Herrmann, Robert
Penn State
Weaver Bldg.
University Park, PA 16802
Kitt, Karrol
University of Texas
7600 Wood Hooio Dr. #1316
Austin, TX 78731

Kline, Kristin
University of Illinois
274 Bevier Hall
905 S. Goodwin Ave.
Urbana, IL 61801

Kocher, Leona A.
Northern Illinois University
Dept. of Home Economics
DeKalb, IL 60115

Kreutz, Barbara L.
Indiana State University
Dept. of Home Economics
Terre Haute, IN 47809

Kroner, Julie
4014 S. Leslie
Independence, MO 64055

Kuester, Mary-Beth
Consumer Communications Resources, Inc.
P. O. Box 232
Madison, WI 53701

Landstrom, Ronald
Kearney State College
BDOB 202
Kearney, NE 68849-0511

Langrehr, Frederick W.
Marquette University
3112 E. Kenwood
Milwaukee, WI 53211

Langrehr, Virginia
Brigham Young University
P. O. Box 12 SWKT
Provo, UT 84602

Larson, Laurene
Eugene School District
955 Lewis 3
Eugene, OR 97402

Lawrence, Frances Cogle
Louisiana State University
School of Home Economics
Baton Rouge, LA 70803

Lezaro, Judy A.
Michigan State University
101 Morrill Hall
E. Lansing, MI 48840

Lee, Stewart
Editor, Newsletter
Geneva College
Beaver Falls, PA 15010

Leibowicz, Angela, student
University of Illinois
1402 Grandview, Apt. 3
Champaign, IL 61820

Lieurance, Eunice (Pat)
Cooperative Extension Services
162 Stanley
Columbia, MO 65211

Lindamood, Suzanne
Kansas State University
Manhattan, KS 66506

Lloyd, Janice Holm
Michigan Consumer Education Ctr.
Eastern Michigan University
Ypsilanti, MI 48197

Long, Dorothy B., student
Virginia Tech
2700 L. Foxridge Apts.
Blacksburg, VA 24060

Longen, Kathryn Ann
U.S. Department of Agriculture
500 12th St., S.W.
Washington, DC 20250

Longstruth, Molly
Utah State University
UMC 29
Logan, UT 84322

Lown, Jean M.
Utah State University
UMC 29, USU
Logan, UT 84322

MacDonald, Ellen C., student
Michigan State University
329-3 Becket
Brighton, MI 48116

Makela, Carole J.
Colorado State University
Consumer Sciences & Housing
Ft. Collins, CO 80523

Mammen, Sheila
North Dakota State University
College of Home Economics
Fargo, ND 58105

Marlowe, Julia
Virginia Polytechnic Institute & State University
218 Wallace Bldg. (HIDM)
Blacksburg, VA 24061

Martin, Mindy, student
University of Missouri-Columbia
1415 University Avenue
Columbia, MO 65201

Mason, Jerald
Brigham Young University
1072 SWKT
Provo, UT 84602

Masuo, Diane
University of Hawaii at Manoa
2515 Campus Road
Honolulu, HI 96822
Matthews, Yvonne, student
University of Missouri-Columbia
1508 Sylva Lane, #308
Columbia, MO 65202

Mau, Helen E.
San Francisco State Univ.
1600 Holloway Ave.
San Francisco, CA 94132

Maynes, E. Scott
Cornell University
Ithaca, NY 14853

McAlexander, Karen, student
905 S. Fifth #650
Champaign, IL 61820

McCabe, Esther
University of Connecticut
Box U-58
Storrs, CT 06268

McCandless, Barbara J.
2114 Potomac Drive
Topeka, KS 66611

McEwen, Robert J.
Boston College
Dept. of Economics
Chestnut Hill, MA 02167

McGovern, Daniel A.
Hobart College
Geneva, NY 14456

McKenna, Judy
Cooperative Extension Services
Colorado State University
Ft. Collins, CO 80523

