American Council on Consumer Interests

33rd Annual Conference
April 1-4, 1987
Denver, Colorado
THE PROCEEDINGS
Vickie Hampton
Editor
Thursday, April 2, 1987

OPENING GENERAL SESSION

Presider:    John R. Burton, University of Utah
Welcome:    Duane Woodard, Attorney General,               State of Colorado
Speaker:    Arlene R. Malech—Vice President, Technical Assistance Research Programs (TARP)
            "The Changing Complaint Handling Environment:
            Implications for the Consumer"

CONCURRENT SESSIONS

Invited Session

HISTORICAL PERSPECTIVES ON CONSUMPTION

Presider:    Robert N. Mayer, University of Utah
Speakers:    Roland Marchand, University of California at Davis
            "Advertising Expertise and the Decline of the
            'Trickle Down' Theory"
            Daniel Pope, University of Oregon
            "Recent Trends in the Historiography of Consumption"
            Debra Ringold, American University
            "A Selective History of Cigarette Advertising:
            Preliminary Perspectives"

Invited Session

ISSUES IN THE COLLECTION OF SURVEY DATA

Presider:    Cathleen D. Zick, University of Utah
Speakers:    Greg J. Duncan and Willard Rodgers, University of Michigan
            "The Quality of Economic Microdata: The Good, the Bad, and
            the Ugly"
            Ken R. Smith and David Huth, University of Utah
            "The Effects of Family Size on Respondent Burden:
            The Case of Proxy Reporting for Children's Health Status"
            Janis Pappalardo, Federal Trade Commission
            "Ghost Busting: In Search of the Reservation Wage"

Discussant: Robert Avery, Federal Reserve Board

LUNCHEON

Presider:    Mel Zelenak, ACCI Vice-President
Speaker:    Ken McEldowney, Consumer Action of San Francisco
            "Living with Deregulation: The Role of Consumer Action Groups"

* No Manuscript Submitted
CONCURRENT SESSIONS

Refereed Session

ECONOMIC ASPECTS OF LIFE CYCLE TRANSITIONS

Presider: Kay Edwards, Brigham Young University

Speakers: Vicki Schram Fitzsimmons, University of Illinois
"Family Life Cycle Changes in Money Management: Newlywed Families and Full-Nest Families"

Mari Wilhelm, Donna Iams, Carl A. Ridley, University of Arizona
"Changes in Consumption Management During Unemployment: Their Impact on Economic Satisfaction"

Jeanne Hogarth, Cornell University
"Changes in Asset Resources During Retirement"

Discussant: Kay Edwards, Brigham Young University

Refereed Session

CONSUMER INFORMATION AND MISINFORMATION

Presider: John Thirlwell, Consumers' Association (UK)

Speakers: Monroe P. Friedman, Eastern Michigan University
"Consumer Reports' Surveys of Problems Experienced by Owners of Used Cars: An Empirical Analysis of Their Usefulness to Consumers"

Mary L. Carsky, Eastern Connecticut State University
"An Investigation of the Relationship Between Consumer Information and Satisfaction with Food Marketing Services"

Robert R. Kerton and Richard W. Bodell, University of Waterloo
"The Economic Imperative to Conceal: Why Sellers Hide Information about Defects"

Discussant: John Thirlwell, Consumers' Association (UK)

Refereed Session

CONSUMER FINANCE

Presider: Stewart Lee, Geneva College

Speakers: Richard L.D. Morse, Kansas State University
"Truth in Savings: Its Legislative History and Status"

Jean H. Lown, Utah State University

Dermot J. Hayes, Iowa State University
"Incorporating Credit in Demand Analysis"

Discussant: Stewart Lee, Geneva College
CONCURRENT SESSIONS

Invited Session

CONSUMERS AND FINANCIAL SERVICES

Presider: E. Scott Maynes, Cornell University

Speakers:
David Caplovitz, City University of New York
"The Social Benefit and Social Costs of Consumer Credit"

A. Charlene Sullivan, Credit Research Center, Purdue University
"Tax Reform and Consumer Credit"

Thomas A. Durkin, American Financial Services Association
"Federal Financial Deregulation"

Invited Session

FAMILY STRUCTURE AND ECONOMIC WELL-BEING

Presider: Loren Geistfeld, The Ohio State University

Speakers:
Joanne Fedyk, University of Saskatchewan
"Life Cycle Effects of the Costs of Raising Children"

Robin A. Douthitt, University of Wisconsin, Madison
"Financial Security of Divorced Women: Assets Versus Income"

Kathryn Stafford, Golden Jackson, and Sharon Burgess, The Ohio State University
"Financial Security of Divorced Women: Assets Versus Income"

Cathleen Zick and Ken R. Smith, University of Utah
"Changes in Economic Status Surrounding the Death of a Spouse"

Invited Session

CONSUMER EDUCATION

Organizer: E. Thomas Garman, Virginia Tech
"Consumer Education"

Speakers: Pat M. Copa and Barbara L. Schuler, University of Wisconsin
"Thinking Critically in the Teaching of Consumer Issues"

Mary Carsky, Eastern Connecticut State University
"Meta-Analysis and Consumer Studies"

E. Carl Hall, Oklahoma State University
"Recent Research in Consumer Education Utilizing Innovative Methodologies"

STUDENT SECTION DINNER AND MEETING

SPECIAL EVENT - JAPANESE DINNER PARTY

* No Manuscript Submitted
CONCURRENT SESSIONS

Refereed Session

DEMAND ANALYSIS FOR FOOD

Presider: Robert Herrmann, Pennsylvania State University  

Speakers: David Eastwood, University of Tennessee
Danny Terry, Central Missouri State University
John R. Brooker, University of Tennessee
"Food Prices and Household Characteristics"

Jane Kolodinsky, Cornell University
"Female Labor Force Participation and Expenditures on Food Away from Home"

Daigh Tufts, University of Utah
Jennifer Gerner and Jere Haas, Cornell University
"The Economics of Nutrition of U.S. Low-Income Households"

Discussant: Robert Herrmann, Pennsylvania State University

Refereed Session

CONSUMERS AND THE MASS MEDIA

Presider: Carma Wadley, Deseret News

Speakers: Kenneth Jobst and Elizabeth Dolan, University of New Hampshire
"Consumer Reporters on Television: A Profile"

Monroe P. Friedman, Eastern Michigan University
"Does Word-of-Author Advertising Pose a Problem for Consumers?"

