

# American Council on Consumer Interests



38th Annual Conference  
March 25-28, 1992  
Toronto, Ontario, Canada

**The Proceedings**

Virginia Haldeman, Editor

# PROCEEDINGS

38th Annual Conference

of the

AMERICAN COUNCIL ON CONSUMER INTERESTS

March 25 - 28

Toronto, Ontario, Canada

Virginia A. Haldeman, Editor

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AMERICAN COUNCIL ON CONSUMER INTERESTS  
38TH ANNUAL CONFERENCE  
March 25-28, 1992

Toronto, Ontario, Canada

Wednesday, March 25

Welcome Reception

Thursday, March 26

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**Colston E. Warne Lecture**

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Presiding:	Judy Allen Southwest Texas State University 1990-91 ACCI President	<u>Page Number</u>
Speaker:	Mary Gardiner Jones, Washington D.C President, Consumer Interest Research Institute "Consumer Access to Health Care: Basic Right, 21st Century Challenges"	1

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**Concurrent Sessions**

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Presiding:	Jutta Joesch, Bell Laboratories	
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**Invited Papers Session****"Environmental Claims in Advertising and Marketing"**

Presiding: Robert N. Mayer and Cathleen D. Zick,  
University of Utah

Speakers: Graham Hardman, Director, Environmental Choice nms\*  
"Environmental Labeling in Canada: Experiences  
in the 'Environmental Choice' Program"

Nick Jenery, Vice President for Market Relations, nms  
Grocery Products Manufacturers of Canada  
"Devising Canada's Guidelines for Environmental  
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Carolyn Cox and Kathy Fahnlne, Federal Trade nms  
Commission  
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**Panel Discussion****"Credit Education for the Disadvantaged Consumer" 38**

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Education  
Nayda Torres, University of Florida, Cooperative  
Extension Service  
Patricia Walt, Westmoreland County Community College

**Panel Discussion****"The Journal of Consumer Affairs: On Being a Reviewer, Author, et al." 41**

Presiding: Carole Makela, Editor, The Journal of Consumer Affairs

Panelists: Jane Kolodinsky, University of Vermont  
Robert O. Herrmann, Pennsylvania State University  
Mary Ellen Rider McRee, Purdue University

nms\* = no manuscript submitted

### Thursday Awards Luncheon

- Presiding: Jeanne M. Hogarth, Cornell University  
1992-93 ACCI President
- Presenter: Peter Basiotis, USDA  
Thesis Award: Sarah E. Stone, Cornell University  
Dissertation Award: Jing-jian Xiao, Oregon State University  
Dissertation Honorable Mention: Hwang-Jaw Lee, Ohio State University
- Presenter: Robert Kroll, Rock Valley College  
Russell A. Dixon Award: Robert N. Mayer, University of Utah
- Presenter: Robin Douthitt, University of Wisconsin  
Distinguished Fellow: Karen P. Goebel, University of Wisconsin
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- Moderator: Richard Widdows

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Sherman Hanna, Editor, <u>Financial Counseling and Planning</u>	
Michael Mazis, Editor, <u>Journal of Public Policy and Marketing</u>	
Mary E. Pritchard, Editor, <u>The Journal of Consumer Education</u>	

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Josephine Swanson, Cornell University "It's One Day at a Time Because Tomorrow's Not a Promise: An Audience Analysis for Extension Financial Management Education"	106

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### General Session

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#### "Consumer Credit: Two Views"

Presiding: E. Scott Maynes, Cornell University

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Speakers: Elgie Holstein, Executive Director Bankcard Holders of America "A Consumer View"	nms
Martin Albrams, Director of Consumer Affairs and Policy Analysis, TRW Information Systems "An Industry View"	nms
Panelists: Ramona K.Z. Heck, Cornell University Michael E. Staten, Director, Credit Research Center, Purdue University Eileen Hemphill, National Coalition for Consumer Education and Director of Consumer Education, District of Columbia Jacob Ziegel, University of Toronto	

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"An Analysis of the Effects of Solid Waste Management  
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Pat Carson, Vice President, Environmental Affairs, Loblaw nms  
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Speakers: William D. Passero and Robert A. Cage, Bureau of Labor  
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**Workshop**

**"Life and Death Health Care Decisions: Legal Rights, Policy Trends, and  
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Presiding: Joan Kinney, Northern Illinois University

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	Kealoha L. Widdows, Wabash College, and Richard Widdows Purdue University "Modeling and Simulation as a Consumer Economics Research Tool: An Application to Consumer Arbitration" [Simulation]	212
	Jane Kolodinsky, University of Vermont "Complaints, Redress, and Subsequent Purchases of Medical Services by Dissatisfied Consumers" [Probit]	221

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John Knapp, National Institute for Consumer Education

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## FROM THE EDITOR

The 38th Annual Conference of the American Council on Consumer Interests was held in Toronto, Ontario, Canada. This was the first time that the Annual Conference had been held outside of the United States. The international conference featured presentations by consumer educators and professionals from the United States, Canada, Australia, and Europe. The second Esther Peterson Policy Forum featured the director of the International Organization of Consumers Unions Regional office for Europe and North America.

Of the 33 manuscripts submitted for consideration as refereed papers, 19 were accepted for presentation (42% rejection rate). The refereed papers addressed such widely ranging topics as the health care, financial planning, consumer behavior, and consumption.

Fourteen refereed posters were accepted for presentation at the conference from 19 submitted (26% rejection rate). The posters presented research and educational programs regarding financial management and counseling as well as diverse aspects of consumer behavior.

In addition to the refereed paper sessions, and the refereed poster session, conference participants were able to choose to attend a variety of invited paper sessions, panel discussions, workshops, and roundtables. The 3 invited paper sessions featured 9 speakers; the 5 panel discussions included 21 presentations; 6 workshops featured a total of 14 participants; and there were 7 roundtable presentations.

All those who made presentations at the conference were invited to submit camera-ready manuscripts or abstracts to be included in this publication. This was the first year that manuscripts were submitted on disk accompanied by a hard copy in a reduced sized font. The cooperation of the authors and their support staffs was essential in making this transition possible.

The program chair, Brenda Cude, is to be commended for her work in presenting an informative and challenging program which was truly international. The preliminary work in reviewing manuscripts is greatly appreciated. Their efforts enhance the quality of the conference and makes the job of editor much easier!

Many thanks to Dick Vosburgh for inviting us to Canada and for being a superb host! The accommodations were outstanding, the extra events were special, and the weather was terrific! Toronto is a beautiful city that treats visitors very well.

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Virginia A. Haldeman  
University of Nevada, Reno

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