

# ACCI Handbook Policy & Governance

2020 Revision<sup>1</sup>

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<sup>1</sup> The ACCI Handbook was created many years ago in a format similar to this revision. In 2010, it was edited and reduced to a much smaller document. On January 11, 2013, the Board of Directors voted to reinstate the Handbook to the 2008 version. This revision incorporates substantive changes in the 2010 version, as well as Board decisions from November 2008 to the present.

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## I. Vision and Mission

- A. ACCI Vision Statement (2003)
  - 1. ACCI is the leading consumer policy research and education organization consisting of a world-wide community of researchers, educators, and related professionals dedicated to enhancing consumer well-being.
  - 2. ACCI promotes the consumer interest by encouraging, producing and communicating policy-relevant research.
- B. Mission
  - 1. ACCI's Mission is to enhance consumer and family economic well-being. (2006)(2018)
  - 2. ACCI fulfills its mission through activities that include:
    - a) A multidisciplinary conference where high quality scholarship on consumer and family economic issues is presented and discussed;
    - b) A peer-reviewed, multidisciplinary journal that publishes cutting edge scholarship focusing on consumer and family economic issues; and
    - c) Awards that recognize research as well as service in the areas of consumer science; and
    - d) Special projects that promote the exchange of ideas among those interested in consumer and family economic issues.
- C. Tagline: Researching Consumer Interests (Board motion 092319)

## II. Governance

- A. General Board Policies
  - 1. When a Committee is created by the Board, a specific charge shall be written and reported in this *Policy & Governance Handbook* for the stated life of the committee. (1985)
  - 2. Conflict of Interest: Any potential conflict of interest by Board, Committee Members, or Consultants must be acknowledged in a timely manner as detailed in the form referenced below. If it is determined actual conflict may occur, then a plan to manage the conflict will be determined by the President with or without consultation with the Board. (1996) See [Form](#) with additional detail. (September 15, 2010)
  - 3. Non-Partisan Orientation
    - a) Unless permission is specifically granted by the Board, no Member of ACCI or the Board shall speak for ACCI regarding the Organization's Stance on local, state or national issues. (prior to 1970)
    - b) ACCI continues as a strictly professional organization without taking a political stand on issues. (1964)
    - c) Members testifying in Congressional Hearings representing the consumer viewpoint are not to represent their views as the views of ACCI. (1958)
  - 4. Resolutions
    - a) Resolutions concerning consumer issues should contain principles rather than specific details concerning the issues. (1987)
- B. Board of Directors
  - 1. Description: As the governing body for ACCI, Board Members demonstrate an understanding of and passion for the Mission, Vision and work of ACCI,

uphold the legal responsibilities of ACCI as a non-profit organization, strategically guide ACCI policy development and implementation, to ensure ACCI's relevance to Members and its strength in the consumer affairs community

2. Membership: All voting Members of the Board of Directors are elected positions.
3. Term of Office: Board Officers and Board Members assume office on September 1, the first day of the ACCI Fiscal Year, annually and serve a full year, ending on the last day of the ACCI Fiscal Year, August 31, annually. (2016). It is customary for those newly elected to attend Board meetings without vote, in the period between the conference and September 1, as a means of orientation, as feasible.
4. Charge
  - a) ACCI Board Members attend Board meetings and conduct Board business throughout the year. (prior to 2001)
  - b) Board Members serve as standing committee coordinators in an effort to increase communication, quality and coordination among functional areas of the organization (e.g., conference, awards, publications). (Prior to 2001)
  - c) Board Members are expected to
    - (1) Attend at least one face-to-face Board meeting, which typically meets at least one day preceding the Annual Conference. There may also be a post-conference Board Meeting. (2001)
    - (2) Attend monthly conference calls. (2004)
    - (3) Review reports and materials sent by the headquarters office as Board business. (prior to 2001)
    - (4) Pay for the costs of attending one annual Board meeting. (prior to 2001)
    - (5) If a Board Member has two un-notified absences in a row, the President shall contact the Board Member to discuss the situation. (2008)

#### C. Officers

1. President
  - a) Presides at all Membership meeting and Chairs the Board of Directors.
  - b) Serves as Coordinator of the [Executive Committee](#)
  - c) Appoints all Committee Chairpersons, excluding the Nominations & Elections Committee.
  - d) Conducts an annual evaluation of the management services agreement between ACCI and its contracted management by March 1 of each year.
  - e) Is an ex-officio Member of all Committees except the Nominations & Elections Committee
  - f) Serves on the Colston Warne Lectureship and the Ester Peterson Consumer Policy Forum Committees, Chairing the Ester Peterson Consumer Policy Committee.
  - g) With the Executive Director, decides who may receive the ACCI mailing list at no cost.
2. President-Elect

- a) Serves as a Member of the Executive Committee.
  - b) In case of a vacancy in the Presidency, the President-Elect shall assume the Presidency.
  - c) Monitors effectiveness of Committee coordination, determines open Board Coordinator positions and conveys position needs to Chair of Nominations and Elections Committee.
  - d) Commissions no more than two study groups devoted to topics the President-Elect believes worthy of study. Each group shall be charged with producing a study group report. The Members of the Study Group shall include, but not be limited to, the Members of ACCI. Upon approval of the report by the President, it shall be published in one of the publications of the organization, as determined by the President-Elect in consultation with the Editor(s) of the publications. Approval of a report for publication does not necessarily signify approval of the substance of a report by the organization. (1995)
  - e) Serves on the Colston Warne Lectureship and Esther Peterson Consumer Policy Forum Committees.
3. Past-President
- a) Serves as a Member of the Executive Committee
  - b) Chairs the Nominations and Elections Committee
  - c) Serves on the Colston Warne Lectureship and the Ester Peterson Consumer Policy Forum Committees, Chairing the Colston Warne Lectureship Committee.
  - d) Takes the lead on the Annual Report project.
4. Treasurer
- a) Serves as a Member of the Executive Committee.
  - b) Serves as Chair of the Investment and Audit Committees(1994 was called the Foundation, Finance and Grants Committee; 2014 was separated into separate sections for Resource Development and Grants; in 2016 changed to what is actual which is Chair of Investment Committee and Audit Committees)
  - c) Reviews and seeks Committee approval of Executive Director-prepared and proposed general operating budget for presentation to the Board.
  - d) Reviews monthly and Annual Financial Statements.
5. Secretary
- a) Serves as a Member of the Executive Committee
  - b) Keeps accurate minutes of meetings and records all correction to minutes.
  - c) Records all motions and decisions of board meetings.
  - d) Provides minutes to Executive Director for record and dissemination to the Board of Directors.
  - e) Keeps accurate record of Executive Committee meetings.
  - f) Distributes copies of Executive Committee Minutes and actions to Executive Committee Members promptly after meetings.
  - g) Maintains secure records of executive session minutes.
- D. Executive Director
- a) Serves as Member of the Executive Committee.
  - b) Serves as an ex-officio Member of the Board of Directors

- c) Represents ACCI in interactions with other associations, organizations and agencies
- d) Creates positive visibility, opportunity and accountability for ACCI
- e) Collaborates with other groups to form partnerships in the consumer interest industry
- f) Facilitates work of the Board of Directors and Executive Committee of the Association
- g) Takes and maintains record of the minutes of Board and Executive Committee minutes; keeps the historical documents
- h) Oversees the execution of day-to-day responsibilities designated by the Executive Committee of the Board of Directors in accordance with the ACCI/Management Company agreement, and conducts other activities essential to continued viability and growth of the association.

E. Executive Committee

- 1. Description: The Executive Committee drives the strategic focus and charge for ACCI. It can meet quickly to make decisions on behalf of the full Board. It may suggest the formation of additional ad hoc Committees or Task Forces to deal with special issues. (1998)
- 2. Membership: The President is the Chair and the Members are Past-President, President-Elect, Treasurer, and Executive Director.
- 3. Charge:
  - a) To assure the work of ACCI supports the Mission and Vision of the organization and to identify strategic issues
  - b) To make governance decisions that do not require full Board approval
  - c) Inform the full Board of all actions, seeking their input as necessary
  - d) To make recommendations to the Board on matters pertaining to the advancement of the interests and welfare of ACCI and its Members
  - e) Works closely with the Executive Director to address the mission and goals of ACCI.

F. Meetings

- 1. Board Meetings
  - a) Meetings of the Board of Directors are open to Members. The Board, by majority vote, may go into executive sessions when a closed meeting is necessary.
  - b) Board Members shall be reimbursed their costs to the mid-year Board Meeting. (1979; edited 2013 to include all costs)
  - c) New Board Members shall be invited to sit in on pre-conference meetings. (1984)
- 2. The Annual Business Meeting is held at the annual conference.

G. Partial Terms

- 1. Any Member(s) completing a partial Board Term shall be invited to run the following year. (1992)
- 2. When a current Board Member is elected to an Executive Board position (Officer) prior to the completion of his/her current term, the replacement shall be made by vote of the majority of the remaining Members of the Board of Directors for the balance of the year, prior to the next election of Directors.

The balance of the term of any vacancy shall be filled by majority vote of the voting Member participating in a duly held election.

- H. Annual Report to the Members (History) [Excerpted from the minutes of July 16, 2018]
1. *This is ACCI* was an annual, printed publication that included a historical listing of awardees, presidents of the Board, and other association data. These ceased to be maintained on or about 2004.
  2. On or about 2013, this data was gleaned and other historical records researched, and the basic content of *This is ACCI* and more was entered into the ACCI website.
  3. In addition to this recordkeeping, an Annual Report, a PDF with committee reports and other information, was initiated in 2015 and delivered to the Membership as well as posted on the ACCI Website. Discussion during the 2017-18 FY resulted in a consensus that an annual report offers a historical perspective, lists accomplishments, and the documentation contained therein could prove useful to Members in tenure or promotion efforts. It should seek to provide a concise summary. The Past-president is the liaison for this report and will take an active role in its writing rather than it being delegated solely to the ACCI Executive Director and the ACCI office. Delivery to the membership in early in November is reasonable based on other Association due dates and the August 31 annual close of the fiscal year.

### III. Committee Processes

- A. Please see the [Guide to Committee Service Form](#)
- B. Chair Responsibilities
1. The Chair is responsible for calling meetings of the group, but may be assisted by the Executive Director upon request. If committees wish to use the ACCI office online meeting resources, please check ACCI Office web meeting availability prior to scheduling.
- C. Relationship with the Board Liaison
1. Board liaison serves on both the Board of Directors and the appointed committee.
  2. Board liaison communicates committee updates to Board of Directors
  3. Board liaison communicates pertinent information from the Board of Directors to the committee
- D. Calendar for Committee Coordinator (or Chair) Role/Responsibilities
1. Monthly Contributions to Consent Agenda: Committee Chairs will be invited to submit informational updates to the Consent Agenda prepared for Board Members prior to each Board Meeting. If there is no report, an email to that effect is sufficient.
  2. By mid-June, budget requests for the FY, which starts September 1, should be forwarded to the Executive Director.
  3. Timing
    - (1) Fall, beginning of the ACCI FY: Committee Chairs submit written Committee goals for the upcoming year, following discussion of potential goals among the Executive Committee and/or full Board.
    - (2) Committee Chairs will be invited to attend an extended Board meeting conference call to discuss goals and priorities near the beginning of the FY.



- b) Spring: Prepare written annual Committee Report prior to the Annual Conference Board meeting to include review of committee's work during the year as well as presentation of goals and recommendations for the next year.
- c) Summer: Mobilize Committees including appointing task forces, subcommittees, etc., as necessary.

#### IV. Standing Committees of the Board

##### A. Audit

- 1. Description: The Audit Committee shall be responsible for oversight of the organization's books, including appointment and compensation of the organization's auditor.
- 2. Membership: The Audit Committee shall be composed solely of Members of the Board including the Treasurer as Chair, the President-Elect, and one other Member. (10-26-12).
- 3. Charge:
  - a) The Committee shall find and engage an Auditor to complete a standard audit annually. The Committee shall receive and review the Audit report and present the findings to the Board of Directors and shall determine if the Auditor should be invited to present the findings to the Executive Committee or full Board. The audit should be completed no later than the Annual Conference for review.
  - b) The Committee shall ascertain that Taxes have been properly filed. With an end-of-fiscal-year date as August 31, taxes are due to the IRS within five months, or by the end of January of the next year.