Herbert Rotfeld and Patrick Parsons, The Pennsylvania State University
"Magazine Clearance and Consumer Protection -- Preliminary Findings"

Discussant: Rader Hayes, University of Wisconsin, Madison

Refereed Session

LOW-INCOME CONSUMERS

Presider: Ann Foster, University of Connecticut

Speakers: Arlene Holyoak and Carolyn Raab, Oregon State University
Larry Raff, Oregon Food Share
"Hunger in Oregon: Profile of Emergency Food Box Users"

Phyllis J. Johnson, University of British Columbia
"Initial Purchases of Southeast Asian Refugees"

Mary E. Pritchard, Northern Illinois University
Flora L. Williams, Purdue University
"Determinants of Resource Constraints Experienced by One- and Two-Parent Low-Income Households"

Discussant: Ann Foster, University of Connecticut
CONCURRENT SESSIONS

Invited Session

CONSUMERS AND TELECOMMUNICATIONS SERVICES

Presider: Robert N. Mayer, University of Utah

Speakers: Richard Reinking, Mountain Bell
"The Demand for Local Telephone Service: Consumer Policy Implications"

Lee Richardson and Bill Grazer, University of Baltimore
"Local Measured Research Needs/Telephone Service"

Invited Session

GENERIC ADVERTISING OF AGRICULTURAL PRODUCTS

Presider: Jean Kinsey, Resources for the Future and University of Minnesota

Speakers: Dermot Hayes, Iowa State University
"Generic Advertising: An Overview"

Henry Kinnucan, Auburn University
"Evaluating Farm Commodity Promotion Programs: Models and Issues"

Helen Jensen and T. Kesavan, Iowa State University
"Generic Advertising of Food Product Characteristics"

Discussant: Jean Kinsey, Resources for the Future and University of Minnesota

Invited Session

JOURNAL OUTLETS FOR CONSUMER RESEARCH

Moderator: John R. Burton, University of Utah

Panelists: David Eastwood, Journal of Consumer Affairs
Les DiSahay, Journal of Consumer Education
Harold H. Kassarjian, Journal of Consumer Research
W. Keith Bryant, Journal of Consumer Studies and Home Economics
Richard Vosburgh, Journal of Consumer Policy
Mohamed Abdel-Chany, Home Economics Research Journal
Charles B. Hennon, Lifestyles: Family and Economic Issues
John R. Burton, proposed new ACCJ Journal

* No Manuscript Submitted
CONCURRENT SESSIONS

Invited Session

RECENT SUCCESSES IN CONSUMER EDUCATION AT THE STATE LEVEL

Organizers:  Jan Lloyd, North Carolina State University
             Ray Forgue, University of Kentucky

LUNCHEON

Presider:  Nancy M. Rudd, ACCI President

Masters Thesis and Dissertation Award Winners:

Jung Sung Yeo, Cornell University
William P. Putsis, Jr., General Motors Institute

Presenter:  Mohamed Abdel-Ghany, University of Alabama

Applied Consumer Economics Award Winner:

Carol S. Kramer, Cornell University

Presenter:  Karen Goebel, University of Wisconsin

Speaker:  Erin Moriarty, CBS Morning News
          "Lessons of a Consumer Report"

Invited Session

CONSUMER LAW AND PROTECTION

Presider:  Charles Monsma, Eastern Michigan University

Speakers:  Dee Pridgen, University of Wyoming
          "State Developments in Consumer Law: Is the Cart Leading the Horse?"
          Susan B. Hadden, University of Texas at Austin
          "Can Providing Information Control Risks From Consumer Products?"

Invited Session

RESEARCH PRIORITIES FOR CONSUMER EDUCATION:  FORWARD FROM WINGSPREAD

Presider:  Carole Makela, Colorado State University

Speakers:  Audrey Peterson, University of Montana
          "Justice and Consumer Education"
          Richard Vosburgh, University of Guelph
          "Research in Consumer Education"

Invited Session

CONSUMER EXPENDITURE ANALYSIS

Presider:  Sherman Hanna, The Ohio State University

Speakers:  Wen S. Chern and Horacio Soberon-Ferrer,
           University of Maryland
           "Engel Curve Estimation for a Complete System of Aggregate Expenditure Components"
           Pamela S. Norum, University of Missouri
           "Household Expenditures on Clothing and Textiles"
           Thesia I. Garner, Bureau of Labor Statistics
           "Consumer Expenditures and Inequality: Budget Components Analysis Using the Gini Coefficient"
CONCURRENT SESSIONS

Invited Session

RESEARCH AND DEVELOPMENT — COSTS AND BENEFITS OF NONFARM EMPLOYMENT FOR FARM FAMILIES

Panelists: Jeanne L. Hafstrom and MaryAnn Paynter, University of Illinois – Urbana-Champaign
"Research and Development -- Costs and Benefits of Nonfarm Employment for Farm Families"