McLaughlin, Josetta S.
Virginia Polytechnic Institute & State University
308 Ardmore St.
Blacksburg, VA 24060

McRee, Mary Ellen Rider, student
University of Missouri-Columbia
411 W. Broadway #4
Columbia, MO 65201

Miller, Nancy H.
University of Wisconsin-Madison
1300 Linden Dr.
Madison, WI 53706

Milne, Michele Reilly
General Electric Co.
APG - 227A
Louisville, KY 40225

Meens, Lori D., student
Kansas State University
1947 College Heights 102B
Manhattan, KS 66502

Metzen, Edward J.
University of Missouri-Columbia
238 Stanley Hall
Columbia, MO 65211

Metzker, Carol K.
Polaroid Corporation
Customer Service Dept.
5501 Fulton Ind. Blvd. SW
Atlanta, GA 30378

Meyer, Gail A., student
Michigan State University
5801 Green Rd.
Haslett, MI 48840

Mohr, Lillian H.
U.S. Office of Consumer Affairs
1009 Premier Building
Washington, DC 20201

Monsma, Charles
Eastern Michigan University
Dept. of Political Science
Ypsilanti, MI 48197

Moon, Chung-Sook, student
Kansas State University
118 Moore Hall
Manhattan, KS 66506

Morgan, James N.
University of Michigan
1217 Byrning Rd.
Ann Arbor, MI 48103

Morrison, James L.
University of Delaware
222 Alison Hall
Newark, DE 19711

Morse, Richard L.D.
Kansas State University
Dept. Family Economics
Manhattan, KS 66506

Mueller, M. Janette, student
Iowa State University
4317 Lincoln Swing, Apt. 24
Ames, IA 50010

Mugenda, Olive, student
Iowa State University
3153 Buchanan Hall
Ames, IA 50013

Mullic, Randy, student
University of Missouri-Columbia
4E University Terrace
Columbia, MO 65201

Munday, Rovilla, student
University of Nebraska
4221 Holdrege No. 8
Lincoln, NE 68505

Murphy, Anne Lorentz
West Liberty State College
Box 62 Main Hall
West Liberty, WV 26074
Nelson, Margaret E.
University of Wisconsin
Extension
3326 Blackhawk Dr.
Madison, WI 53705

Nolf, Nancy
U.S. Dept. of Army
Army Community Service
Building 202, Welcome Center
Fort Myer, VA 22312

Noller, John, student
University of Missouri-Columbia
1513 Rosemary
Columbia, MO 65201

Norum, Pamela, student
Cornell University
108 Esty St.
Ithaca, NY 14850

Olson, Geraldine I.
Oregon State University
School of Home Economics
Corvallis, OR 97331

Osterhoudt, Tammy, student
University of Nebraska
4419 Holdrege
Lincoln, NE 68503

Otto, Angela M.
Cornell University
MVR Hall
Ithaca, NY 14853

Paynter, Maryann
North Dakota State University
277F College of Home Economics
Fargo, ND 58105

Peck, Claudia J.
Oklahoma State University
442 HEW
Stillwater, OK 74078

Peterson, Chuck
Rt. 1 Box 164
Halfway, OR 97834

Petrich, Beatrice
University of Wisconsin-Madison
3125 Grandview Blvd.
Madison, WI 53713

Pollack, Patricia Baron
Cornell University
12CG MVR
Ithaca, NY 14853

Porter, Frank
Howard University
School of Human Ecology
450 Howard Place
Washington, DC 20059

Pridgen, Dee
University of Wyoming
College of Law
Laramie, WY 82071

Priefert, Carol, student
4546 Mercier
Kansas City, MO

Prochaska-Cue, Kathy
University of Nebraska
116 Home Ec Bldg.
Lincoln, NE 68583-0701

Puetz, Kris
Cooperative Extension Service
432 S. Tennessee Pl. #25
Mason City, IA 50401

Puglisi, Anita M., student
University of Delaware
700 Dallam Rd.
Newark, DE 19711