##### B. Awards Coordinating Committee (also see [Awards Program](#))

- 1. Description: The Awards Coordinating Committee assures that the overall awards portfolio aligns with ACCI's mission. It addresses issues related to the award granting process and handles presentation and publicity. (1998)
  - a) There are three components—paper awards, student awards, and service awards.
  - b) The Awards Coordinator is appointed by the President. The two shall be responsible for appointing sub-committee chairpersons to handle the individual awards. Sub-committee chairpersons will receive the list of their committee members from the Awards Coordinator.
- 2. Membership
  - a) Coordinators: Board Member (voting Member) and President
  - b) Members: Chairs of Sub-Committees
- 3. Terms:
  - a) The Awards Coordinator shall serve a term of two years.
  - b) Sub-committee Chairpersons shall serve a term of three years.
  - c) Members serving on Sub-committees shall serve a term of two years, preferably staggered for continuity.
- 4. Charge
  - a) To lead the process for Calls for Awards annually
  - b) To study the mix and frequency of awards presented and suggest changes to the Board as needed

- c) To assist the individual awards committees in their development of a pool of appropriate candidates for awards
  - d) To organize the presentation of awards at annual conference
  - e) The Coordinating Chair has the responsibility to manage conflicts of interest. The Coordinating Chair may reassign sub-committee members.
- 5. Office manages the ordering of physical awards and award certificates.
- C. Compensation and Contract Review Committee
  - 1. Description: This Committee shall be responsible for recommending the Executive Director's (or executive director services) compensation to the Board of Directors. Additionally it has the responsibility to advise the Board of Directors for contractual commitments made, or being made, by the organization for contracted services to ACCI that incur expense of more than \$2,000 as well as all hotel contracts.
  - 2. Membership: The Compensation and Contract Review Committee shall be composed solely of Members of the Board. The Committee shall be elected by the Board of Directors and shall consist of not fewer than three Members nor more than the entire Board, as the Board may determine.
- D. Conference Committee
  - 1. Description: The Conference Committee facilitates open and continual communication among the key ACCI Volunteers and Executive Director responsible for the success of annual conference. (Prior to 2001)
  - 2. Membership:
    - a) Board Liaison
    - b) Program Chair (current and next year's), Past Chair, Ex officio – Marketing and Communications Committee Chair
    - c) Five to six members selected by ACCI President in collaboration with the upcoming conference Chair,
  - 3. Terms: One year with an opportunity to serve a second year for each member
  - 4. Charge:
    - a) To provide a continuing vision for ACCI conferences and programs
    - b) To smooth the transition of conference responsibilities from one year to the next
    - c) To review the conference planning process and comments from participants and recommend changes as needed
    - d) To present a conference plan (e.g., theme, location, special events)
    - e) To liaise with the Development Committee
  - 5. Conference Policies
    - a) General Policies
      - (1) ACCI is a secular organization and its membership comes from varied religious and cultural backgrounds; therefore no religious invocations or public prayer will be included during its conferences. (1988)
      - (2) ACCI shall not establish a policy of having presidential addresses. (1987)
      - (3) Complimentary rooms provided by the hotel will be allocated to those to whom ACCI is committed to pay expenses, as determined by the Executive Director and the Program Chair. (1984)

- (4) Presenters at ACCI conferences must be current ACCI members and must be registered for the conference. Requests for waivers of this policy must be submitted in writing to the ACCI Executive Director. Waiver decisions will be made by the ACCI Board President. (2007)
- (5) The dates of the Annual Conference shall be determined by the Board of Directors in consultation with the Executive Director.
- (6) Invited Session Speakers (Not Plenary Speakers): No travel funding is offered, “at cost” registration fee will be honored as a *thank you* for coming. Speakers will have 30 minutes each, paired in a 75 minute session where there is 15 minutes for discussion. These speakers will be featured in the program book as invited speakers and their biosketches and photos will be highlighted. (January 2015)
- (7) Starting in the Call for Proposals for 2021, lead authors are welcome to submit multiple proposals; however, only one submission will be accepted per lead author/submitter. A presentation is confirmed once the lead author/submitter registers and pays for conference attendance. If the lead author withdraws from the conference registration, the presentation will also be withdrawn. The lead author of one submission may be a co-author of another; however, no one individual may present more than two presentations at the conference. (October 2020)

b) Location

- (1) The Executive Director will solicit recommendations for regional and/or city, state and facility sites to from the Board of Directors at least eighteen (18) months prior to each Annual Conference.
- (2) The Board of Directors will approve the site (city, state and facility) no later than fourteen (14) months prior to each Annual Conference.
- (3) The Executive Director will acquire and commit to an appropriate contract with the facility for the Annual Conference including the provision of meeting and sleeping rooms as well as meal and conference functions at least one year before the current year’s conference.

c) Format

- (1) The format of the Annual Conference will be comprised of a minimum of two (2) full days of presentations and meetings as determined by the Conference Committee.
- (2) The Conference Committee, at its discretion, may choose to host a welcome reception.
- (3) There will be a minimum of three plenary sessions, which shall include the Colston Warne Lecture and Esther Peterson Policy Forum.

d) Revenue and Financial Considerations

- (1) The budget and fee structure for the Annual Conference will be approved by the Board of Directors no later than six (6) months prior to the conference dates.
- (2) Invited speakers to the ACCI Annual Conference who are non-ACCI members will not be charged a registration fee. (1997)

(3) ACCI shall retain a percentage of conference fees for processing costs if a registration is canceled. Food and Beverage fees will not be refunded after a date to be stipulated on the registration form. (1985; updated 2013)

(4) A late fee for conference registration shall be instituted. (1979)

(5) ACCI Conference fee categories shall be: ACCI Professional Member, Professional Non-member, Student Member, Student Non-member, Retired Member, Retired Non-member. (1978) The fee structure for the Annual Conference will include tiered rates for students, retired, professional members / Note that conference presenters must be a member of ACCI to present at the conference.

(6) Sponsors who participate at the \$2,000 or more level will be granted complimentary exhibit space and one complimentary meeting registration. Sponsors from \$1,000-\$2,000, receive 50% discount on the meeting registration fee. (2004, 2015)

(7) The fee structure for the Annual Conference will also include an annual membership renewal option.

(8) Note that contributions to Donation funds should be an optional line item on the conference registration forms. (1991)

e) The Executive Director's Role

- (a) The Executive Director serves as the Meeting Planner for the program and drafts the budget.
- (b) The Executive Director negotiates and approves the hotel contracts for review and approval by the Contracts Committee (2015).
- (c) The Executive Director serves ex officio on all conference committees.

f) Conference Program Chair Role and Responsibilities

(1) Description: Conference reviewers shall nominate papers for the Paper Awards. The nominated papers will then be forwarded to the appropriate Award Committee for selection of the Award winners.

(2) Responsibilities:

- (a) Work in conjunction with the Executive Director and conference planning committee to determine the theme or focus of the program for the Annual Conference. Determine any special topics or issues to be discussed in invited sessions (general or concurrent) and invite appropriate persons to speak or make presentations.
- (b) Announce the program and the Call for Papers at the current conference in preparation for the next.
- (c) Appoint reviewers and oversee review of submitted manuscripts. Fifty or more reviewers are needed for an Annual Conference. For manuscripts eligible for awards, reviewers shall recommend and rank.
- (d) Using web-based software, receive papers from members who wish to present and, based on reviewer input, select

- those appropriate for presentation and communicate the decision in a timely manner to all who submit papers.
- (e) Consider requests for workshops or symposia on special topics or with a unique format and with input from conference planning committee, determine whether these are compatible with the program and interests of ACCI members.
  - (f) Organize invited and selected paper sessions into a program suitable for ACCI members.
  - (g) Consult with the Executive Director who set up the agenda outline, in regards to program format, timing of sessions, luncheons and/or dinners.
  - (h) Ensure that all participants are notified of their time of presentation.
  - (i) Select panelists, moderators and presiders for all meetings
  - (j) Compile information for the program agenda
  - (k) Coordinate Call for Papers with CIA editor
  - (l) Provide editor with names and addresses of speakers and presenters
  - (m) Request a report from session chairs on the number of persons attending each session.
- (3) Responsibility of Committee Members: One Chair, one Incoming Chair and up to three other ACCI Members. The Chair serves for one year, the Incoming Chair and Members for two years.
- g) Exhibits / Sponsorship
- (1) The distinction between commercial and non-commercial exhibitors is eliminated.
    - (a) Appropriate fees will be established by the Board. This includes the option to waive the exhibit fee when appropriate.
    - (b) Displays will be limited to consumer education related topics (2015) and materials and/or definitions or explanation of consumer programs. Materials promoting non-related other (2015) goods and services will not be permitted in conference displays. (1971)
    - (c) Exhibits may be solicited from both non-profit and for-profit entities that have ties to the Mission of ACCI, or that serve the Members.
    - (d) Any potential exhibitor that is not directly connected or about which the Executive Director is unsure, will be brought to the attention of the Executive Committee for review and decision whether to accept.
    - (e) Exhibit fees will be set as part of the Conference Budget each year. The Executive Director will manage the Exhibitor registration and exhibiting logistics. (rewritten 2013)

(2) Responsibilities of the Board and Conference Committee:  
Identify agencies, companies (private and governmental) and individuals to exhibit-

E. *Journal of Consumer Affairs (JCA)* Media Plan Committee

1. Description: The *Journal of Consumer Affairs (JCA)* Media Committee will work to provide an outreach venue for the JCA and ACCI.
2. Membership: Board Member, Chair, two Members
3. Charge: The *Journal of Consumer Affairs (JCA)* Committee will be responsible for selecting an article from each issue of JCA. The Committee will write a press release on the feature article and disseminate it widely to media outlets. The Committee will also develop a distribution list to be used to distribute a "Table of Contents" release before each issue publishes.

F. Nominations & Elections

1. Description: The Nominations and Elections Committee conducts elections in compliance with ACCI Bylaws
2. Membership
  - a) Chair: The Past-President.
  - b) Members: Two Members elected each year to serve a two-year term, Immediate Past-President
  - c) If requested by the Committee, up to two Advisory Members may be appointed by the President in consultation with the Executive Committee.
3. Charge: Conduct the annual election in consultation with the Executive Director.
4. Terms/Conditions:
  - a) Nominations for President-Elect may only include those who have served on the Board within the last ten (10) years. (Bylaws)
  - b) If there are any changes as to who is qualified to vote, those Members shall be notified no fewer than three (3) months in advance of any change.
  - c) Secret ballot is required and electronic voting is permitted.
  - d) Officers (President-Elect and Treasurer) require a majority of votes among Members who participate in the election. In the case of a tie, the decision is based on a coin toss by the Nominations and Elections Committee Chair in the presence of three (3) witnesses. (1989)
  - e) A single slate is permitted.
5. Committee Procedures
  - a) The Committee will convene no later than six (6) months before the Annual Conference.
  - b) Please reference [Partial Terms](#) for information on any positions for which someone is filling a partial term.
  - c) A Call for Nominations will be distributed to the Membership no later than five (5) months before the Annual Conference. Nominators will be asked to provide a brief statement explaining why they are nominating an individual for an elected position. See the [Form](#) provided. Nominations will be open for two weeks.

- d) No later than four (4) months before the Annual Meeting, the Committee shall convene to select Nominees for consideration. The Chair will contact each of these to determine their verbal willingness to serve and to request a written response using the [Candidate Form](#), giving two weeks to respond. These forms will be sent to the Executive Director for formatting the eventual Ballot.
  - e) No later than three (3) months before the Annual Conference, the Nominations & Elections Committee shall submit the proposed ballot to the Board of Directors. In formatting the ballot to be proposed, the Nomination and Elections Committee shall consider geographic, functional and organizational diversity in making nominations. The Board may accept the slate as submitted, or may add or remove candidates. The Board reserves the right to enter into executive session for this discussion.
  - f) Once approved, the ballot will be prepared and the election process will be managed by the Executive Director as described below. The ballot shall provide an opportunity to vote for candidates for all vacancies of officers, directors and Members of the Nominations and Elections Committee. The ballot will provide one blank line per vacancy for write-in candidates.
6. Office procedures
- a) No later than three (3) months before the Annual Conference, The ACCI Office shall notify all Members with voting rights of the election and provide a ballot. Voting rights are determined by the payment of dues at least two (2) weeks before the election begins.
  - b) The ballot will be formed from the responses received on the Candidate form and the ballot will be posted on the ACCI website. A brief biographic sketch and a statement of the goals of each candidate will be distributed with the election announcement and ballot.
  - c) Voting Members will be notified of the election on the front page of the ACCI website as well as by email. Voting will be electronic and will require Member login. Two (2) weeks will be allowed for voting.
  - d) When the election closes, the Executive Director will notify the Chair of the Nominations and Elections Committee and the President by email, then a immediately schedule a conference call to outline the process for notifying both those elected as well as those not elected. Each nominee should receive a personal call from either the Chair or President.
  - e) When notifications are complete, the Membership will be notified of the results of the election by email and by a posting on the front page of the ACCI website.
  - f) A printout of the electronic voting results will be saved to a Portable Document File (PDF) and maintained as an electronic record. (2015)
7. Officers, Board Members, and Nominations and Elections Committee Members elected will take office at the ACCI Annual Business Meeting during the Annual Conference.



- G. Publications Committee – now Marketing and Communications (MarCom) ([Cross-Reference with XII Publications: Journal](#))
1. Description: The Publications Committee coordinates publications in the interest of ACCI Members, researchers, educators and public policy analysts in the subject matter areas within the mission of ACCI. The committee focuses on questions of policy pertaining to ACCI publications, encourages and supports consumer research and its application through contacts with ACCI members and other appropriate associations, agencies and groups. (1998)
  2. Membership: One Chair and three Members at Large. The Executive Director serves as ex officio. A Member of the Board serves as Coordinator and reports back to the Board on behalf of this Committee.
  3. Terms: Three (3) year staggered terms with a new person each year.
  4. Charge:
    - a) To integrate the planning of all ACCI publications
    - b) To exchange information on issues having to do with ACCI publications
    - c) To meet when needed but at least once per year
    - d) To form additional Sub-Committees for the purpose of providing advisory input for specific publications and on an ad hoc basis, to make recommendation to the Board for new editors
    - e) To facilitate communications about ACCI publications and make recommendations to the Board as appropriate ([Cross-Reference with Membership / Marketing and Communications Committee](#))
  5. Editor's Responsibilities
    - a) Consult with the Board on matters of design, physical appearance and printed descriptors of the relevant publication (1995)
    - b) Maintain relationship with the Board Liaison as to activities and progress
    - c) Submit two reports for the Board, one for the Fall and one for the Board meeting at the Conference no later than four (4) weeks before the named Board Meetings
    - d) Carry out charge and assignments
    - e) Prepare file of materials, suggestions, and so forth, for incoming editors and the ACCI Office
    - f) Attend ACCI Annual Conference.
  6. Sub-committees
    - a) Journal
    - b) CIA
    - c) Newsletter

## V. Other Committees

- A. Consumer Education Committee
1. Description: The Consumer Education Committee is responsible for developing strategies to promote consumer education at various levels through projects sponsored or co-sponsored by ACCI.
  2. Membership: Board Coordinator, Chair, three to five Members.
  3. Charge:
  4. Terms: Two years



B. Consumer Policy Committee

1. Description: The Consumer Policy Committee is responsible for developing strategies to enhance ACCI's ability to influence the U.S. and international public policy agenda through research on consumer public policy issues, consumer education programs and outreach to public policy makers.
2. Membership: Board Coordinator, three to five Members.
3. Charge:
  - a) To provide a continuing vision for incorporating a consumer public policy focus within ACCI
  - b) To identify and support opportunities to facilitate consumer policy research relationships between ACCI Members and public policy influence organizations and individuals, such as the Consumer Federation of America
  - c) To bring consumer issue-focused consumer education programs to ACCI Members through conference sessions and other mechanisms
  - d) To identify opportunities for greater participation in the international public policy arena through consumer interest research, consumer education programs and outreach initiatives.
4. Terms: Two years