Karen P. Gobel, University of Wisconsin – Madison
Nancy C. Hook, Financial Counselor/Analyst
"Programs for Farm Families and Consumers"

M.M. (Peggy) Whan, Sheila Mammen, and Judi Hornset, North Dakota State University
"Financial Management: Application for the Classroom"

Kathy Prochaska-Cue, University of Nebraska – Lincoln
"Inservice Education for Community Workers"

Invited Session

CONSUMER POLICY — THEORETICAL VIEWS

President: Edward Metzen, University of Missouri, Columbia

Speakers: J. D. Forbes, University of British Columbia
"A Consumer Policy Framework: Recent Research"

Sigmund Cronmo, University of Oslo
"Relationships Among Consumer Interests and Other Interests: Some Implications for Consumer Policy"

Roundtables

John Knapp, National Coalition for Consumer Education
"Status Report and Future Directions for the National Coalition for Consumer Education"

E. Scott Maynes, Chair, ACCI Research Committee
"Identifying Important Research Questions in the Consumer Interest"

Richard Morse, Kansas State University
"Cents-able Interest and Traditional Interest Rates"

Bill Passero, Bureau of Labor Statistics
"Using the Consumer Expenditure Survey Public Use Tapes: Practical and Conceptual Issues"

Jane Schuchardt, Iowa State University
"Dealing with Budget Cuts for Consumer Education: Downsizing or Downgrading?"

Karen Stein, University of Delaware
"Establishment of a National Clearinghouse on Elder Abuse and Neglect"

Joe Urshan, Consumer Specialist
"Taking and Winning the Supermarket Challenge: Communicating Practical Advice to Consumers"

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| Sharon Danes, University of Minnesota  
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"The Impact of the Employment of the Wife on the Achievement of Home Ownership" | 317         |
| Sheila Mammen and Mary M. Whan, North Dakota State University  
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| E. Scott Maynes and Mark C. Lino, Cornell University  
"Advertising as Misinformation: Critique and Empirical Tests of Phillip Nelson’s Hypothesis" | NMS*        |
| Sabina Schoechle and Geraldine I. Olson, Oregon State University  
"Consumer Interest by Oregon State University Students in Nutrition Information on Food Labels" | 319         |
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"1-800-BUY-MORE: A Preliminary Analysis of Use of 800 Numbers for Consumers' Complaints" | 320         |

Saturday, April 4, 1987

CONCURRENT SESSIONS

Invited Session

CONSUMERISM IN OTHER NATIONS

Presenter: Revathi Balakrishnan, The Ohio State University

Speaker: Esther Peterson, International Organization of Consumer Unions  
"International Perspective: Consumer Issues in Mainland China"

* No Manuscript Submitted
## Invited Session

**NEW MARKETPLACE TECHNOLOGIES**

**Presenter:** Anthony F. McGann, University of Wyoming

**Speakers:**
- Robert E. Widing, II, Southwest Missouri State University
- W. Wayne Talarzyk, The Ohio State University
  "Methods to Enhance Information Search Using Videotex and Related Technologies"
- Lee Richardson and Martin Lazar, University of Baltimore
  "Forecasting Public Policy Issues Affecting Consumers in Direct Marketing: An Analytical Approach"

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### Poster Session

- **Sherman Hanna, The Ohio State University**
  "Using a 'Shareware' Spreadsheet in an Introductory Personal Finance Course"

- **Frances Cogle Lawrence, Carolyn G. Carter, and Satish Verma, Louisiana State University**
  "Financial Satisfaction in Relation to Financial Management"

- **Norleen M. Ackerman, Glen Jenson, and DeeVon Bailey, Utah State University**
  "Stress Experienced by Dairy Farm Couples"

- **Ruth H. Lytton, E. Thomas Garman, and Paula W. Dail, Virginia Polytechnic Institute and State University**
  "A Systems Approach to Analyzing Critical Financial Management Competencies"

- **Ramona K. Z. Heck, Cornell University**
  "The Incidence, Characteristics and Types of Home-Based Employment"

- **Les Dlabay, Lake Forest College**
  "Survey and Statistics Microcomputer Software for Consumer Affairs/Education Teaching and Research"

- **Gerald A. Bird, Blue Ridge Personal Finance Planning, Rosemary C. Goss, Virginia Polytechnic Institute and State University**
  "Financial Decisions Related to Buying and Owning a Home Computer"

- **NMS* Molly Longstreth, University of Arizona**
  "Time Use of Somali Women Farmers"

- **Judy L. Allen, Southwest Texas State University**
  "Profile of Typical Nonbusiness Bankruptcy Petitions Filed in Texas from 1966 through 1984"

- **Gong Soo Hong and Yan Wang, Cornell University**
  "The Economic Determinants of Divorce: Analysis of Cross Sectional Data"

- **Robert O Weagley, University of Missouri–Columbia**
  "The Use of External Data to Proxy Economic Change: An Application to Mortgage Default"

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*No Manuscript Submitted*
CONCURRENT SESSIONS

Special Session

THESES/DISSERTATION AWARD WINNERS

Presider: Mohamed Abdel-Ghanay, University of Alabama
Speakers: Jung Sung Yeo, Cornell University
"Determinants of the Consumer's Search for Information"

William P. Putsis, Jr., General Motors Institute
"Market Life Cycles, Product Diffusion and Product Differentiation"

Refereed Session

CONSUMER DECISION MAKING

Presider: H. Keith Hunt, Brigham Young University
Speakers: George B. Sproles and Elizabeth Kendall Sproles,
University of Arizona
"Are Consumers' Learning and Decision-Making Related
Phenomena?"