Rader, William D.
Ohio University
133 McCracken Hall
Athens, OH 45701

Rasmussen, Albie
Kansas State University
Manhattan, KS 66502

Revelle, Charlotte
Northeast Missouri State University
Violette Hall 179
Kirksville, MO 63501

Richardson, Grace E.
Chesbrough-Pond's Inc.
33 Benedict Place
Greenwich, CT 06830

Ross, Ivan
University of Minnesota
271 19th Ave. So.
Minneapolis, MN 55455

Rudd, Joel
University of New Hampshire
Pette Hall
Durham, NH 03824

Rudd, Nancy M.
The Ohio State University
1787 Neil Ave.
Columbus, OH 43210

Russell, Kathy, student
Kansas State University
425 Putnam
Manhattan, KS 66506

Sanders, Renee S., student
University of Missouri-Columbia
151B Gardner-Hyde Hall
Columbia, MO 65201

Sawada, Noel H., student
Michigan State University
Dept. of Family & Child Ecology
E. Lansing, MI 48824
Savoian, Roy
Purdue University
Dept. CSR-Matthews Hall
West Lafayette, IN 47907

Scannell, Elizabeth (Betty)
North Dakota Cooperative Extension
Box 5016
Fargo, ND 58105

Schoenfeld, David
J. C. Penney Company, Inc.
1301 Avenue of the Americas
New York, NY 10019

Schram, Vicki R.
Michigan State University
Dept. of Family & Child Ecology
East Lansing, MI 48824

Schuchardt, Jane, student
Iowa State University
103 Morrill Hall
Ames, IA 50010

Schutz, Howard G.
University of California-Davis
Consumer Sciences
Davis, CA 95616

Selnick, Donna
Cal. State Univ., Sacramento
6000 "J" St.
Sacramento, CA 95819

Senauer, Ben
University of Minnesota
2292 Folwell Ave.
St. Paul, MN 55108

Sensbach, Carol
Miami University
265 McGuffey Hall
Oxford, OH 45056

Sharpe, Deanna Lee, student
Iowa State University
137F University Village
Ames, IA 50010

Shepard, Lawrence
Univ. of California, Davis
66 College Park
Davis, CA 95616

Shirakura, Toshiko, student
Kansas State University
#5 1104 Vattier
Manhattan, KS 66502

Shumard, Mary Jane
Cooperative Extension Service
University of Georgia
Hoke Smith Annex
Athens, GA 30602

Shutzer, Emily K.
Oklahoma State University
Dept. HOCR
Stillwater, OK 74074

Silber, Norman I.
Columbia University
949 West End
New York, NY

Slusher, Barbara J.
University of Missouri-Columbia
238 Stanley Hall
Columbia, MO 65211

Sproles, George B.
University of Arizona
School of Home Economics
Tucson, AZ 85721

Stampfl, Ronald W.
University of Wisconsin-Madison
1300 Linden Drive
Madison, WI 53706

Stein, Karen
University of Delaware
College of Human Resources
Newark, DE 19711

Stephenson, Mary J.
University of Maryland
Cooperative Extension Service
Symons Hall Room 1206
College Park, MD 20742

Sugden, Marilyn K.
Cooperative Extension Service
UN-North Platte Station
Rt. 4, Box 46A
North Platte, NE 69101

Swagler, Roger M.
University of Tennessee
1218 White Ave.
Knoxville, TN 37916

Swartzlaunder, Anne, student
Ohio State University
1558 Stanford Rd.
Columbus, OH 43212

Swasey, Shirley
Waukesha County Technical Institute
Pewaukee, WI 53072

Tek, Omer Baybars
University of Miami-
Dokuz Eylul University, Turkey
Miami, FL 33124

Tengel, Pat
University of Maryland
Extension Home Economics
1210 Symons Hall
College Park, MD 20742

Terry, Patsy
Financial Management and
Consumer Education
Army Community Services
Bldg. 104
Fort Hood, TX 76544
Teshima, Tomoko, student
Kansas State University
#22 West Hall
Manhattan, KS 66506