C. External Relations Committee

1. Description: The External Relations Committee is responsible for developing meaningful, ongoing, continuous relationships with outside organizations. (1998)
2. Membership: Chair plus three Members at large. Ex officio: Member of International Committee, Conference Program Committee, Awards Committee and the Executive Director
3. Charge:
  - a) To develop and maintain strategic liaison with external constituencies
  - b) To coordinate feedback from official representatives of those organizations, most likely the association Executive Director, Board President, or designated member of the Board
4. Terms: Two years

D. International Committee

1. Description: International Affairs Committee serves ACCI by supporting the organization's effort to promote international consumer research, policy, and education.
2. Membership: Chair plus six or more persons to ensure continuity and diversity in geography and experience. One Committee and/or Board Members will annually designated as The Consumers International representative
3. Charge:
  - a) To create a forum for Members interested in international consumer affairs, including third world consumer affairs. Generate awareness among ACCI members of international consumer problems
  - b) To establish collaborative links with international scholars interested in consumer-oriented research and education
  - c) To explore the opportunities for both intra- and inter-country research and education in international consumer issues

- d) To increase international participation in ACCI.
- 4. Terms: Two years
- 5. Responsibilities:
  - a) Carry out charge and assignments
  - b) Submit reports describing activities to the External Relations Committee coordinator for distribution to the Board; one for Fall, and one for the Annual Conference Board meeting, no later than four weeks prior to each Board meeting
  - c) Prepare a file of materials, suggestions, etc. for the incoming representative and the ACCI office.
- 6. Adopt an International Member:
  - a) Members are solicited for funds to support one year's Membership fee.
  - b) Names of potential International Members seeking support is solicited from these individuals themselves, as well as nominations from current Members.
  - c) Once a year, Memberships are awarded.
  - d) The office keeps records of the continuation of Membership for those who received support.
- E. Membership Committee
  - a) (Recently revised; pending approval – June 2015)
- 2. Description: The Membership Committee tracks membership statistics, defines the membership segments, analyzes membership demographic trends, and sets membership goals for the organization, including identification of potential new constituencies. It informs the Marketing Committee of these things and works closely with that Committee
- 3. Membership: Board Liaison, Chair, six Members.
- 4. Charge:
  - a) Define the value of Membership
  - b) Determine the most important membership data to be provided to Board Members at monthly Board and special meetings (Dashboard).
  - c) To determine and define membership segments and seek to understand the needs of each segment and how they may be better served by ACCI.
  - d) To undertake qualitative and quantitative research to better understand Members and how ACCI can serve their needs (conduct surveys and qualitative research)
  - e) To help (re)design and continually review the Membership sections on the ACCI Website for changes, additions, and updates. A monthly review is recommended.
  - f) Collaborate with the Marketing Committee on projects to grow new Members and retain existing Members.
  - g) Work closely with the Executive Director to obtain membership data, update the Website, and other projects. . [It is possible that one Member of this Committee may request Administrative access to the association's management system].
- 5. Terms: Three years with two rotating on/off each year.
- F. Marketing and Communications Committee (MARCOM)

1. Description: The Marketing and Communications Committee actively pursues ways to appeal to those in academic and non-academic positions and seeks international participation from those working in the consumers' interest. This Committee sets the annual calendar and goals for ACCI's marketing and communication agenda for both Members and the more general Consumer Interests communications outreach.
  2. Membership: Board Liaison, Chair, six Members.
  3. Charge:
    - a) Plan an annual calendar of promotions and communication for ACCI overall including but not limited to:
    - b) Scheduling special Membership promotion efforts for both new Members and Renewing Members (coordinating with the Membership Committee)
    - c) Scheduling conference marketing (coordinating with the Conference Committee)
    - d) Identify other organizations where ACCI could form relationships to cross-market ACCI programs and events.
    - e) Develop marketing messages designed for each market segment.
    - f) Define, institute and review the Search Engine Optimization (SEO) of the website. [Determine if a Consultant is needed]
    - g) Utilize *Google for Non-profits* and MemberClicks data to inform what communications are most successful and build on the knowledge the data provides for continued improvement
    - h) Collaborate with the Membership Committee on projects to grow new Members and retain existing Members.
    - i) Work closely with the Executive Director to determine *who does what* in the accomplishment of these goals. [It is possible that one Member of this Committee may request Administrative access to the association's management system].
  4. Terms: Three years with two rotating on/off each year.
- G. Affiliated Organization Representatives
1. The ACCI Board of Directors has authority to designate a representative to affiliated organizations in which ACCI holds a membership.
    - a) Consumer Federation of America (CFA) Job Description of Representative
      - (1) Keep in touch with the activities of the CFA.
      - (2) Receive CFA publications, decide which ones should be noted in the ACCI Newsletter; respond to inquiries from CFA headquarters, and when possible, represent ACCI at CFA meetings
      - (3) Attend CFA conference(s), be aware of its operations and know some of its people.
    - b) Consumers International (CI): The CI representative shall be either a member or ex-officio member of the International Consumer Affairs Committee and report to the chair of that committee. (1989) Job Description of Representative:
      - (1) Keep in touch with the activities of the CI

- (2) Receive CI publications, decide which ones should be noted in the ACCI Newsletter; respond to inquiries from CI headquarters, and when possible, represent ACCI at CI congresses
- (3) Keep the chair of the ACCI International Consumer Affairs Committee alerted to significant activities of CI which have an impact on ACCI
- (4) Attend CI conference(s), and/or webinars, be aware of its operations and know some of its people.

H. Ad Hoc Committees/ Task Forces

- 1. These are occasional and information on these can be found in the [Ad Hoc Committee / Task Force Policy](#)

## VI. Membership

A. Categories of Membership

- 1. Professional Members
  - a) Members who are working in fields related to the consumers' interest and/or public policy, and who are not currently in a degree-seeking student role.
  - b) Professional Members pay an annual Membership fee.
  - c) Professional Members are voting Members.
- 2. Student Members (Established 1996)
  - a) Full-time undergraduate and graduate students, or those enrolled in a degree granting or certificate granting program (Approved May 2015).
  - b) Student Members are voting Members (1995).
  - c) Student Members pay a Membership Fee.
- 3. Retired Members (Established 1996)
  - a) A Retired Member is anyone who is no longer working full-time in fields related to the consumers' interest and/or public policy though they may be continuing their work in a consultant role. Retiring from one full-time job to move to another, does not allow the Member to claim retired status.
  - b) Retired Members pay a Membership fee discounted and less than Professional Membership fees.
  - c) Retired Members are voting Members.
- 4. Complimentary Members
  - a) The Executive Committee shall receive for approval proposed names of individuals for complimentary Membership. (1998)
  - b) Named lecturers will be added as complementary members in for the year in which they speak and the next calendar year. (December, 2015)
  - c) Complimentary Members do not pay a Membership fee and do not have a vote in ACCI elections or other voting actions such as Bylaws approvals.
  - d) Complimentary Members do receive a hard copy of the Journal.
- 5. Lifetime Members

- a) Journal Editors, when they have completed their term as Editor, are to be granted Lifetime Membership in ACCI. (March, 2015)
  - b) People cannot elect to pay for a lifetime membership, but may be offered at the discretion of the Board.
  - c) Lifetime Members are entitled to vote.
- 6. Organizational Membership
  - a) This membership type is open to universities, government entities, non-government entities. There is an annual registration fee and a contact person is required who will be the primary contact for the membership. The contact person should be one of the Professional Members thus having a login and knowledge of ACCI.
  - b) A flyer in the Appendix charts the levels and benefits of organizational membership.
- B. Membership Directory
  - 1. The Membership Directory shall be made available on the ACCI Website, in the Members' Only section. (2001)
- C. Membership Renewal
  - 1. Memberships are annual and the renewal date is determined to be 12 months after payment. (2012).
  - 2. Membership dues are determined by the Board of Directors and are decided at least two months prior to the date any new fees take effect. (Bylaws)
- D. Member Benefits
  - 1. Only Members in good standing are allowed to nominate for the elected positions, serve on Committees and the Editorial Review Board, apply for scholarships (2014)
- E. Membership List / Labels
  - 1. ACCI generally does not share the list of Members; however requests to share information or opportunities will be entertained, reviewed and approved or rejected. Generally these inquiries will be presented to the Executive Director who will bring any that require consideration by the Board, to the Executive Committee or Board's attention. Information can be shared on the ACCI Website, calendar, newsletters or in other publications as deemed appropriate. (updated June 2015)
  - 2. If there is an occasion when the list may be shared, it requires action by the Board of Directors (2015). Generally the list will be provided only to those nonprofit organization and profit publishing companies which have information to distribute that is of potential interest to ACCI Members. Before agreeing to the use, the Executive Director shall review the material to be mailed. (1976)
  - 3. The Executive Director shall recommend the price of the Membership list for distribution purposes. (1976)
  - 4. Members will be required to opt in or opt out of the public / shared list as part of their profile.

## VII. Volunteers

- 1. To serve as a Committee Member, Committee or project Chair, or Board member, a volunteer must be a Member of ACCI in good standing. This includes The *Journal of Consumer Affairs* Editorial Review Board Members.

2. Volunteers can be recruited by invitation by Board Members, Committee Chairs, by nomination by a Member in good standing, or Members may self-nominate.
3. Volunteers are recognized in the Annual Report, which is posted on the ACCI Website.

## **VIII. Resource Development (Fundraising)**

### **A. Committee**

1. The Resource Development Committee organizes and supervises the fundraising arm of ACCI. This includes fundraising through grants as well as direct fundraising.
2. Membership:
  - a) The President, President-Elect, and the Executive Director shall be a standing Committee which has the responsibility of monitoring Board-approved outside fundraising activities by Committees. It is the responsibility of each ACCI Committee planning such activities to inform the Executive Director of the intent to contact specific outside funders. (1988).
  - b) Board Liaison: President
  - c) Fundraising Chair: A Member in good standing selected for willingness to lead this effort with both Members and friends of ACCI. Members recruited to this committee will have the review and approval of the Board of Directors. ;
3. Types of Fundraising and definitions
  - a) Annual giving - Each donor is asked each year to provide funding for your organization. Usually, the donor leaves it up to the Board and staff to decide how to use the money.
  - b) Endowment - A permanent, non-investable fund. Contributions to an endowment are usually larger than an annual gift would be and can be pledged and paid over several years. Annual earnings on the endowment investment (interest, dividends, growth) are available for the organization's projects every year for scholarships or research or purchases (e.g., books for the library). The principal amount of the gift cannot be used. It stays in place and continues to grow.
  - c) Capital funds - Build buildings and buy equipment. A capital campaign is often combined with an endowment campaign (to make sure there is money to pay the light bill once the building is in use.)
  - d) Special project funding - major gifts for larger, one-time efforts that are important to your mission, but not possible with the current revenue stream available to you. Some companies and grant-making foundations prefer supporting special projects - one at a time - rather than making a commitment to an endowment.
  - e) Planned giving - designed especially for individual donors. Many people want to be involved now, but they may not have current assets available. There are simple planned gifts such as a codicil to one's will or a paid life insurance policy naming your organization as owner and beneficiary. There are also more complex planned giving instruments

known as charitable trusts. Always advise a potential donor to seek independent, individual tax and legal counsel before making a planned gift. (these definitions were provided by Carolyn Fazio at the 2013 Fall Board Retreat)

4. Fundraising in which ACCI has agreed to be currently engaged (2014)
  - a) Annual giving:
    - (1) The Board authorized the collection of donations to fund grant giving (April 9, 2014)
    - (2) Requesting and receiving direct donations from individuals for general or specific purposes is allowed.
      - (a) For instance, the annual conference registration form will contain an option to donate.
      - (b) The website will have a section to donate funds; an option will be provided to restrict the use of the donated funds.
  - b) Endowments as they relate to awards
  - c) Planned giving: ACCI may receive solicited and unsolicited gifts and bequests from individuals. (1988)
    - (1) All donations shall be payable to the *American Council on Consumer Interests*, and shall be sent to the Executive Director for deposit
    - (2) For donations under \$1,000, the donor may designate the contribution to an existing ACCI restricted fund
    - (3) For donations of \$1,000 or more, the donor may designate a specific use for the contribution, including establishment of a restricted fund. However, the Board of Directors may decline to accept funds for that use
    - (4) In cases where public acknowledgement of the donor is deemed appropriate, the Board of Directors and the donor shall determine a mutually agreeable form for such acknowledgment. Either the Board or the donor may initiate the discussion the acknowledgement.
5. Grant Seeking:
  - a) ACCI may seek funding from private, for-profit organizations for special projects or Conferences that advance the purposes of ACCI, according to adopted guidelines and under the following conditions:
    - (1) ACCI retains control of the purposes for which funds are used, any products or publications emanating from the project, and the allocation of funds.
    - (2) The activity or publication is identified as a function of ACCI with funding organizations being identified as funding sources only (this does not permit ACCI co-sponsorship of activities, projects, or publications which are identified as emanating from for-profit organizations. (1984)
  - b) Guidelines for Acceptance of Funds from either other Non-profit Entities or Commercial Entities to underwrite or support ACCI Projects (adopted November 1984).
    - (1) ACCI may seek funding from commercial entities for special projects, which will accrue to the ultimate benefit of consumers,



including conferences, research, publications and other activities. Many times these ACCI project further not only ACCI purposes and objectives, but also serve the interests of the entities which provide the funding. The following conditions have been established to govern acceptance of funding from commercial entities by the ACCI.

Preamble: The integrity and independence of ACCI as an association convened for the well-being of individuals and families as consumer must be preserved in all negotiations and agreements. The guidelines set forth below are intended to assure attainment of that objective in all funding relationships with commercial entities. Members of ACCI who represent the association in such relationships must always be mindful that their responsibility is not merely to satisfy the literal requirement set for by these guidelines, although that is essential, but also to assure that the spirit and purpose of the guidelines are honored in all negotiations and actions.

(2) Potential funding entities are to be made fully aware of ACCI guidelines related to solicitation and acceptance of funds and a written agreement is to be made to assure ACCI and the Commercial entity that goals are met for each group.

c) Limitations

(1) Funds are to be solicited only for purposes and by person specified by the Board of Directors of ACCI. The Board customarily works with the Fundraising Chairperson in these activities.