Richard Widdows and Douglas Powell, Purdue University
"The Relative Importance of Economic Factors in Parents'
Choice of After-School Child Care"

Discussant: H. Keith Hunt, Brigham Young University

Refereed Session

CONSUMER SAFETY ISSUES

Presider: Joel Rudd, University of Arizona
Speakers: Carol S. Kramer, Cornell University
Karen P. Fenner, Kansas State University
"Food Safety Information and Regulation:
Are These Substitutes or Complements"

Sheila A. Brown, University of Manitoba
E. M. Crown, University of Alberta
S. P. Marshall, University of Manitoba
"Consumer Beliefs About, Attitudes Toward and
Intentions to Purchase Fire Resistant Products"

Discussant: Joel Rudd, University of Arizona

CLOSING GENERAL SESSION

COLSTON E. WARNE LECTURE

Presider: Geraldine Olson, Oregon State University
Speaker: Michael Pertschuk, Advocacy Institute
"The Role of Public Interest Groups in Setting the
National Agenda for the 1990's"

SPECIAL EVENT -- TOUR OF GEORGETOWN

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FROM THE EDITOR

The 33rd Annual Conference of the American Council on Consumer Interests brought together professionals from across the nation and from abroad to participate in presentations and discussions relating to the consumer. Again this year the conference had no theme; therefore, a wide variety of papers including issues in consumer research, financial planning, financial services, consumer information, consumers and the mass media, consumer law, consumer safety, and consumerism in other nations were presented. The conference was opened with an informative paper by Arlene R. Malech entitled "The Changing Complaint Handling Environment: Implications for the Consumer."

All speakers on the annual conference program were invited to submit camera-ready manuscripts typed according to Proceedings specifications for inclusion in this publication. The cooperation of the presenters and their support staffs have been truly excellent and is greatly appreciated.

The program co-chairs, John R. Burton and Robert N. Mayer, are to be commended for their efforts which brought together this informative and stimulating program. Appreciation is also extended to the speakers, manuscript reviewers, and the members of the local arrangements committee. Special appreciation is extended to Linde Soderquist and Charlotte Schkade for their technical assistance in the preparation of the Proceedings.

Vickie L. Hampton
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1987 CONFERENCE REGISTRANTS

Abdel-Ghany, Mohamed
University of Alabama
Consumer Sciences/P.O. Box 1488
Tuscaloosa, AL 35487

Ackerman, Nurleen
925 Canyon Rd.
Logan, UT 84321

Al Yasiri, Jeanan
WMTV-Contact 15
1706 Norman Way, #212
Madison, WI 53705

Albers, Marlene
9563 Dunstable
San Antonio, TX 78239

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

Arsenoff, Mary
General Services Administration
Room G-142, 18th & F Sts., N.W.
Washington, DC 20405

Ates, Asia
S.W. Texas State Univ. Student
6800 Langston Dr.
Austin, TX 78723

Avery, Robert B.
Federal Reserve System
Board of Governors
Washington, DC 20551

Bailey, William
University of Wyoming
P.O. Box 3356
Laramie, WY 82070

Balakrishnan, Revathi
335 Sunset Dr.
Columbus, OH 43221

Banks, Joanne
Kentucky State University
Coop Extension/Box 196
Frankfort, KY 40601

Bannister, Rosella
Eastern Michigan University
Michigan Consumer Education Center
Ypsilanti, MI 48197

Barrera, Sandy
S.W. Texas State Univ. Student
825-B Bracewood Circle
San Marcos, TX 78666

Barrow, Deborah
400% Alpert Ave.
P.O. Collins, CO 80525

Bauer, Jean W.
University of Minnesota
1326 Waterford Ave.
Woodbury, MN 55125

Beard, Doris
California State University
6000 J Street
Sacramento, CA 95819

Becker, Julie
508 N. Henry, Apt. C
Madison, WI 53703

Bell, Sarah E.
Univ. of Wisconsin Student
103 Langdon St.
Madison, WI 53703

Berger, Peggy S.
Colorado State University
Consumer Sciences & Housing
Ft. Collins, CO 80523

Biesdorf, Heinz
Cornell University
Dept. of Consumer Economics
Ithaca, NY 14853

Bower, Geraldine
U.S. Office of Consumer Affairs
1725 Eye St., N.W.
Washington, DC 20201

Bowers, Jean S.
The Ohio State University
1787 Neil Ave.
Columbus, OH 43210

Boyle, Maureen
Bureau of Labor Statistics
600 E St., N.W., Room 4216
Washington, DC 20212

Brooks, Thomas M.
Southern Illinois University
Technical Careers School
Carbondale, IL 62901

Brown, Sheila A.
University of Manitoba
Faculty of Human Ecology
Winnipeg, MB CANADA R3T 2N2

Bryant, Joyce E.
Household Financial Services
2700 Sanders Rd.
Prospect Heights, IL 60070

Bryant, W. Keith
Cornell University
Consumer Economics & Housing
Ithaca, NY 14853

Burgess, Sharon
The Ohio State University
1787 Neil Ave.
Columbus, OH 43210
Burns, Sharon  
Eastern Illinois University  
104D Applied Sciences Bldg.  
Charleston, IL 61920

Burton, John  
University of Utah  
Family & Consumer Studies  
Salt Lake City, UT 84112

Buzzbee, Robert J.  
Sears, Roebuck & Co.  
Sears Tower, D703  
Chicago, IL 60684

Caplovitz, David  
City University of New York  
33 West 42nd St.  
New York, NY 10036

Caputo, Colleen C.  
University of Utah  
Family & Consumer Studies  
Salt Lake City, UT 84112