Thomas, Natalie
University of Alaska
Cooperative Extension Service
215 Elion Bldg.
Fairbanks, AK 99701

Thompson, Cecelia
Pennsylvania State University
400 Toftrees Ave., #105
State College, PA 16801

Thorelli, Hans B.
Indiana University
Dept. of Marketing, School of Business
Bloomington, IN 47405

Troelstrup, Arch W.
Stephens College
522 W. Plantation Blvd.
Lake Mary, FL 32746

Turner, Josephine
Alabama Cooperative Ext. Service
Auburn University
Auburn University, AL 36849

Turner, Nancy Finch, student
University of New Hampshire
Dept. of Family & Consumer Studies
Durham, ND 03824

Ulrichson, Ardy M., student
Iowa State University
1524 Meadowlade Ave.
Ames, IA 50010

Vicker, Richard
Indiana University
203 Wylie Hall
Bloomington, IN 47405

Vickers, Carole A.
Harshall University
Dept. of Home Economics
Huntington, WV 25701

Vickroy, Connie Hoerman
Federal Home Loan Bank of San Francisco
P. O. Box 7948
San Francisco, CA 94120

Voege, Janis M.
Central Michigan University
209 Wightman Hall
Mount Pleasant, MI 48859

Volk, Carol B., student
Iowa State University
215-9th St.
Ames, IA 50010

Wadley, Carma
Deseret News
P. O. Box 1257
Salt Lake City, UT 84110

Wake, Sandra, student
University of Missouri-Columbia
2401 W. Broadway #610
Columbia, MO 65201

Walden, Michael L.
North Carolina State University
18 Patterson Hall
Raleigh, NC 27650

Walker, Florence
University of Nebraska-Lincoln
127 Home Econ Bldg.
Lincoln, NE 68503

Walsh, Roberta W.
University of Vermont
209 Terrill Hall
Burlington, VT 05405-0148

Warland, Rex H.
Penn State University
204 Weaver Bldg.
University Park, PA 16801

Weagley, Robert
Cornell University
MVR Hall
Ithaca, NY 14853

Weber, Sylvia L.
Gregg Division/McGraw-Hill Book Co.
1221 Ave. of the Americas
New York, NY 10020

Weis, Molly
Arizona State University
196 Home Economics Bldg.
Tempe, AZ 85282

Wesswick, Louise
University of Wyoming
Univ. Station Box 3354
Laramie, WY 82071

Whan, Peggy
North Dakota State University
1230 N. 7th St.
Fargo, ND 58102

Widdows, Richard, student
University of Missouri-Columbia
117 Fourth Avenue
Columbia, MO 65201

Wilhelm, Mari
University of Arizona
School of Home Economics
Tucson, AZ 85721

Williams, Flora
Purdue University
West Lafayette, IN 47907
Williams, Glora M.
University of Minnesota
364 McNeal Hall, 1985 Buford Ave.
St. Paul, MN 55108

Williams, Marley
Virginia Polytechnic University
& CERIAP
201 Monticello Lane
Blacksburg, VA 24060

Williams, Scott, student
Ohio State University
2408 Doding Ave.
Columbus, OH 43202

Williamson, Irene K.
Avon Products, Inc.
9 West 57th St.
New York, NY 10019

Wilson, Janet M.
Cooperative Extension Service
University of Nebraska
3340 I St.
Lincoln, NE 68510

Wolf, Janet C.
Cooperative Extension Service
1841 Forest
Carthage, MO 64836

Woolfolk, Judy K.
Faultless Starch/Bon Ami Co.
1025 W. 8th St.
Kansas City, MO 64101

Zelenak, Mel
University of Missouri-Columbia
238 Stanley Hall
Columbia, MO 65211

Zick, Cathleen
University of Utah
Dept. of Family & Consumer Studies
Salt Lake City, UT 84112

Leppi, Sandra C., student
Iowa State University
30C Schelletter Village
Ames, IA 50010