(2) The individual or Committee responsible for soliciting funding must communicate with the Executive Director before contact is made with a potential funding entity to avoid multiple ACCI contacts with the same entities. The Board of Directors and Executive Director will provide assistance and guidance regarding specifics of solicitation and approval of names of entities to be approached for funding and will review procedures and actions of solicitation Committees upon their request. However, review is not required and should not impede the effort of those soliciting fund from making timely progress.

(3) A venture funded in whole or in part by one or more commercial entities is to be identified as an ACCI activity or product. Commercial entities providing funding are to be identified as funding agencies. They are not to be identified as sponsors or co-sponsors with ACCI except if approved by the Board of Directors.

(4) Funding entities may be recognized on the program or publication as having underwritten all or a portion of the activity or product.

(5) ACCI is to have full control over the program and/or publication being funded; funding entities do not have the right to reject, edit or censor any speaker, writer, program components or any aspect of substance or content of any program or product being underwritten. If a funding entity has objection to content or persons associated with the program or product that is developed, the funding entity may request



that any public notice of its funding of the project be avoided, and that request must be honored.

(6) The funding entity has no automatic right to inclusion of one or more of its representatives as speakers, writers or other substantive role-player in the project.

- (a) However, qualified persons associated with the funding entity are not necessarily excluded from such roles; such inclusion rests on substantive merits, as determined by the individual or committee of ACCI responsible for the project.
- (b) Funding entities may recommend program content, or particular speakers or writers, for inclusion in the activity. As long as they are merited on substantive grounds, they will receive consideration for inclusion on the same basis as suggestions from other entities are considered.
- (c) Funding entities may make it known publicly that they have provided funding for the specified ACCI program or publication so long as such information is presented in a manner that is in keeping with these guidelines. Any mention of ACCI whether in print, electronically, or otherwise, must first receive the approval of ACCI.
- (d) Funding entities may be extended the right to present oral or written statements to participants or readers, for the purpose of extending greeting, commenting upon the relevance of the project, expressing support for the project, or communicating other such messages which are appropriate to the occasion or publication.

(7) If a funding entity acts in a manner not consistent with these guidelines, or brings pressure to bear upon ACCI representatives to violate either the letter or the intent of the guidelines, the ACCI may terminate negotiations with that entity, and if necessary, abort the project. Under such circumstances, any funding already advanced will be utilized to cover costs incurred by the project to that point, and any remaining funds will be returned to the entity which provided them.

## **IX. Major Program- Awards**

### **A. Awards Activities Across All Awards Types**

- 1. (Reference [Awards Coordinating Committee](#) Description)
- 2. The Awards Coordinator is the overall Chair of the Awards Process
  - a) The Coordinator appoints the Sub-committee Chairs in consultation with the President.
  - b) There is language in each award concerning the appointment of Sub-Committees, make up and number of Committee members.
  - c) The Sub-committee Chairs, in consultation with the Coordinator, seek volunteers to serve as Committee Members.
    - (1) Sub-Committee Chairs serve three (3) years.

- (2) Committee Members serve two (2) years and have staggered terms for continuity. There should be three Committee Members for each Committee.
  - (3) It is very helpful if the new Sub-Committee Chair has served in the Committee Previously.
- 3. An annual Call for Awards Nominations (2001) is developed along with the Executive Director, and distributed to the Membership
- 4. Awards need not be awarded every year. (2008)
- 5. All Awards Chairpersons report the winner and a runner-up to the Awards Chairperson and the Awards Chairperson is the only one to communicate with the Executive Director who presents the full slate of award winners to the Board for approval. Once Board approval is obtained, the Awards Chairperson will notify winners and this communication should contain a request to determine if the winner will attend to accept the award. If not a runner-up may be considered. (Board of Directors approved 5/19/14). The Executive Committee may act on behalf of the full Board.

B. Paper Awards or Conference Submission Award???

- 1. Paper Awards Description & Process
  - a) Description: The conference Program Chair and Reviewers shall nominate papers from the pool of full paper submissions. Since there are several categories, nominated papers will then be forwarded to the appropriate Awards Committee for selection of the award winner. At least one author for each paper must attend the ACCI annual conference, present their paper, and submit it to the proceedings. If a recipient is unable to meet the above criteria, the award will be rescinded. (2008) The committee will decide whether to extend the award to another paper, or to not extend an award for that year. Awards do not need to be given every year.
  - b) Process:
    - (1) Awards Coordinator receives a list and electronic copy of nominated papers that have been selected for presentation at the Annual Conference. (2001)
    - (2) Awards Coordinator distributes the nominated papers to sub-committee Chairpersons for distribution to rest of committee for blind review. (2001)
    - (3) Sub-committees discuss (via e-mail or teleconference) the submitted papers
    - (4) Sub-committees select, from among those papers submitted, the best paper
    - (5) Sub-committee Chairperson notifies the Awards Coordinator of the winner. Once the person is deemed eligible to receive the award from the Awards Coordinator, Sub-committee Chairperson shall notify the winner and confirm their attendance at the conference and communicate result back to Awards Coordinator.
    - (6) Sub-committee Chairperson prepares a brief description for the awards ceremony program.

- (7) Sub-committee Chairperson, or designee, presents each award at conference.
2. Each Award
- a) AARP's Public Policy Institute Financial Services and the Older Consumer Award (2004) Retired in 2018
- (1) Purpose: To encourage rigorous research that advances the knowledge base regarding financial products and services and the older consumer.
- (2) Sub-Committee: Chair plus two Members (one Member should be from AARP, if available to serve)
- (3) Criteria:
- (a) Present new data and/or analysis that focus on one or more key financial services issues, broadly defined to include areas such as older persons' use of banking, insurance, securities/investment products, credit and debt, e-commerce and on-line technology.
- (b) Offer, based on the research findings, timely and relevant policy recommendations that are valuable to academicians, policymakers and financial services professionals.
- (c) Advance the knowledge base in aging research in a professional manner that promotes a constructive image of older persons.
- (4) The Award: \$2,500 (or alternative amount offered) provided by AARP and an appropriate speaking slot in the Conference Program.
- b) Applied Consumer Economics Award (1984) Renamed the Richard L. D. Morse Applied Consumer Economics Award **[Professional Paper]** (2017)
- (1) Purpose: To encourage consumer professionals to address the practical and everyday problems that consumers face.
- (2) Subcommittee: Chair, plus two Committee Members, one of whom should be from the Consumer Movement Archives at Kansas State University, hereinafter CMA.
- (3) Criteria: Competitive papers for the Morse ACE Award must have three components: (1) identification of an important consumer problem or issue, (2) articulation of practical solutions to the problem, and (3) strong, convincing communication of the implications of the findings that have immediate usefulness to consumers, consumer professionals, or policy makers. This award honors the legacy of Richard L. D. Morse, a prominent leader in the consumer movement and Kansas State University professor. Known as "Mr. Truth in Savings," Dr. Morse established the Consumer Movement Archives (CMA) at Kansas State University Libraries. CMA is the premiere research collection documenting consumer advocacy in the United States. The award is generously funded by the Morse Consumer Movement Archives Endowment through the Kansas State University Foundation. (2017)

- (4) Papers which have been previously published cannot be considered. (1997)
- (5) The Award: \$1,000 which is part of a \$3,000 annual donation from CMA.
- c) Applied Consumer Economics Award (1984) Renamed the Consumer Movement Archives Applied Consumer Economics Award **[Student Paper]** (2017)
- (1) Purpose: To encourage consumer professionals to address the practical and everyday problems that consumers face.
- (2) Subcommittee: Chair, plus two Committee Members, one of whom should be from the Consumer Movement Archives at Kansas State University, hereinafter CMA.
- (3) Criteria: Competitive papers for the CMA ACE Award must have three components: (1) identification of an important consumer problem or issue, (2) articulation of practical solutions to the problem, and (3) strong, convincing communication of the implications of the findings that have immediate usefulness to consumers, consumer professionals, or policy makers. This award honors the legacy of Richard L. D. Morse, a prominent leader in the consumer movement and Kansas State University professor. Known as “Mr. Truth in Savings,” Dr. Morse established the Consumer Movement Archives (CMA) at Kansas State University Libraries. CMA is the premiere research collection documenting consumer advocacy in the United States. The award is generously funded by the Morse Consumer Movement Archives Endowment through the Kansas State University Foundation. Papers which have been previously published cannot be considered. (2017)
- (4) The Award \$500 which is part of a \$3,000 annual donation from CMA.
- d) CFP Board’s ACCI Financial Planning Paper Award (2000)
- (1) Purpose: To encourage research and writing in the area of personal financial planning.
- (2) Subcommittee: Chairperson plus two committee members (one member should be from CFP Board, if available to serve)
- (3) Criteria: The paper will be a well-written scholarly paper which focuses on important financial planning issues, broadly defined to include the various areas of personal financial planning and consumer issues related to financial planning, and presents information or ideas which are useful for consumers as well as for financial planning professionals, and policymakers. Papers previously published are not eligible for this award. Papers funded in whole or in part by a CFP Board research grant are not eligible; however, subsequent papers based on the research may be considered. Current members of the Board of Governors or any sub-board of the CFP Board and members of the CFP Board staff are not eligible for the award.

- (4) The Award: \$1,000 (or alternative amount offered) provided by CFP Board and an appropriate slot on the conference program.
- e) National Endowment for Financial Education (NEFE Award)
  - (1) Purpose: The content focus of the paper is financial education.
  - (2) Subcommittee: Chairperson plus two committee members. NEFE does not participate on this committee.
  - (3) Criteria: (1) makes a contribution to the scientific knowledge of financial education, financial behavior, or financial capability; (2) utilizes rigorous methodology as recognized by peers and the discipline; (3) is theoretically grounded; (4) addresses a research gap in the discipline; and (5) is an original manuscript not under review by another publication or group while being considered by ACCI.
  - (4) The Award: \$500 (or alternative amount offered) provided by NEFE and an appropriate slot on the conference program.
  - (5)
- f) The *Journal of Consumer Affairs* (JCA) Best Article Award (2007)
  - (1) Purpose: To recognize and encourage high quality scholarship regarding the consumers' interests.
  - (2) Subcommittee: The sub-committee chairperson will be the editor of JCA. The editor will select a committee consisting of four Members of the Editorial Board and associate editor(s) who will select the best article. The Editorial Review Board shall reflect the diversity of articles submitted to the Journal. The Editor, Associate Editor(s), and the Editorial Board Members serving on the committee shall have served in their respective Journal roles during the most recent publication year of the eligible article time period.
  - (3) Criteria: The Best Article shall:
    - (a) Be a refereed article published in the *Journal of Consumer Affairs*
    - (b) Be a well-written scholarly article that contains scholarly research and professionally informed opinions that involve analysis of individual, business and/or government decisions and actions that impact on the interests of consumers
    - (c) Address an important consumer issue in an innovative and creative way
    - (d) Be recognized as having the potential to make a significant contribution to enhancing the consumer interest
    - (e) ACCI membership, ad hoc reviewers, editorial review board members and JCA readers shall be invited to nominate articles for the best article award
    - (f) The committee shall not be limited to the set of nominations received from the various groups.
    - (g) Papers to be considered will be from the two publication years prior to the year in which the award is made, e.g. an award made in 2013 would consider refereed articles

published in 2012 and 2011; an award made in 2014 would consider articles published in 2013 and 2012.

(4) The Award: A certificate and a check for \$1,000 paid by ACCI general funds. The award recipient(s) shall be announced in the *JCA* and recognized at the ACCI annual meeting by the Editor of the *JCA*.

C. Student Awards

1. General Information

- a) Contributions to Student Awards Fund will be encouraged with a line on the conference registration form (these become temporarily restricted funds to be used the year that they are donated) (1991)
- b) These awards do not need to be given every year (2008)
- c) Consideration of an *Honorable Mention* is allowed (1984)

2. Each Award

- a) Robert O. Herrmann Ph.D. Dissertation Award (named in 2006)

(1) Purpose: To identify and recognize outstanding graduate student research which addresses issues relevant to the well-being of consumers and meets the research guidelines of the *Journal of Consumer Affairs*.

(2) Subcommittee: Sub-committee Chair plus three Members (2001). The term of service is three years for the Chair and two years for Committee Members (staggered) (2001)

- (a) A blind review process is utilized
- (b) Chair provides brief description for the Awards Ceremony and present or provide a designee to present the Award at the Annual Conference

(3) Criteria:

- (a) The person submitting a dissertation summary shall be an ACCI member. (1996)
- (b) Summary should consist of no more than five (5), double-spaced pages in length and is to include the objectives, methodology, and major findings.
- (c) Full copies of the dissertation may be required to be submitted at the request of the sub-committee chairperson.
- (d) The research may focus on consumer policy, consumer economics, consumer behavior and/or consumer education, may be theoretical, empirical, philosophical and/or historical in perspective, must have clear implications for government, households and/or business, and must clearly focus on consumer well-being.
- (e) Thesis or dissertation must have been completed and approved no more than two (2) years prior to its submission to the award committee.
- (f) Prior presentation or publication of any aspect of the research shall not affect eligibility.
- (g) It is traditional that the student present at the conference.

- (4) The Award: Conference registration fee is waived. A certificate (changed Board Meeting October 2016) is presented at Conference (2008). Award winner will be given priority for the Student Conference Scholarship (2001) or a travel stipend to be included in that year's annual budget (2016 October) and a free, one-(1) year Membership is granted. (1996)
- b) Student Conference Scholarship/ Travel Grant (2000): A historical revision which dated back to when Terri Haffner was Executive Director, was incorporated into this newer revision.
- (1) Purpose: To encourage students to meet and network with fellow students and professionals in the field and keep current on consumer research and related issues.
- (2) Sub-committee: Sub-committee Chairperson plus three Members.
- (3) Criteria:
- (a) Students submit electronic application on the submission form by deadline for review.
  - (b) Students must be Members in good standing to apply.
  - (c) The Committee reviews applications and makes selections. Decisions should be based on strength of student's written description of why it is important for the applicant to attend the ACCI conference, and on the availability of other sources of financial support. [The following clarifications were added May 2019]
    - (i) These scholarships will be limited to graduate students and young professionals with "young professional" defined as someone who has been working no more than two years at their first job post graduation; postdocs are included in this definition. Further, graduate students will not be prioritized over young professionals.
    - (ii) Additionally, it has been customary to prioritize scholarships to those who have submitted to present.
  - (d) The Sub-Committee Chair will notify award winners and those applicants not receiving a scholarship. Applicants will be notified of selection prior to early registration for conference.
  - (e) Working through the Awards Coordinator, the Sub-Committee Chair will communicate the selection of Awardees to the Executive Director for operational reasons. The Executive Director will manage registrations and reimbursements.
  - (f) Higher priority may be given to students presenting papers at the Annual Conference. Committee will make every effort to ensure wide geographic representation.
- (4) Process
- (a) The Award: Dependent upon annual funding level from various sources, the Executive Committee will decide how



much money will be available for student conference scholarships and the maximum amount available per person. This is budgeted annually.