Carsky, Mary  
Eastern Connecticut State Univ.  
Economics & Mgmt. Science  
Willimantic, CT 06266

Carter, Carolyn  
Louisiana State University  
Coop Extension/Knapp Hall  
Baton Rouge, LA 70803

Charters, Margaret  
Syracuse University  
217 Slocum Hall  
Syracuse, NY 13244

Chern, Wen S.  
University of Maryland  
Textiles & Consumer Economics  
College Park, MD 20742

Chritton, Carol  
Univ. of Nebraska Student  
1825 G St., #1  
Lincoln, NE 68508

Conen, Patricia  
Penn State Coop Extension  
Human Services Bldg./4th & Market Sts.  
Sunbury, PA 17801

Corbin, W. Russell  
Army Community Service  
U.S. Army Garrison, Building 50010  
Pt. Huachuca, AZ 85613

Corpus, Kathleen  
Kansas State University Student  
Human Dev./Family Studies  
Manhattan, KS 66506

Couchman, Glennis  
Clemson University  
243 Plant & Animal Science Bldg.  
Clemson, SC 29634

Cox, Marsha  
University of Georgia Student  
3011 Garden Lakes Blvd.  
Rome, GA 30161

Cude, Brenda J.  
University of Illinois  
528 Bevier Hall/905 S. Goodwin  
Urbana, IL 61801

Danes, Sharon M.  
University of Minnesota  
275F McNeall Hall/1985 Buford  
St. Paul, MN 55108

Davis, Joyce  
Wisconsin Electric  
333 W. Everett St., Room A412  
Milwaukee, WI 53201

DeMars, Jo  
International Consumer Research Institute  
Henry S. Reuss Federal Plaza, Room 1201  
Milwaukee, WI 53203

Deressa, Belletech  
Mankato State University  
1902 Warren, #106  
Mankato, MN 56001

Dlabay, Les  
Lake Forest College  
33307 Battershall  
Wildwood, IL 60090

Dolan, Elizabeth  
University of New Hampshire  
Family & Consumer Studies  
Durham, NH 03824

Douchitt, Robin  
University of Wisconsin  
Family Res. & Cons. Sci./1300 Linden  
Madison, WI 53706

Doxtader, Gail W.  
1829 Manchester Dr.  
Pt. Collins, CO 80526

Drennan, H. Dalton  
Middle Tennessee State University  
Box 40  
Murfreesboro, TN 37132

Drennen, Nancy H.  
Colorado State University  
Consumer Sciences & Housing  
Pt. Collins, CO 80523

Dulmes, Patricia  
134 E. Point Lane  
East Lansing, MI 48823

Duncan, Greg  
University of Michigan  
Room 3260 Institute for Social Research  
Ann Arbor, MI 48109
Duncan, Karen A.
Ohio State University Student
49 E. 14th Ave., Apt. T
Columbus, OH 43201

Eager, Kelly
Colorado State University Student
P.O. Box 223
Ft. Collins, CO 80522

Eastwood, David
University of Tennessee
Ag. Econ. & Rural Sociology
Knoxville, TN 37901

Edmondson, Mary Ellen
University of Kentucky
303A Funkhouser Bldg.
Lexington, KY 40360

Edwards, Kay P.
Brigham Young University
2074 SWNT/Family Sciences
Provo, UT 84602

Eigsti, Marilyn
Texas Christian University
Family Studies & Home Economics
Fort Worth, TX 76129

Fedryk, Joanne
University of Saskatchewan
College of Home Economics
Saskatoon, SK CANADA S7N 0W0

Fitzsimmons, Vicki S.
University of Illinois
903 S. Goodwin Ave.
Urbana, IL 61801

Flood, Nancy
University of Missouri Extension
313 E. Wall
Seymour, IA 52590

Forbes, J.D.
University of British Columbia
Faculty of Commerce
Vancouver, BC CANADA V6T 1Y8

Forbes, Tanya
S.W. Texas State University Student
1601 Aquarena Springs Dr., #113
San Marcos, TX 78666

Forgue, Raymond
University of Kentucky
Family Studies/315 Funkhouser
Lexington, KY 40506

Foster, Ann
University of Connecticut
School of Family Studies
Storrs, CT 06268

Friedman, Monroe
Eastern Michigan University
Dept. of Psychology
Ypsilanti, MI 48197

Gannon, Colleen
University of Missouri Student
240 Stanley Hall
Columbia, MO 65211

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

Garner, Thesia
Bureau of Labor Statistics
Room 3306, 600 E St., N.W.
Washington, DC 20212

Gary, Robin L.
Auburn University
324 Spidle Hall/Consumer Affairs
Auburn, AL 36849

Gaura, Ronald
119 Lamar
San Marcos, TX 78666

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

Gerner, Jennifer
Cornell University
Consumer Economics & Housing
Ithaca, NY 14853

Goebel, Kren
University of Wisconsin
235 Home Ec. Bldg./1300 Linden
Madison, WI 53706

Grant, Alexander
Food & Drug Admin./Consumer Affairs
3600 Fisher Lane, Room 1685
Rockville, MD 20857

Green, Hayden
522 N. Batavia Ave.
Batavia, IL 60510

Gronmo, Sigurd
Illinois State University
Dept. of Marketing
Normal, IL 61761

Hafstrom, Jeannette L.
University of Illinois
274 Bevier Hall/905 S. Goodwin
Urbana, IL 61801

Hager, Christine
University of Georgia
Housing, Home Mgmt., & Consumer Econ.
Athens, GA 30602

Hall, Carl
Oklahoma State University
College of Home Economics
Stillwater, OK 74078
Hampton, Vickie
University of Texas
Dept. of Home Economics
Austin, TX 78712