- (b) Scholarships include a waiver of registration fee and/or defrayment of expenses.
- (c) Reimbursements or stipend checks take place winners attend the full conference.
- (d) In order to receive a check for defrayment of expenses or a flat stipend amount, scholarship students must submit a one-page description of how the conference benefitted them. These statements may be subsequently used in future ACCI marketing materials.

c) Undergraduate Student Poster Competition DESCRIPTION

- (1) Purpose
- (2) Sub-Committee
- (3) Criteria
- (4) Process

D. Service Awards –

1. General Information

- a) Awards need not be distributed each year

2. Each Award

- a) Distinguished Fellow (1972)

(1) Purpose: To honor select individuals who have made significant contributions to ACCI over a long period of time and are widely recognized as Leaders in the Consumer Field.

(2) Sub-committee: The President-Elect will serve as sub-committee chairperson in addition to three previous award winners. Term of Service is two years for the three Fellows (staggered for continuity) and one (1) year for President-Elect.

(3) Criteria:

- (a) The honoree has provided outstanding service to ACCI.
- (b) The honoree has displayed high standards of professional and ethical conduct through her/his career.
- (c) The honoree has been a member of ACCI for at least twenty (20) years. (2000)

(4) Process

- (a) Nominations are made by letter to the Sub-Committee Chair
- (b) There may be nominations on hand from the previous year.
- (c) Sub-committee screens names and reviews resumes received or on hand, and selects candidates to be recommended to the Board of Directors for approval. A positive vote of at least three (3) of the four (4) committee members is required for designation as a distinguished fellow nominee.



- (d) The Board shall discuss and vote on potential ACCI Distinguished Fellows, with an affirmative vote of 75% necessary for the candidate to be approved.
  - (e) Upon Board approval the Awards Coordinator shall notify the Distinguished Fellow Award Committee Chair. The Awards Committee Chair then will notify candidates of their selection as Distinguished Fellows, and will inform all nominators of the outcome of the selection process.
  - (f) The Committee, in consultation with the Awards Coordinator, selects the ACCI Member to present the award.
  - (g) Copies of all correspondence should be provided to the Executive Director and the Awards Coordinator. (2001)
  - (h) Committee selects ACCI member for each awardee to be presenter of the award, in consultation with Awards Coordinator. Chair notifies presenter and asks him/her to prepare a 200-word statement that notes the accomplishment and service of a fellow to be published in the Conference Program and JCA.
  - (i) Nominations for the Distinguished Fellow Award that are not selected will remain in the pool for a second year. (2001)
- (5) The Award: A certificate (changed Board Meeting October 2016) shall be presented at the Annual Conference. A 200-word statement that notes the accomplishment and service of a fellow is published in the JCA and in the Conference Program.
- b) Richard L. D. Morse Early-Career Award (Established in 2017)
- (1) Purpose: The Richard L. D. Morse Early-Career Awardee has demonstrated excellent in research, education, and/or policy. (2017)
  - (2) Sub-committee: Sub-committee Chair selected by President plus two Members selected by Sub-Committee Chairperson. Chair serves for three (3) years and two (2) years for Members, which should be staggered.
  - (3) Criteria:
    - (a) The recipient will have provided service, defined as contributions that further consumer interests including service to ACCI as a professional organization, forging collaborations with colleagues and groups, and contributing to the consumers' interest as a field of study and practice. Additionally, the Early-Career Award winner has six or fewer years of full-time professional employment in a field related to consumer interests. This award honors the legacy of Richard L. D. Morse, a prominent leader in the consumer movement and Kansas State University professor. Known as "Mr. Truth in Savings," Dr. Morse established the Consumer Movement Archives (CMA) at Kansas State University Libraries.

CMA is the premiere research collection documenting consumer advocacy in the United States.

- (b) Is an ACCI member in good standing.
  - (4) The Award: A certificate is presented at Annual Conference with an award of \$750. The award is generously funded by the Morse Consumer Movement Archives Endowment through the Kansas State University Foundation. (updated 2017).
- c) Richard L. D. Morse Mid-Career Award (1995) (renamed 2017)
  - (1) Purpose: The Richard L. D. Morse Mid-Career Awardee has demonstrated excellent in research, education, and/or policy. The recipient will have provided service, defined as contributions that further consumer interests including service to ACCI as a professional organization, forging collaborations with other consumer interest organizations and groups, and supporting policymaking, as well as to the field of study. (2017)
  - (2) Sub-committee: Sub-committee Chair selected by President plus two Members selected by Sub-Committee Chairperson. Chair serves for three (3) years and two (2) years for Members, which should be staggered.
  - (3) Criteria:
    - (a) Additionally, the Mid-Career Award winner has 15 or fewer years of full-time professional employment in a field related to consumer interests. This award honors the legacy of Richard L. D. Morse, a prominent leader in the consumer movement and Kansas State University professor. Known as “Mr. Truth in Savings,” Dr. Morse established the Consumer Movement Archives (CMA) at Kansas State University Libraries. CMA is the premiere research collection documenting consumer advocacy in the United States. The award is generously funded by the Morse Consumer Movement Archives Endowment through the Kansas State University Foundation. (updated 2017)
    - (b) Is an ACCI member in good standing.
  - (4) The Award: A certificate (changed Board Meeting October 2016) is presented at Annual Conference with an award of \$750. The award is generously funded by the Morse Consumer Movement Archives Endowment through the Kansas State University Foundation. (updated 2017).
- d) Stewart M. Lee Consumer Education Award (1988)
  - (1) Purpose: To recognize the outstanding, long-term contributions of Stewart M. Lee to consumer education. To acknowledge and encourage other outstanding efforts in consumer education that exemplifies the qualities of Stewart M. Lee and his work.
  - (2) Sub-committee: Sub-committee chairperson selected by President plus two members selected by sub-committee chairperson.
  - (3) Criteria:

- (a) The recipient will be an individual or organization who/which has made significant contributions to the field of consumer education.
  - (b) In most cases the contributions will have been over a long period, but single, uniquely outstanding contributions of lasting impact may be recognized as well.
  - (c) Contributions may be for teaching, research or service to consumer education, and these terms should be interpreted broadly.
  - (d) A recipient shall be given the award only once.
- (4) The Award: Individuals receive a certificate (changed Board Meeting October 2016) and \$500; organizations receive a plaque. The amount of the award and the plaque plus the administrative expenses in the giving of the award shall be paid from the Stewart M. Lee Award Fund. If the annual earnings of the Stewart M. Lee Award Fund are not sufficient, the shortfall shall be covered by funds from the General Restricted Fund.
- e) Honor a Mentor (2001)
  - (1) Purpose: ACCI members and others have the opportunity to recognize a mentor who made a positive influence on their professional and interactive personal life, or who facilitated the achievement of career or educational goals.
  - (2) Sub-committee: The Board of Directors serves as the body to approve applications to Honor a Mentor.
  - (3) Criteria:
    - (a) Anyone (living or deceased) who contributed to your professional development may be recognized.
    - (b) A mentor can be honored by you as a single individual, or you can solicit from others to collectively honor someone (perhaps in conjunction with retirement or some other special occasion).
    - (c) At least one (1) donor, or the honoree, must be a current or former member of ACCI.
    - (d) Contributions can be made throughout the year. However, the time at which a designated level is achieved will determine when a mentor will be recognized. Presentation at the Annual Conference is suggested.
  - (4) The Process
    - (a) Nomination forms are available from the ACCI office or on ACCI's Web site. Financial contributions should be sent to ACCI Headquarters.
    - (b) This opportunity will be included in the Annual Call for Awards.
    - (c) Levels of Recognition: (raised to these levels in 2014)

- (i) Mentor \$500
  - (ii) Master Mentor \$2,500
  - (iii) Maestro Mentor \$5,000
- (5) The Award:
  - (a) Awardees receive an engraved award.
  - (b) Funds raised are used for conducting activities that benefit the professional development of young professionals (junior faculty and graduate students).
- f) Maynes Memorial Paper Award (2008)
  - (1) Purpose: To honor a deceased ACCI member who has made important research/educational contributions to the field of consumer studies by commissioning a paper that would review the individual's scholarly contributions and assess how his/her contributions inform future research.
  - (2) Sub-committee: Sub-committee Chairperson plus three other committee members. The Chairperson serves a three (3) year term.
  - (3) Criteria:
    - (a) The proposed honoree must have made significant research and/or educational contributions to the field of consumer studies.
    - (b) The proposed author must be a respected scholar who has familiarity with the honoree's work and experience in writing for an academic audience.
    - (c) Nominations should include: The name of the person to be honored, brief documentation of the individual's contributions to consumer research/education, the name and contact information for the person who is being nominated to write the paper, brief documentation of the proposed author's background that would make him/her a good candidate to author the paper, and documentation of a minimum of \$2,500 in pledged gifts to support this award. The person selected to write the paper would present it at the ACCI Annual Conference the following year.
  - (4) The Award: A minimum \$1,000 honorarium shall be paid by ACCI with gift funds to the author of the memorial paper at the time the paper is accepted for publication in *JCA*. In addition, the author's travel expenses to the ACCI conference where s/he presents the paper shall be reimbursed by ACCI from gift funds up to a maximum of \$1,500. Covered travel expenses include transportation, lodging, per diem, and conference registration. All funds must be raised by the individual(s) who submits the nomination. Documentation of the full financial commitment must be submitted at the time of the nomination. Pledges are paid to ACCI once the honoree and paper author are approved by the ACCI Board. After undergoing editorial review, the paper shall subsequently be published in the *Journal of Consumer Affairs* (JCA).

- E. Awards Related to Conference Lectures (see [Named Lectureships](#))
- F. Retired Awards
  - 1. Russell Dixon (1984): This award was established to honor Russell A. Dixon by recognizing the best-applied paper published in *Advancing the Consumer Interest* (ACI) each year. The award was \$200. ACI is no longer published. The Dixon restricted funds account was transferred to the Applied Consumer Economics Award Fund in the spring of 2008.
  - 2. Friends of Consumers Award (1995): Historical documentation remains. This award was honored individuals or organizations who/which played major roles in developing policy at the local, state, national, or international level that promoted the *consumer interest*.

## **X. Major Program – Grant Giving**

- A. Description
  - 1. Purpose:
    - a) To encourage rigorous research based investigation that addresses pressing consumer issues
    - b) Present new data and/or analysis that focus on one or more key issues of consumer interest, perhaps in an innovative and creative way
    - c) Articulate practical solutions to the problem
    - d) Provide new information or ideas which have immediate usefulness for consumers directly, consumer professionals, or for policymakers
    - e) Offer, based on the research findings, timely and relevant policy recommendations that are valuable to academicians, policymakers and professionals
    - f) Advance the knowledge base promoting consumer well-being.
  - 2. Definitions
    - a) The Grants Coordinating Committee administers financial awards made for research promoting consumer interests. The committee addresses issues related to grant distribution and program marketing.
    - b) The Grants Coordinator/Chairperson, appointed by the President, shall be responsible for review and recommendation of the grant awards. The Grant Coordinator/Chairperson will recommend three committee members to be approved by the Board President
  - 3. Membership
    - a) Coordinators: Board Member (voting Member) and President
    - b) Members: Committee members
  - 4. Terms:
    - a) The Grants Coordinator shall serve a term of two (2) years with a three (3) year initial term
    - b) Committee members shall serve a term of two (2) years, but the initial committee members will be selected to serve a staggered term of one, two and three years.
    - c) It is ideal if the new Committee Chair has served in the Committee previously.
  - 5. Charge

- a) Direct the process of announcements for Requests for Proposals (RFP) as funds are made available through board development efforts
  - b) Study the mix and frequency of grant opportunities offered the membership and suggest changes to the Board as needed
  - c) Review and selection of the leading candidates for the grant awards
  - d) Recommend funding levels for proposals to the President/ACCI Board
  - e) Organize the presentation and marketing of grant opportunities at the annual ACCI conference.
- 6. Determining Funding Levels
  - a) The Board of Directors, in its annual budgeting process, will determine funding if any, that will be available for Grants during that Fiscal Year.
  - b) Grants of < \$5,000 may be transferred in one payment. Grants over \$5,000 will only be transferred in \$5,000 increments according to a schedule to be developed in accordance with the projects' needs and timeline. This will be part of the grant contract with the recipient.
  - c) Depending on the situation, grant funds may be financially managed through ACCI directly, on a case-by-case basis.
- 7. Determining Topics, Developing and Distribution of the RFP
  - a) The Committee will develop a draft RFP and topics to present to the Board for review and approval.
  - b) Time lines: The Committee will determine the schedule for submission, review period, and notification.
  - c) The Chair will review all submissions and distribute to reviewers.
- 8. Office Procedures
  - a) The Executive Director will
    - (1) Manage the marketing and announcement of the call through ACCI communications (website, newsletter, etc.) and the Call may be shared and posted with related associations
    - (2) Operationalize the Call for electronic submission and review
    - (3) Manage the distribution, collection and timeline of the review process
    - (4) Communicate with award winner(s) and manage the contracting process and delivery of funds.
- 9. Marketing and Announcements
  - a) The ACCI Office will prepare a press release and distribute it to announce the awards.
  - b) Awardees will also be announced at the Annual ACCI Business Meeting at the Annual Conference.
- B. Eligibility
  - 1. Only Members in good standing are eligible to apply
  - 2. Professional and Student Members are eligible. Complimentary and Retiree Members are not eligible as Primary Investigators, but may be included on the application team.
  - 3. At the conclusion of the project, for an Annual Conference to be determined in the award letter, at least one Primary Investigator must attend and present at the ACCI annual conference. If a recipient is unable to guarantee the

above criteria, the grant award will be rescinded. Travel costs and registration fees may be included in the budget request.