Haney, Peggy H.
American Express Co.
World Financial Center
New York, NY 10285

Hanna, Sherman
The Ohio State University
1787 Neil Ave.
Columbus, OH 43210

Harms, Roy C.
SC Dept. of Consumer Affairs
P.O. Box 5757
Columbia, SC 29250

Harris, Harriet
Ohio State University Student
7784 Sawmill Rd.
Dublin, OH 43017

Harrison, Mary N.
University of Florida
Coop Extension Service
Gainesville, FL 32611

Hayes, Dermot
Iowa State University
135 Dotson
Ames, IA 50011

Hayes, Rader
University of Wisconsin
1300 Linden Dr., Room 346
Madison, WI 53706

Hearn, Evelyn
S.W. Texas State University
311 Oakridge Dr.
San Marcos, TX 78666

Heck, Ramona K.Z.
Cornell University
Consumer Economics & Housing
Ithaca, NY 14853

Heferan, Colleen
USDA/Family Econ. Research Group
Room 439 Federal Bldg.
Hyattsville, MD 20782

Heinzerling, Barbara
University of Akron
215H Shrank Hall South
Akron, OH 44325

Herrmann, Robert
Penn State University
Weaver Bldg.
University Park, PA 16802

Hilfinger, Suzanne
Syracuse University
Consumer Studies/Slocum Hall
Syracuse, NY 13224

Hill, James
Vincennes University
910 Seminary St.
Vincennes, IN 47591

Hogarth, Jeannine M.
Cornell University
105 MVR Hall - CEH
Ithaca, NY 14853

Holyoak, Arlene
Oregon State University
College of Home Economics
Corvallis, OR 97331

Hong, Gung Soog
Cornell University Student
Consumer Economics & Housing
Ithaca, NY 14853

Hornseth, Judith
N.D. State Extension Service
Box 3016, 216 FLC
Fargo, ND 58105

Huerta, Henry
Dept. of Consumer Affairs
412 Madison St., Suite 1001
Tampa, FL 33602

Hunt, H. Keith
Brigham Young University
632 TNRB
Provo, UT 84602

Hunt, Zola
USAF Nellis AFB
433 North 400 West
St. George, UT 84770

Huston, Tedi
Utah State University
493 W. 700 E.
Logan, UT 84321

Iams, Donna
University of Arizona
School of Family & Consumer Resources
Tucson, AZ 85721

Jackson, Golden
The Ohio State University
1787 Neil Ave.
Columbus, OH 43210

Jackson, Wanda
Kansas State University Student
1111 Vattier, #3
Manhattan, KS 66502

Jacobsen, Jenny
College for Financial Planning
9725 E. Hamden Ave.
Denver, CO 80231

Jamar, David
413 R. Jackson Hall
San Marcos, TX 78666
Jennings, Linda
MCI Communications Corp.
1133 19th St., N.W.
Washington, DC 20036

Jensen, Helen H.
Iowa State University
Dept. of Economics
Ames, IA 50011

Jensen, Trinke McNurlin
University of Wisconsin Student
4313 Yuma Dr.
Madison, WI 53711

Jeries, Naheel
Iowa State University
48 LeBaron
Ames, IA 50011

Jobst, Kenneth
University of New Hampshire
Family & Consumer Studies
Durham, NH 03824

Joach, Jutta
Cornell University Student
Consumer Economics & Housing
Ithaca, NY 14853

Johnson, Phyllis J.
University of British Columbia
Family & Nutritional Science
Vancouver, BC Canada V6T 1W5

Jones, Joyce
Kansas State University
2255 Buckingham, #2
Manhattan, KS 66502

Kassarjian, Harold
University of California-Los Angeles
8968 Gothic Ave.
Sepulveda, CA 91343

Kerton, Robert
University of Waterloo
Dept. of Economics
Waterloo, ON Canada N2L 3G1

Killen, N. Barbara
University of Minnesota
216 Pillsbury S.E./106 Nicholson
Minneapolis, MN 55455

Kinney, Joan
Northern Illinois University
4308 Eaton Dr.
Rockford, IL 61111

Kinnucan, Henry
Auburn University
213 Comer Hall
Auburn, AL 36849

Klasey, Jean
Resources for the Future
1616 P St., N.W.
Washington, DC 20036

Knapp, John
National Coalition for Consumer Education
Eastern Michigan University/207 Rackham
Ypsilanti, MI 48197

Knapp, Regina
University of Kansas Student
610 Kearney
Manhattan, KS 66502

Koehl, Kimberly D.
Ohio State University Student
2048-A Park Run Dr.
Columbus, OH 43220

Kolodinsky, Jane
Cornell University
Consumer Economics & Housing
Ithaca, NY 14853

Kooence, Joan Carol
Ohio State University Student
446 E. 17th Ave., Apt. 1
Columbus, OH 43201

Kramer, Carol
Cornell University
120 MVR Hall
Ithaca, NY 14853

Kroll, Robert J.
Rock Valley College
Business Division
Rockford, IL 61101

Kulakow, Naomi
Food & Drug Administration
Consumer Affairs/5600 Fishers Lane
Rockville, MD 20857

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

Law, Stephanie
Electronic Industries Assoc.
2001 Eye St., N.W.
Washington, DC 20006

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

Lee, Stewart M.
Geneva College
Dept. of Economics & Business Admin.
Beaver Falls, PA 15010

Lile, Linn C.
Ohio State University Student
5306 Jasmine Lane
Hilliard, OH 43026

Lindamood, Suzanne
Kansas State University
222 Justin Hall
Manhattan, KS 66502
Lloyd, Janice Holm
2812 Mayview Rd.
Raleigh, NC 27607