4. Indirects are 100% disallowed in this award
  5. Funds may not be used for computer equipment and the like, but specialty software may be considered. Likewise, tuition for students is disallowed, but funds for graduate student assistance may be considered.
  6. Although announced, the Committee may decline to award any awards that year.
- C. Grant Application Review
1. The Grants Coordinator/Chairperson is the overall Chair of the Grant awarding/distribution process.
  2. The committee, in consultation with the Coordinator/Chairperson, may seek volunteers to serve as reviewers for proposals taking advantage of expertise.
  3. All proposals will be blind reviewed.
  4. After review, the Committee will meet and formulate the recommendations to be presented to the Board of Directors who will make the final decisions as to which proposals will be offered funding.
- D. Terms and Conditions
1. The grant term is expected to be one year or less, but the application form will request start and end dates.
  2. Reports
    - a) A report on progress, no longer than two pages, is due to ACCI Grants Committee at a date mid-way through the grant term. If this is not satisfactory, the Grants Committee may request a revision and withhold funds until an acceptable report is received.
    - b) Reports are due to the Executive Director at the ACCI office.
    - c) A final report is due two months after the closing date.
  3. Presentation at the ACCI Conference following the end date is expected, whether as an oral or Featured Research presentation. A submission to the *Consumer Interests Annual* is a requirement of this project. Conference committee decides what type of presentation.
  4. Responsible and ethical conduct of research requires that the project meets university IRB requirements. If this is outside of university oversight the grantee must provide a statement that the project will provide informed consent and will abide by the ethical standards of research.
- E. Timing
1. Call for Grant Applications opens July 1, completed applications are due September 1, and reviews and results are announced on or about October 1.
  2. Grant project year is October 1 to September 30, annually.
  3. Presentation at ACCI Conference
    - a) A presentation is required at the next ACCI conference following the closing date of the project. No additional proposal is due to present.
    - b) While the project may be subsequently presented at other conferences, it can only be presented first at the ACCI Conference

## **XI. Major Program - Education**

- A. Annual Conference – see [Conference Committee](#)
- B. Webinars



## **XII. Major Program - Named Lectureships**

### **A. General Information**

1. These awards are all to honor someone who has been recognized as a leader in the Consumer Movement.
2. Traditionally, the Colston Warne and Esther Peterson lectures are annual and the Rhoda Karparkin lecture, the newer award, is occasional.
3. Each award has a restricted fund where the intent was to endow the award so that the interest on each endowment would be used to fund the award, annually.
4. Each speaker presenting one of these lectures will be granted one year's complementary membership, after which their record will be moved to professional category where they will receive automatic system reminders to renew at the professional rate. (Board Minutes October 2017)
5. Processes common to all Lectureships
  - (1) Committee selects the speaker at least nine (9) months prior to the conference and provides information on the conference as well as negotiating travel, honorarium, and paper expectations.
  - (2) Committee communicates information for the preliminary program to the Executive Director including speaker name, contact information, title/topic of the lecture, and other details. The Executive Director will confirm these and other details with the speaker in writing.
  - (3) The Committee will assign one person to be the "content contact" with the Lecturer to help shape the talk to the expected audience. The Chair will also work with both the *CIA* and *JCA* Editors to have paper(s) submitted in correct formats and on time.
  - (4) The Executive Director will manage travel arrangements, reimbursements, booking of hotel room and the like, directly with the lecturer.
  - (5) The Chair hosts the Lecturer during the conference, including speaker introduction and the Chair presides during the lecture.

### **B. There are Three Named Lectureships**

1. Colston Warne (established in 1971)
  - a) Purpose: To honor Colston Warne, the long-term president of Consumers Union and a person very instrumental in the founding of ACCI, by proving support for a distinguished consumer leader to give the keynote address at the Annual Conference. It should be a well-known person who has significantly contributed to the consumer movement.
  - b) Sub-Committee: The Immediate Past-President Chairs the Committee, which consists of the President, President-Elect, and Conference Program Chair.
    - (1) The Colston Warne Lectureship Committee has the power to negotiate (subject to Board Policy) the conditions under which the lectureship will be given, including fees paid and whether or not a written paper is part of the agreement.
    - (2) If a paper is contracted for, then payment of the negotiated fee is contingent on receipt of the paper (1984). Selection will be made by the Committee without the need for Board approval (1993).



- (3) A paper is usually requested and is typically included in the *CIA* as well as the *JCA*.
  - c) The Award
    - (1) The Colston Warne speaker is paid travel expenses and/or an honorarium from the Colston Warne fund; however, these expenses may be covered by the conference budget or operating budget if the Colston Warne funds are inadequate. (1992)
    - (2) The amount of the honorarium is to be negotiated each year. It is recommended that the honorarium not exceed the annual interest earned on the Colston Warne fund.
    - (3) A plaque or speaker gift is usually given at the conclusion of the lecture, which is typically the opening general session.
- 2. Esther Peterson Policy Forum (Established in 1990)
  - a) Purpose: To recognize and honor the outstanding, long-term contributions of Esther Peterson to consumer policymaking by sponsoring an annual consumer policy forum at the ACCI conference, whereby the consumer interest, with respect to a contemporary consumer policy issue, is identified and clarified.
  - b) Sub-Committee: The Committee shall be composed of the current President, Immediate Past-President, President-Elect, and the Conference Program Chair. The current President shall chair the Committee.
    - (1) Selection: To broadly solicit ACCI Membership for suggestions regarding consumer policy issues and to select, at least nine months prior to the conference, an appropriate issue.
    - (2) The issue should relate substantively to policy formulation, enactment, implementation, or evaluation. International and national consumer policy issues should be given priority; however, local or state issues, which are of broad interest, may also be addressed.
    - (3) The authorities selected may be scholars, researchers, advocates, legislators, regulators, or others who have knowledge of the issue and its implication for the consumer interest.
  - c) The Award
    - (1) The Forum speaker is paid travel expenses and/or an honorarium from the Esther Peterson fund; however, these expenses may be covered by the conference budget or operating budget if the Esther Peterson funds are inadequate.
    - (2) The amount of the honorarium is to be negotiated each year. It is recommended that the honorarium not exceed the annual interest earned on the Warne fund.
    - (3) The policy forum could be any of a variety of formats (e.g. lecture, dialogue, debate) and should be assigned a prominent place on the conference program such as a general session, evening, or luncheon program.
    - (4) A plaque or speaker gift is typically given at the conclusion of the session.
- 3. Rhoda Karpatkin International Lecture (established 2005)

- a) Purpose: To honor the pioneering work of Rhoda Karpatkin to enhance the welfare of consumer throughout the world. The recipient will have made significant contributions to the welfare of consumer on the international stage, be an active Member of ACCI or Consumers International, and be a recognized leader in the consumer field.
- b) Sub-Committee: The Committee will consist of two ACCI Members and one Member of Consumers International.
  - (1) Selection: A Call for Nominations is issued to be sent to the Committee Chair. The Committee will review and select an awardee. The Chair maintains a file of candidates for immediate and/or future award consideration and makes sure that the list is sent to the Executive Director for continuity.
- c) The Award
  - (1) The award may be given every two years.
  - (2) The awardee will be encouraged to make a presentation of his/her work that led to the granting of the award.
  - (3) If the awardee is not fluent in English, an effort will be made to have an English summary of his/her work presented at the award ceremony.
  - (4) A press release will be prepared and broadly disseminated for each award.
  - (5) The awardee will and be reimbursed for travel expenses (up to \$1,000 or as budgeted by the Board of Directors). If additional money is raised, the maximum may be increased accordingly. The amount of the award and the plaque plus expenses shall be paid from the Rhoda Karpatkin Award Fund. If the annual earnings of the fund are not sufficient, of the shortfall shall be covered by funds form the Conference budget or the general operations budget.

### **XIII. Major Program – Publications (Now Marketing and Communications, MarCom)**

- A. *Journal of Consumer Affairs (JCA)* [\(Cross-reference with Publications Committee\)](#)
  - 1. General Policies
    - a) There shall be no manuscript submission fee. (2001) This was revised in November 2014 as follows: There will be a \$125 submission fee and this fee will be waived for ACCI Members in good standing. Lower cost submission fees match the membership fee as determined by the World Bank classifications of second- and third-tier countries. The implementation date was September 1, 2015. For non-members paying the submission fee, this payment may be applied to a one year's ACCI membership.
    - b) *JCA* reviewers will not receive stipends on a per review basis. (1976)
    - c) Whenever an outstanding leader in the consumer movement dies, the Board shall commission an In Memoriam statement (one page maximum) to be published in *JCA*. (1974)
  - 2. Editor Policies

- a) The JCA Editor shall determine the need for associate editors. (2001)  
The number of associate editors will be reviewed and approved by the Board of Directors.
  - b) The JCA shall reflect the ACCI mission statement. (1995; simplified 2015)
  - c) The JCA editor should use the budget amount allocated for travel to maximize the exposure of the *Journal of Consumer Affairs* at professional meetings. (2001)
  - d) Contractual arrangements shall be negotiated between ACCI, the incoming JCA editor, and the host institution at the time the editorship is assumed, to insure continuity throughout the editor's term.  
Agreement shall include direct and in-kind costs, personnel, specific responsibilities of all parties, and shall be reviewed annually. (1983)
  - e) Transition between JCA editors shall be negotiated to assure uninterrupted flow of manuscript publication of JCA issues according to scheduled dates. (1983)
  - f) The JCA editor shall be contracted for a term acceptable to the board and the editor with the option of an extension when acceptable to the editor and Board. (A minimum of three-year contract.) (2020) At the end of three (3) years the editor shall indicate if an extension is desired. At that time the Board may extend the term or initiate a search for a new editor. The search for an editor shall be initiated one (1) year prior to the end of the editor's term. (1983)
  - g) The JCA editor shall submit the names of proposed members of the JCA editorial board to the Board of Directors as a courtesy. (1977)
3. Editor Responsibilities
- a) Work in conjunction with the current publisher.
  - b) Communicate with the current JCA editor during the transition period. During this period, become familiar with the editorial and publication system that is currently in place for JCA.
  - c) Work with the Executive Director of ACCI to review the projected budget for the following FY by July 1 of the preceding year.
  - d) Work with the Executive Director to ensure each issue of JCA includes membership information as well as conference proposal submission and registration information, as appropriate, for ACCI.
  - e) Maintain an Editorial Review Board
  - f) Maintain review procedures and criteria for manuscripts in keeping with those of other leading academic journals by seeking detailed reviews of manuscripts from the Editorial Review Board, as well as outside reviewers, in accordance with the blind review process. At the time of this revision (2015) the process is managed through ScholarOne software, the publisher's contracted software.
    - (1) Prepare and transmit feedback to reviewers on status of manuscripts reviewed by them in a timely manner
    - (2) Evaluate the reviews for each manuscript and prepare a timely response to the author(s) with the reviewers' comments.

- (3) Evaluate author(s) revisions of each manuscript in a timely manner
- (4) Determine content for *JCA*
- (5) Work closely with publisher throughout production process and secure copyright releases for *JCA*
- (6) Review and seek to expand the indexing, abstracting, and ranking services in which *JCA* is included.
- (7) Work closely with Publications Committee on related *JCA* matters.

**B. *Consumer Interests Annual***

1. *CIA Policies (2001)*
  - a) The deadline for submission of papers for publication in the proceedings is four (4) weeks after the Annual Conference.
  - b) Six (6) weeks following the submission deadline will be allowed for review, follow-up and correcting manuscript problems.
  - c) *CIA* will be posted on the ACCI Website by three (2) months after the Annual Conference.
  - d) The *CIA* will be copyrighted to ACCI.
2. *CIA Editor Responsibilities*
  - a) Prepare manuscript submission guidelines and have them posted on the ACCI Website
  - b) Collect manuscripts and check that the guidelines have been followed
  - c) Notify presenters of any problems with respect to guidelines and provide assistance in making corrections
  - d) Transmit the final manuscripts to the Executive Director for posting on the ACCI Website.
3. Term of Service: One year. It is recommended that the *CIA* editor be positioned as Conference Committee Chair for the next year's conference.
4. The ACCI office provides the website service to post the annual *CIA* online.

**C. *ACCI Newsletter***

1. *Newsletter Policies*
  - a) The purpose of the ACCI Newsletter is to help the ACCI membership stay connected and informed between conferences. The ACCI Newsletter will be informational and provide current Association news. The ACCI Executive Director has editorial authority over the content of the newsletter.
  - b) The *ACCI Newsletter* will be published quarterly. (2006)
2. *Newsletter Editor Responsibilities*
  - a) Solicit newsletter items from ACCI membership
  - b) Submit articles to the Executive Director for layout and distribution through
  - c) The Executive Director will post the newsletter put onto the ACCI Web site.
3. Publishing: The *ACCI Newsletter* is electronically published by the headquarters office. The term of service of the Newsletter Editor is not defined.

## XIV. Operations

### A. Financial Operations

#### 1. General Policies

- a) The budget shall be based on prudent estimates of income and expenditures
- b) The cost of all present and future awards shall be financed by restricted funds from the respective fund (1989), unless stated differently in specific award descriptions. Currently any deficits in restricted accounts have been supplemented by the operational budget on an annual basis. (2015)
- c) The headquarters office shall handle all ACCI funds. (1984)
- d) The fiscal year of ACCI shall be September 1 – August 31. (1979)
- e) An outside audit shall be required annually. (1979)

#### 2. Charge Services

- a) ACCI may establish maintain merchant account options for MasterCard (1982), VISA (1982), Discover (2000), and American Express (2002) for all services. Currently, due to cost, ACCI has limited this to MC and Visa only (2011).

#### 3. Investments (revised 2/9/2007), please see [Investment Policy](#)

- a) ACCI shall invest in a manner consistent with its fundamental purposes (1996).
- b) Year-end interest income distributions shall be allocated to general, unrestricted, permanently restricted, and temporarily restricted funds based on each fund's beginning balance on August 31 of each year.
- c) The use of interest and principal funds shall adhere to the following guidelines:
  - (1) *Permanently Restricted Funds*: Interest earned on restricted investment account balances may be used to fund awards. Unless allowed by the donor agreement, the principal of restricted funds will not be used to make awards.
  - (2) *Temporarily Restricted Funds*: According to ACCI policy, only earned interest should be used to make awards from temporarily restricted investments. Any deficit between awards and interest earned should be paid from ACCI general funds.
  - (3) *General Funds*: Both interest and principal may be used to meet ACCI cash flow needs.
  - (4) *Unrestricted Funds*: Interest and principal may be used from unrestricted funds.

#### 4. Staff

- a) The position of Executive Director entails a range of responsibilities related to association leadership and management.
- b) The Executive Director shall be reimbursed for expenses related to the Annual Conference, and for conduct of the office. (1982)
- c) The Executive Director is a member of the Board of Directors and all Committees without vote. (Prior to 2001)

### B. Restricted Funds Accounts Defined

1. Permanently Restricted Accounts
    - a) Colston Warne Lectureship
    - b) Esther Peterson Policy Forum
    - c) Rhoda Karparkin Consumer International Award
    - d) Maynes Memorial Paper (Currently not funded? Record in file of 2 donations)
    - e) Steward M. Lee Fund
    - f) Applied Consumer Economics Award
  2. Temporarily Restricted Accounts
    - a) Student Awards: Donations toward these awards are solicited each year as an item on the conference registration form.
    - b) Honor a Mentor – Restricted to student and early professional support
    - c) Adopt an International Member
- C. Office Operations
1. The ACCI headquarters office shall maintain the Membership database, including Membership promotion, distribution of ACCI promotional materials and handling of ACCI displays. (1988)
  2. ACCI staff is authorized to negotiate terms for giving copyright permission. (1984)
  3. The management agreement that ACCI has with the Management Company shall be evaluated annually.
- D. Meeting Operations
1. Consent Agenda
    - a) A consent agenda groups the routine, procedural, informational, and self-explanatory non-controversial items typically found in an agenda. These items are then presented to the board in a single motion for an up or down vote after allowing anyone to request that a specific item be moved to the full agenda for individual attention. Other items, particularly those requiring strategic thought, decision making or action, are handled as usual. (Quoted from <http://nonprofit.adelphi.edu/files/2012/09/consentagenda.pdf>)
    - b) ACCI has elected to adopt a consent agenda format (2013) in which the Executive Committee and previous month's minutes are included.
    - c) The Executive Director calls for Consent Agenda items approximately one (1) week prior to the Board Meeting and compiles this, making it electronically available to the Board Members about two (2) to three (3) days prior to the Board of Directors meeting.
- E. Searching for a New Executive Director or Association Management Company
1. When it becomes necessary to search for new services of a new Executive Director:
    - a) A job description will be written and it is suggested that the format of this follow the guidelines suggested in the ASAE Career Center
    - b) Funds will be allocated to post the position, at the minimum, at the ASAE Career Center job listing and a more extensive description on the ACCI website
    - c) An Ad Hoc Committee comprised of a majority of both sitting and former Board Members will be established

- d) Application guidelines will include a request for a resume or CV, a letter of application, and three professional references along with their contact information.
- e) The sitting Executive Director may help process the receipt of the applications, but will not be involved in the selection of his/her successor.
- f) When the short list of applicants has been selected, each will be invited to a telephone interview with one of the sitting Board Members on the Committee.
- g) A final list of no more than three applicants will be invited to face-to-face interviews with the Committee in person or electronically. Funds will be provided to support the travel of these applicants if necessary.
- h) The questions for these interviews as well as the preliminary telephone screening interviews will be devised by the committee and used consistently across applicants.

## **XV. Lists, Policies & Guidance Attached**

- A. [Organizational Membership Flyer](#)
- B. [Ad Hoc Committee Policy](#)
- C. [Guide to Committee Service](#)
- D. [Investment Policy](#)
- E. [Records Retention & Management Policy](#)

## **XVI. Forms Attached**

- A. [Committee Report Form](#)
- B. [Conflict of Interest Policy Form](#)
- C. [Nominations Form](#)
- D. [Candidate Form](#)
- E. [Reserve Policy](#)
- F. [ACCI Committee Report Form](#)



	Organization	Individual or Original cost
Cost in \$US	\$500	
Number of Individual Full Memberships Included (All have voting rights)	3	\$375
Number of Student Associate Memberships Included (no voting rights, but otherwise full members)	25	\$625
Number of hard copies of the journal provided (all members have electronic access)	1	\$0
Annual Job Listings (currently \$100/listing)		
Free	2	\$200
Discounted (50%)	4	\$100
Free listing in "Where to Study" (currently \$100/listing)	1	\$100
Free listing in "Professional Resources"	1	Currently no cost
<b>Potential Total Savings to Organizational Member</b>	<b>\$900</b>	<b>Original cost \$1,400</b>

**Ad Hoc Committee / Task Force Policy**  
September 15, 2010; slightly revised October 2013

The following information will serve as a guide for the work of Ad Hoc Committees or Task Forces (those not specifically defined under the ACCI Bylaws).

Assignment of Committee:

- Committees shall be assigned on an as-needed basis by the Board of Directors with the sole purposes of guiding the operations and work of ACCI.
- At the time of assignment, the purpose(s) of the committee shall be clearly defined including description, membership, terms, and charge.
- At the time of assignment, a closing date shall be determined, not to exceed one year after the date of assignment.
- Committees may be reassigned at the determination of the Board of Directors.
- The Board of Directors is permitted, pursuant to the remainder of this policy, to restrict the committee in any way it so chooses.

Committee Composition:

- Each committee shall have a minimum of three (3) members.
- At least two (2) of the committee members must be ACCI Members in good standing.

Committee Chairperson:

The committee chairperson shall be named from among the three (3) members by the President of the Board of Directors.

Meetings:

Committees shall meet not fewer than four (4) times each year.

Reporting:

Committees shall submit written reports to the Board of Directors using the Committee Reporting Form on a semi-annual basis, due four (4) weeks before the Annual Conference and six (6) months thereafter.

# Guide to Committee Service

## Introduction

The ACCI Board of Directors' wants to thank you for considering volunteering your time to serve on one of its many Committees. This document has been developed to guide the work of all organizational Committees, answer most of your questions, and ensure consistency and continuity in the association's operations. Detailed information on each Committee is included in the *ACCI Handbook*. For information concerning terms of service, activities and charges of Committees, please contact the ACCI President, President-Elect, or Executive Director.

## Roles

**Board Coordinators** are elected to the Board of Directors by ACCI Members. The board coordinator(s) acts as a liaison between the Committees and the Board of Directors. The board coordinator

- Attends all Committee meetings as an ex officio Member
- Guides the Committee chairperson when appropriate
- Collects reports from Committee chairpersons
- Presents Committee reports to the Board of Directors.

**Committees** are formed in response to a Bylaw requirement or an assignment by the ACCI Board of Directors. Committees

- Meet on a quarterly basis, at a minimum
- Design and implement a plan to achieve the purpose of the Committee as charged in the Bylaws or Board directives
- File semi-annual reports with the board coordinator.

**Committee Chairpersons** oversee the operations of a specific Committee and serve a term of two (2) to three (3) years as outlined in the Policy Handbook. Committee chairpersons should:

- Identify and secure Committee Members
- Call and hold Committee meetings (contact Executive Director for toll-free dialing instructions)
- Communicate with the Board Coordinator regarding activities and decisions
- File semi-annual written reports with the Committee's board liaison.

**Committee Members** serve two(2) to three (3) year terms of service as outlined in the Policy Handbook (see attached chart). Committee Members should:

- Attend all Committee meetings
- Participate fully in Committee meetings
- Assist the chairperson in carrying out the Committee's charge.

## Committees

- Awards
  - Paper Awards
    - AARP Public Policy Institute Financial Services and the Older Consumer Award

- Applied Consumer Economics Award renamed in 2017 to the Richard L. D. Morse Consumer Economics Award
  - CFP Board Best Paper Award
  - JCA Best Paper Award
- Student Awards
  - Robert O. Herrmann Ph.D. Dissertation Award
  - Student Conference Scholarships
- Service Awards
  - Distinguished Fellow
  - Mid-Career
  - Stewart M. Lee Consumer Education
  - Honor a Mentor
  - Memorial paper
- Conference
  - Colston Warne Lecture
  - Esther Peterson Policy Forum
  - Karpatkin Consumer International Award
- Consumer Education
- Consumer Policy
- External Affairs
- Finance, Foundation and Grants
- International Affairs
- Membership / Marketing
- Nominations Committee (Must be elected to this Committee in annual election process)
- Publications
- Ad Hoc Committees:
  - Website (initiated 2012-13)

## **Duties and Deliverables**

Committees should:

- Meet at least quarterly by teleconference or other means convenient to all Committee Members.
- Submit written reports to the Board of Directors using the Committee Reporting Form on a semi-annual basis, due four (4) weeks before the Annual Conference and six (6) months thereafter.
- Include a list of Committee Members and respective term expiration dates, goals for the year, itemized budgetary needs, accomplishments since the previous report and issues or concerns in its report.

## **Timelines**

Each Committee, because of its charge, may be subject to timelines in addition to the minimum requirements outlined in the previous section.

**ACCI Investment Policy**  
Adopted January 11, 2013

## **Statement of Objectives**

The objectives outlined in this investment policy statement (IPS) have been established in conjunction with a comprehensive review of ACCI's current and projected financial requirements. The objectives are:

*Objective #1:* To have the ability to make annual awards from Restricted and Unrestricted investments.

*Objective #2:* To have the ability to provide for conference speakers from Restricted and Unrestricted investments.

*Objective #4:* To maintain a funding cushion for (1) unexpected developments, (2) possible future increases in award structure and expense levels, and/or (3) a reduction in the expected return on investments or interest rate assumptions.

*Objective #4:* To maintain flexibility in determining the future level of cash flows related to membership fees, conference expenses, and other recurring events.

*Objective #5:* To achieve the maximum rate of return on invested assets consistent with acceptable levels of risk.

Investment results are the critical element in achieving the investment objectives, while reliance on additional contributions from membership, conference, and donation sources is a secondary element.

## **Guidelines and Investment Policy**

### Time Horizon

There is a requirement to maintain sufficient liquid reserves under the direction of the Executive Director to provide for the payment of ongoing expenses from current income, investment earnings, and principal. Analysis of previous years' cash flow needs suggests that sufficient liquid and marketable assets (i.e., at least \$35,000) need to be held in banks convenient to the Executive Director. The ACCI Executive Director will notify the Investment Committee well in advance of requesting a withdrawal from other investment assets to allow sufficient time to build up additional necessary liquidity. Given the investment objectives of the Association, a three (3) year time horizon will be used for assets invested in equities and fixed-income securities. Overall, the investment portfolio should be invested so that only a low risk of loss of investment value, due to market fluctuations, is taken.

### Risk Tolerances

The Board and Investment Committee recognize the difficulty of achieving the Association's investment objectives in light of the uncertainties and complexities of contemporary investment markets. The Board also recognizes that some risk must be assumed to achieve the Association's investment objectives. In establishing the risk tolerances of the IPS, the ability to withstand short- and intermediate- term variability was considered. These factors were:

- ACCI operates in a fluid environment where membership is likely to fluctuate in correspondence with the general economy and the status of educational programs at colleges and universities.
- ACCI's current financial condition enables it to adopt a short- to intermediate-term investment perspective with those investments that are currently restricted or temporarily restricted.
- Overall, liquidity requirements are critical. Demographic characteristics of ACCI members suggest a low- to below-average risk tolerance.

In summary, ACCI's prospects for the future, current financial condition and several other factors suggest collectively that the Association can tolerate only minor interim fluctuations in market value and rates of return.

### Performance Expectations

The desired investment objectives include:

- (a) A short-term rate of return on investment assets equal to or greater than the average 180-day money market mutual fund index.
- (b) Over a complete business cycle, the Association's overall annualized total return after deducting for advisory, money management, and custodial fees, as well as total transaction costs, will be managed to perform above the median of a customized index comprised of money market and certificate of deposit assets.
- (c) A long-term rate of return on other Association investments that at least matches the national average 3-month certificate of deposit rate of return.
- (d) The target rate of return for the Association's assets has been based on the assumption that future real returns will approximate the long-term rates of return experienced for each asset class in the IPS; however, past performance of investment assets is no guarantee of future returns.

*The Board agrees to reevaluate this IPS at least bi-annually. Furthermore, the Board realizes that market performance varies and that benchmark rates of return may not be meaningful during some periods.*

### Investment Philosophy

Given the cash flow needs and investment objectives of the Association, the investment portfolio should be allocated among equities, bonds, cash, and cash equivalents so that there is low to moderate risk of loss of investment value due to market fluctuations. The Board and Investment Committee believe that a three (3) year time horizon is appropriate when allocating investment assets. To achieve adequate diversification among investments, use of mutual funds for equity or bond investments is strongly encouraged. Potential for change over time in membership size and organizational goals necessitates a short to mid-range planning horizon for investment decisions. As a guideline, ranges of specific types of investments are given in Table 1.

### Asset Allocation Constraints

The Board believes that the Association's risk and liquidity posture are, in large part, a function of asset class mix. The Board and Investment Committee have reviewed the long-term performance characteristics of various asset classes, focusing on balancing the risk and rewards of market behavior. Investments shall consist of short-, medium-, and long-term investments. The following asset classes were selected for the Association's investments:

- Savings and Checking account
- Bank Certificates of Deposit
- Brokerage Certificates of Deposit
- Money Market Funds
- Short-Term Bond Funds
- Domestic large capitalization equities
- Domestic mid-capitalization equities
- Domestic small capitalization equities
- International equities
- Domestic fixed income
  - Short-Term
    - High Quality
    - Moderate and Low Quality
  - Intermediate-Term
  - Long-Term
  - Cash equivalents

Table 1 summarizes the strategic asset allocation approach to be used for investments (not including liquid assets under the direction of the Executive Director):

**Table 1 - Portfolio Two - Strategic Asset Allocation**

	<i>Lower Limit</i>	<i>Strategic Allocation</i>	<i>Upper Limit</i>
Domestic large capitalization equities	0%	10%	25%
Domestic mid-capitalization equities	0%	10%	25%
Domestic small capitalization equities	0%	0%	15%
International equities	0%	0%	15%
Domestic fixed income			
Short-Term	0%	20%	75%
Intermediate-Term	0%	0%	20%
Long-Term	0%	0%	20%
Certificates of Deposit	0%	50%	100%
Cash equivalents	0%	10%	100%

#### Rebalancing of Strategic Allocation

The percentage allocation to each asset class may vary as much as plus or minus five percent (5%), depending on market conditions. When necessary and/or available, cash inflows will be deployed in a manner consistent with the strategic asset allocation as outlined above. If there are no cash flows, the allocation of assets will be reviewed quarterly by the Investment Committee. If the Board and/or Investment Committee judges cash flows to be insufficient to bring the Association's assets within the strategic asset allocation ranges, the Board and/or the Investment Committee shall decide whether to effect transactions to bring the strategic allocation within the threshold ranges (strategic allocation).