Lohr, Linda
University Extension Center
1601 E. 18th St., Suite 200
Kansas City, MO 64108

Longstreth, Molly
University of Arizona
204 Family & Consumer Res.
Tucson, AZ 85721

Lott, Kathy
University of Georgia Student
6 The Grove
Athens, GA 30601

Lown, Jean M.
Utah State University
Home Econ. & Cons. Educ.
Logan, UT 84322

Lybarger, Kristina
University of Nebraska Student
3420 Holdrege
Lincoln, NE 68503

MacDonald, Maurice
University of Wisconsin
Dept. of Consumer Science
Madison, WI 53706

Makela, Carole J.
Colorado State University
74 Forrest Lane
Boulder, CO 80302

Malech, Arlene
TARP
706 Seventh St., S.E.
Washington, DC 20003

Mammen, Sheila
North Dakota State University
277E Home Economics Bldg.
Fargo, ND 58105

Marchand, Roland
University of California
Dept. of History
Davis, CA 95616

Marlowe, Julia
University of Georgia
Hoke Smith Annex
Athens, GA 30602

Mauldin, Tarea A.
University of Georgia
203 Dawson Hall
Athens, GA 30602

Mayer, Robert
University of Utah
215 Emery Bldg.
Salt Lake City, UT 84112

Maynes, E. Scott
Cornell University
Consumer Economics & Housing
Ithaca, NY 14853

McEldowney, Ken
Consumer Action
693 Mission St., Room 403
San Francisco, CA 94105

McEwen, Robert J.
Boston College
140 Commonwealth Ave.
Chestnut Hill, MA 02167

McGann, Anthony
University of Wyoming
P.O. Box 3275 University STation
Laramie, WY 82070

McGowan, Daniel
Hobart & William Smith College
Dept. of Economics
Geneva, NY 14456

McKenna, Judy
Colorado State University
Consumer Sciences & Housing
 Ft. Collins, CO 80523

McKitric, Eloise
Bowling Green State University
Dept. of Home Economics
Bowling Green, OH 43402

McRee, Mary Ellen Rider
411 W. Broadway, Apt. 4
Columbia, MO 65203

Merchant, Marjorie
University of Massachusetts
15 Meadowbrook Dr.
Hadley, MA 01035

Merfeld, Michele
University of Missouri
162 Stanley Hall
Columbia, MO 65211

Metzen, Anita
2256 Country Lane
Columbia, MO 65201

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

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

Minar, Tom
UAW Local 677/Consumer Affairs Comm.
2101 Mack Blvd.
Allentown, PA 18103

xxvi
Miner, Cynthia M.
University of Missouri Student
240 Stanley Hall
Columbia, MO 65211

Mohr, Lillian
Florida State University
Center for Economic Education
Tallahassee, FL 32306

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

Moore, Alison
University of Missouri Student
240 Stanley Hall
Columbia, MO 65211

Morarty, Erin
CBS Morning News
524 West 57th St.
New York, NY 10019

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

Nagaya, Tatsuhito
Avon Cosmetics Co., Ltd.
2-12-19 Shibuya, Shibuya-ku
Tokyo, JAPAN 150

Nakahara, Hideki
Avon Cosmetics Co., Ltd.
2-12-19 Shibuya, Shibuya-ku
Tokyo, JAPAN 150

Nelson, Helen E.
Consumer Research Foundation
249 Perry St.
Mill Valley, CA 94941

Nelson, Jon W.
Kearney State College
Route 3, Box 12E
Kearney, NE 68847

Nelson, Margaret
3326 Blackhawk Dr.
Madison, WI 53705

Norum, Pamela S.
University of Missouri
137 Stanley Hall
Columbia, MO 65211

O'Brien, David
Oklahoma State University
Center for Consumer Services
Midwest City, OK 73130

Oddy, Renate
Grant MacEwan Community College
P.O. Box 1796
Edmonton, AB CANADA T5J 2P2

Olson, Geraldine
Oregon State University
College of Home Economics
Corvallis, OR 97331

Palmer, Teresa
Illinois State University
Business Ed. & Admin. Services
Normal, IL 61761

Pappalardo, Janis
FTC, Bureau of Economics
6th & Pennsylvania
Washington, DC 20580

Passero, Bill
Bureau of Labor Statistics
600 E St., N.W., Room 4216
Washington, DC 20212

Pastoria, Victoria
University of Akron Student
1072 Delta 77 Dr.
Akron, OH 44312

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

Pertschuk, Michael
Advocacy Institute
1730 M St., N.W.
Washington, DC 20036

Peterson, Karen
University of Missouri Student
206 Hitt St., #209
Columbia, MO 65201

Peterson, Audrey
University of Montana
Dept. of Home Economics
Missoula, MT 59812

Peterson, Esther
7714 13th St., N.W.
Washington, DC 20012

Petrich, Beatrice
3125 Grandview Blvd.
Madison, WI 53713

Pierrot, Bonnie
Texas A & M University
236 Social Services
College Station, TX 77843

Pope, Daniel
University of Oregon
Dept. of History
Eugene, OR 97403

Prather, Carole G.
Kansas State University Student
320 Justin Hall
Manhattan, KS 66506
Pritchard, Mary
Northern Illinois University
Human & Family Resources Dept.
DeKalb, IL 60115

Prochaska-Cue, Kathy
University of Nebraska
116 Home Econ.
Lincoln, NE 68583

Putsis, William P., Jr.
OMI Eng. & Mgmt. Institute
5505 Maplebrook Lane
Flint, MI 48507