#### **Use of Investment Earnings**

##### Permanently Restricted Investments

Earnings on permanently restricted investments may be used to fund awards. Unless allowed by the donor agreement, the principal of permanently restricted funds will not be used to make awards.

##### Temporarily Restricted Investments

According to ACCI policy, only investment earnings should be used to make awards from temporarily restricted investments. Any deficit between award and interest earned should be paid from ACCI general funds.

##### General Investments

General investments will be managed to maintain liquidity and marketability. Both interest and principal may be used to meet ACCI cash flow needs.

##### Unrestricted Funds

Interest and principal may be used from unrestricted funds.

#### **• General Investment Policies**

##### Hold Harmless Policy

The Investment Committee shall be held harmless with respect to all investment decisions and outcomes carried out within the confines of this document. The Investment Committee will be insured under the Board of Directors policy held by the ACCI.

##### Policy Objectives

The Investment Committee and Board of Directors will review investment policy at least bi-annually to determine the continued feasibility of achieving the investment objectives and the appropriateness of the IPS for achieving those objectives. It is not expected that the IPS will change frequently. In particular, short-term



changes in the financial markets should not require adjustments to the IPS as it relates to the allocation of Association assets not needed for liquidity purposes.

#### Monitoring of Investments

Semi-annual performance will be evaluated by the Investment Committee to test progress toward the attainment of longer-term targets. It is understood that there are likely to be short-term periods during which performance deviates from market indexes. During such times, greater emphasis shall be placed on peer-performance comparisons with managers employing similar styles. In summary, the performance of the Association's portfolio(s) will be monitored on an ongoing basis, and it is at the Board's discretion to take corrective action by replacing a manager, fund, or individual security if they deem it appropriate at any time.

#### Policy Changes

It is at the Board's discretion to take action to revise this Investment Policy Statement. If, at some future date, it is decided that the policies and guidelines no longer fit the needs of the Association, the Board may commission a study or report to evaluate changes to the document, at which time a revision vote can be taken.

## **Records Retention and Management Policy**

### **September 15, 2010, Revised October 2013**

#### **Introduction:**

The ACCI Board of Directors wishes to manage the records of the Council in accordance with best practices and in compliance with Internal Revenue Service requirements for non-profit organizations.

#### **Definition:** The records of the organization include:

- Conference records
  - Attendance
  - Programs
  - Proceedings
- Election Results
- Financial
  - Transactions
  - Reports
- Membership information
- Operations
  - Board agendas
  - Board minutes
  - Committee reports
- Publications
  - *Journal of Consumer Affairs*
  - Newsletters
  - Others, as published

#### **Responsibility:**

- It is the responsibility of the Executive Director to manage the records of the Council in accordance with this policy and its guidance.

#### **Archives:**

- The Consumer Archives at the Kansas State University Libraries shall be the official home of the historical records of the Council.
  - One copy of the publications of the Council shall be transferred to the Archives on an annual basis in December of each year.
  - One copy of the Membership List shall be transferred to the Archives on an annual basis. This report should be transferred in September and represent the previous year's Membership current as of August 31.
  - One copy of the end-of-year financial reports (Budget, Cash Flow Statement, and Balance Sheet) shall be transferred to the Archives on an annual basis.

**Office Records:**

The National Office shall maintain the records of the Council as identified in the table below.

Item	Retention Time	Retention Form
Conference Attendance List	3 years Permanent	Electronic
Conference Program, 3 copies	3 years Permanent	Hard copy Archived
Conference Program, 1 copy	Archives	Hard copy
Conference Proceedings	Permanent	Electronic
Election Results	3 years	Electronic
Financial Transactions	7 years	Electronic
Financial Reports, Quarterly Monthly	7 years	Electronic
Financial Reports, Annual	7 years 7 years Archives	Hard copy Electronic Permanent
Handbook, current & versions	Permanent Permanent	Hard Copy Electronic
Membership List	3 years Permanent Permanent	Hard copy printed August 31 each year Electronic Archives, Hard Copy
Board Agendas	1 year 7 years Permanent	Hard copy Electronic Archives, Hard Copy
Board Minutes	1 year suggest in perpetuity 7 years suggest in perpetuity Permanent	Hard copy Electronic Archives, Hard Copy
Committee Reports	1 year 7 years Permanent	Hard copy Electronic Archives, Hard Copy
<i>Journal of Consumer Affairs</i>	Permanent Permanent	Hard copy Archives, Hard Copy
Newsletter	Permanent	Electronic

## ACCI Conflict of Interest Policy

### Introduction:

A conflict of interest arises whenever the personal or professional interests of a board member or staff member are potentially at odds with the best interests of the American Council on Consumer Interests (ACCI). Any activity, investment, interest, or association that interferes, or in the judgment of the ACCI Executive Board, appears to interfere with our independent judgment in carrying out an assigned board responsibility, is a conflict of interest. It is the policy of ACCI to avoid conflict of interest, and to preserve and maintain harmonious and well-defined authority and responsibility among the board and staff.

### Determinations:

- No member of the ACCI Board of Directors or staff shall derive any personal profit or gain, directly or indirectly, by reason of his or her participation with the ACCI Executive Board.
- Each individual shall disclose to the Board of Directors any personal interest that he or she may have in any matter pending before ACCI and shall refrain from participation in any decision/vote on such matter.
- Prior to Board or Committee action on a contract or transaction involving a conflict of interest, any Board Member having a conflict of interest shall disclose all facts material to the conflict of interest. Such disclosure shall be reflected in the minutes of the meeting.
- A person who has a conflict of interest shall not participate in or be permitted to hear the Board's discussion of the matter except to disclose material facts and to respond to questions. Such person shall not attempt to exert his or her personal influence with respect to the matter, either at or outside the meeting.
- Any member of the ACCI Board or Staff shall refrain from obtaining any list of ACCI Members for personal or private solicitation purposes at any time during the term of service.
- On an annual basis, each Member of the Board of Directors, consultants, and staff shall be required to review a copy of this policy and to acknowledge in writing that he or she has done so.
- On an annual basis, each member of the Board of Directors, consultants, and staff shall disclose any relationships, positions, or circumstances that he or she believes could contribute to a conflict of interest.

### Review:

This policy shall be reviewed annually by each member of the Board of Directors, and ACCI Staff.

I understand the terms of this Conflict of Interest Policy and agree to adhere to the terms set forth herein.

Printed Name \_\_\_\_\_

Signature \_\_\_\_\_

ACCI Position \_\_\_\_\_

## ACCI Committee Report Form

Committee Name:

Date of Report:

Chairperson:

Email:

Telephone:

Names of Committee Members

How many times did this Committee Meet? Add Dates of each meeting for historical purposes and whether they were in-person or conference call?

Summary of Year's Activities:

- Accomplishments
- Challenges
- Requests for Board Consideration

Recommendations for the Next Year:

## ACCI Nominations Form

*I wish to nominate the following ACCI Member for an ACCI Elected Position:*

I am nominating the following person for consideration for the elected position(s) of:

- ☐ President-Elect
- ☐ Treasurer
- ☐ Board Member
- ☐ Nominations & Elections Committee

Name of Nominee: \_\_\_\_\_

Nominee's Email Address: \_\_\_\_\_

Nominee's Telephone Number: \_\_\_\_\_

Nominee's Organization: \_\_\_\_\_

Nominee's Job Title: \_\_\_\_\_

While this is not required, we would like to know if you have spoken to this Nominee and they know that their name has been submitted:

- ☐ I have not spoken to this Nominee about this nomination
- ☐ I have spoken to this Nominee about this nomination

Please provide a brief statement explain why you are nominating this individual for an elected position.

### NOMINATORS NAME AND CONTACT INFORMATION

MY NAME: \_\_\_\_\_

MY EMAIL ADDRESS: \_\_\_\_\_

MY TELEPHONE NUMBER: \_\_\_\_\_

Currently on the website: \_\_\_\_\_

Directions: Please complete this form and email completed form as an attachment to the ACCI Office at [admin@consumerinterests.org](mailto:admin@consumerinterests.org). Both you and your Nominee must be an ACCI Member in good standing. Nominees will be contacted by the Nominations and Elections Committee, and they will also be asked to provide a biosketch and other information if they are selected to be on the ballot. Likewise, the Nominations and Elections Committee may contact you as well. Questions? Please call the ACCI Office at (727) 940-2658 x 2002.

Your Name: [Click here to enter text.](#)

Your Phone Number: [Click here to enter text.](#)

Your Email Address: [Click here to enter text.](#)

**Name of Nominee:** [Click here to enter text.](#)

**Their Phone Number:** [Click here to enter text.](#)

**Their Email Address:** [Click here to enter text.](#)

**Their Job Title:** [Click here to enter text.](#)

**Their Organization:** [Click here to enter text.](#)

Position Nominated for:

- ☐ President Elect President-Elect (2020-21, President 2021-22, Past-President 2022-23)
- ☐ Treasurer (Three years)
- ☐ Board Member (Three years)
- ☐ Nominations and Elections Committee (Two years)

Have you contacted this person about the nomination?

☐ No

☐ Yes

☐ They have confirmed to me that they are interested (optional)

- Please share your reasons for nominating this person and their qualifications (required). Use as much space as you need.  
[Click here to enter text.](#)
- What qualifies this person's experience with ACCI that would recommend them as a Board Member? Use as much space as you need.  
[Click here to enter text.](#)
- What other leadership qualifications can you highlight about this nominee? Use as much space as you need.  
[Click here to enter text.](#)



## ACCI Candidate Form

Dear x:

We are very pleased that you have been nominated to the following opportunity to serve ACCI (and in a phone conversation you have indicated an interest). This form formalizes this invitation and requests more information from you for consideration by the Nominations and Elections Committee. Will you please complete this form by X and return it to x? If you have questions, please do not hesitate to call one of us below, or to consult [www.consumerinterests.org/about](http://www.consumerinterests.org/about)

- X at x, Nominations and Elections Committee Chair
- X at x, ACCI President
- Ginger Phillips, Executive Director at 727-940-2658 x 2002

### Demographics

- ☐ I am willing to serve ACCI as described to me. *Please complete this form and return to x*
- ☐ I decline the opportunity to serve at this time. Please return this form to x without completing.

Signature: \_\_\_\_\_

Current Position:

Academic Background:

Other Professional Activities and Honors:

Memberships:

Awards:

Research/Practice/Teaching Interests:

- ☐ I have attached a .jpg photo (this should be a color photo)
- ☐ I have attached my short CV or Resume

### Questions from the Nominating Committee:

- How have you served in the past? Why do you wish to serve ACCI now and in this capacity?
- Given ACCI's mission, what would you do to contribute to its success? Please provide some specific examples.
- Are you able to make the time commitment as described for the role for which you have been nominated? Will you have institutional support for the time and travel required?

**Please provide a concise statement to describe your perspective and goals for the office/committee to which you have been nominated.** This information will be utilized for the ballot and should carefully portray your candidacy. Please limit to about 300 words.

## ACCI Reserve Policy

### **Purpose:**

The purpose of this Reserves Policy for the American Council on Consumer Interests (ACCI) is to ensure the stability of the mission, vision, programs, and ongoing operations of ACCI. Further the purpose is to guide the association budgeting process so as to create adequate reserves to sustain the association's operations for at least one year in case of unforeseen circumstances.

### **Funding Policy:**

ACCI will maintain its reserves in a temporarily restricted account, though these funds may be invested for growth purposes. This Reserves Restricted Account is separate from the permanently restricted assets named Colston Warne Lecture, Esther Peterson Policy Forum, and the Karpatkin International Speaker Fund.

### **Accounting for Reserves:**

The funds may be invested in asset classes recommended by the ACCI investments committee. Currently, reserves are maintained in the ACCI Schwab one account in accordance with the investment policies of this organization (2015).

### **Funding of Reserves:**

The reserves are funded through budget allocations or residuals, and are accumulated across time. The Board of Directors may also direct from time to time that a specific source of revenue be set aside for the reserves. Examples could include one-time gifts or bequests, or special grants, receipts etc.

### **Monitoring the Reserve Account**

The Executive Director and the treasurer will monitor the funds on a regular basis; a review of the reserve account will take place at the regularly scheduled Board Meeting at the annual conference.

### **Annual Budgeting for Reserve Growth and Maintenance**

At the Board meeting to review the next year's annual budget, the line item dedicated to investing in the reserve account will be discussed. A minimum of \$5,000.00 is highly recommended as the minimum contribution to raise the reserve to its recommended level annually; a larger contribution is recommended until the goal is met.

### **Funding Goal for the Temporarily Restricted Reserve Account**

At the time of this reserve policy review, a goal of \$200,000 in liquid or invested assets that could be liquidated is recommended to preserve the integrity of ACCI. This goal is approximately equal to one year's total budget.

### **Appropriate use of reserves funds**

The Executive Director will identify the need for accessing the reserve funds and confirm that the use is consistent with the purpose of the reserves as described in this Policy and the ACCI handbook. Decisions to utilize Reserve Funds will first be based on the availability of any other sources of funds before using reserves, and evaluation of the time period for which the funds will be needed, and expected to be replenished.

## **Authority to use Reserves**

Authority for use of the reserves is delegated to the Executive Director in consultation with the Executive Committee. Requests to use funds may be made to the Executive Committee or the full Board of Directors at a regularly scheduled meeting, at a special meeting, or by email discussion and/or vote. The use of Reserves will be reported to the Executive Committee and the Board of Directors at their next scheduled meeting, accompanied by a description of the use of funds and plans for replenishment of the reserves. The Executive Director must receive prior approval from the Executive Committee for use of reserves.

Reviewed and Approved by the Board of Directors at the board meeting on November 18, 2020.