Reinking, Richard
Mountain Bell
1801 California St.
Denver, CO 80202

Richardson, Lee
University of Baltimore
1420 N. Charles St.
Baltimore, MD 21201

Ringold, Debra J.
The American University
Dept. of Marketing
Washington, DC 20016

Ross, Gwen
Seattle Pacific University
3rd Ave. W./205 Peterson Hall
Seattle, WA 98119

Rotfeld, Herbert J.
Penn State University
215 Carnegie Bldg.
University Park, PA 16802

Rudd, Joel
University of Arizona
Family & Consumer Resources
Tucson, AZ 85721

Rudd, Nancy M.
The Ohio State University
Family Resource Mgmt./1787 Neil Ave.
Columbus, OH 43210

Sanik, Margaret M.
The Ohio State University
Family Resource Management
Columbus, OH 43210

Satterwhite, Dawn
8623 Starcrest, #W+11
San Antonio, TX 78217

Scannell, Elizabeth
University of Vermont
Terrill Hall
Burlington, VT 05405

Schuchardt, Jane
Iowa State University
B-10 Curtiss
Ames, IA 50011

Selnick, Donna
California State University
600 J St.
Sacramento, CA 95819

Sencindiver, Cynthia
Ohio State University Student
1521 Neil Ave., Apt. 3-3
Columbus, OH 43201

Slusher, Barbara
University of Missouri
230 Stanley Hall
Columbia, MO 65211

Snyder, Paul
UAW Local 677, Consumer Affairs Comm.
2101 Mack Blvd.
Allentown, PA 18103

Sorenson, LuAnn
University of Wisconsin Student
425 W. Dayton, #2
Madison, WI 53703

Sproles, Elizabeth K.
University of Arizona
School of Family & Consumer Res.
Tucson, AZ 85721

Sproles, George
University of Arizona
School of Family & Consumer Res.
Tucson, AZ 85721

Stafford, Kathryn
The Ohio State University
3484 Greenbank Ct.
Columbus, OH 43220

Steggell, Carmen D.
Utah State University Student
449 South 100 West
Providence, UT 84332

Stein, Karen
University of Delaware
Alison Hall/Dept. TDC
Newark, DE 19716

Stichelbaut, George
UAW Local 677/Consumer Affairs Comm.
2101 Mack Blvd.
Allentown, PA 18103

Takada, Noriko
Avon Cosmetics Co., Ltd.
2-12-19 Shibuya, Shibuya-ku
Tokyo, JAPAN 150

Talarysyk, W. Wayne
The Ohio State University
Acad. Faculty of Marketing
Columbus, OH 43210

Terry, Paty
Dept. of the Army
200 N. Spring St.
Lampasas, TX 76550

xxviii
Thirlwell, John
Consumers Association (UK)
105a, Hamilton Terrace
London NW8 ENGLAND

Thomas, Natalie
University of Alaska
Coop Extension/212 Eielson
Fairbanks, AK 99775

Tufts, Daigh
University of Utah
Family & Consumer Studies
Salt Lake City, UT 84112

Uccello, Sam
Consumer Affairs
412 E. Madison, Suite 1001
Tampa, FL 33602

Urshan, Joe
18019 N. 34th Dr.
Phoenix, AZ 85023

Villano, Clair
Dist. Attorney's Office/Consumer Fraud
303 W. Colfax, #100
Denver, CO 80204

Voege, Janis
Central Michigan University
209 Wightman Hall/Home Economics
Mt. Pleasant, MI 48859

Vosburgh, Richard
University of Guelph
Dept. of Consumer Studies
Guelph, ON CANADA N1G 2W1

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

Walker, Katey
Kansas State University
343 Justin Hall
Manhattan, KS 66506

Walker, Kelly Lee
Southwest Texas State Univ. Student
421 W. San Antonio, #K-3
San Marcos, TX 78666

Walker, Rosemary
Michigan State University
Family & Child Ecology
East Lansing, MI 48824

Wampler, Susan
Univ. of Nebraska Student
2517 Pioneer Blvd.
Grand Island, NE 68801

Wang, Yan
Cornell University Student
Consumer Economics & Housing
Ithaca, NY 14853

Wasson, Pamela A.
University of Georgia Student
Rt. 3, Box 1400
Hahira, GA 31632

Weagley, Robert
University of Missouri
Family Economics & Management
Columbia, MO 65211

Wenzel, Karen
Southwest Texas State University Student
9 Ridge Dr.
New Braunfels, TX 78130

Wesswick, Louise
University of Wyoming
Home Economics Div./Box 3354
Laramie, WY 82071

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

White, Lynne M.
Buffalo State College
1300 Elmwood/205 Caudell Hall
Buffalo, NY 14222

Widdow, Richard
Purdue University
Consumer Sciences & Retailing
West Lafayette, IN 47907

Wilhelm, Mari S.
University of Arizona
Family & Consumer Resources
Tucson, AZ 85721

Williamson, Irene
Williamson International
1414 Ave. of the Americas, 14A
New York, NY 10019

Winckler, Lisa
1297B Hazleto
San Marcos, TX 78666

Wolff, Jane
Akron University Student
430-5 Silver Oaks Dr.
Kent, OH 44240

Yasuda, Takeshi
B-609, 1-8 Sakasedai
Takarazuka 665 JAPAN

Yeo, Jung-Sung
Cornell University Student
Consumer Economics & Housing
Ithaca, NY 14853

Young, Louise
2820 Marshall Court, Apt. 5
Madison, WI 53705
Zelenak, Mel
University of Missouri
238 Stanley Hall
Columbia, MO 65211

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

Zimka, Kay
California State University
1250 Bellflower Blvd.
Long Beach, CA 90840