

COUNCIL BUSINESS

• **CONFERENCE HIGHLIGHTS.** The 35th annual ACCI Conference was held at Baltimore, March 29 - April 1. Approximately 285 persons were registered for the conference, coming from 42 states, the District of Columbia, 5 Canadian provinces, Bermuda, England, Korea and West Germany. Conference record holders, having missed only two conferences, are Edward Metzen and Stewart Lee. Seventeen of the 32 past presidents were present, 9 of the 20 ACCI Distinguished Fellows were in attendance, and one of the 21 charter members, Marguerite C. Burk, was present.

• **THE COLSTON E. WARNE LECTURE.** "The Colston Warne Legacy," was presented by Esther Peterson, Special Advisor for Consumer Affairs to Presidents Johnson and Carter.

• **ACCI AWARDS.** Applied Consumer Economics Award - Sherman Hanna, Ohio State University, "Risk Aversion and Optimal Insurance Deductibles." Thesis Award - Hsiu-Wei Yang, University of Maryland, "Expenditures on Food Away from Home by U.S. Low-Income Households."

• **ACCI BUSINESS MEETING.** 1989-90 Officers and Board of Directors: President - Monroe Friedman, Eastern Michigan Univ.; Vice President (President-Elect) - Judy Allen*, Southwest Texas State Univ.; Treasurer - Donna Selnick, California State Univ. - Sacramento; Directors - W. Keith Bryant, Cornell Univ.; Robin Douthitt*, Univ. of Wisconsin; Rader Hayes, Univ. of Wisconsin; Barbara Heinzerling*, Univ. of Akron; Julia Marlowe, Univ. of Georgia; Judy McKenna, Colorado State Univ.; Barbara Slusher*, Univ. of Missouri; Richard Widdows*, Purdue Univ. Nominations and Election Committee: Chair, Karen P. Goebel, University of Wisconsin-Madison; Gordon Bivens, Iowa State Univ.; W. Keith Bryant, Cornell Univ.; Gerry Olson*, Oregon State Univ.; Mel Zelenak*, Univ. of Missouri-Columbia. (* Denotes elected or re-elected Spring 1989.)

• **MEMBERSHIP AND FINANCES.** ACCI paid membership is 1,725, a 0.92% decline from 1988. Actual fiscal year 1987-88: Total receipts - \$153,692. Total expenses - \$127,082. Budget fiscal year 1989-90: Receipts - \$146,787. Expenses - \$150,492.

• **ACCI APPOINTMENTS.** Chairs of some of the committees that have been appointed to date are: Career Opportunities Center - Jane Kolodinsky, Univ. of Vermont; Gifts and Bequests - Nancy M. Rudd, Ohio State University; National Membership - Judy McKenna, Colorado State Univ.; International Consumer Affairs - Robert Kerton, Univ. of Waterloo; Future Directions - Jane Schuchardt, Iowa State Univ.

• **ACCI REPRESENTATIVES.** U.S. Mission to the United Nations - Nancy Hawkins, Leonia, NJ; International Organization of Consumers Unions - Stewart M. Lee, Geneva College.

• **STUDENT ACCI CHAPTERS.** There are now 14 active and 2 inactive student ACCI Chapters. Coordinator - Kevin Connell, Univ. of Missouri-Columbia; Assistant Coordinator - Kris Kieffer, Univ. of Wisconsin-Madison; Nominations and Elections - Felisha Harrold, Univ. of Missouri-Columbia.

• **ACCI EDITORS.** *Advancing the Consumer Interest* - John Burton, Univ. of Utah; *Journal of Consumer Affairs* - David Eastwood,

Univ. of Tennessee; 1989 and 1990 *Conference Proceedings* - Mary Carsky, Eastern Connecticut State Univ.; *ACCI Newsletter* - Les Dlabay, Lake Forest College.

• **CONFERENCE ACKNOWLEDGEMENTS.** The thanks of the conference delegates go to the Program Chair Roger Swagler, Univ. of Georgia, and the reviewers of refereed papers, and to the Local Arrangements Chair Thesia Garner, Bureau of Labor Statistics, and her committee for developing and following through so successfully on a most satisfying conference.

• **THIRTY-SIXTH ACCI CONFERENCE.** The 1990 ACCI conference will be held at the Fairmont Hotel, New Orleans, March 27-31. Program Chair - Loren Geistfeld, Dept. of Family Resource Management, Ohio State Univ., Campbell Hall, 1787 Neil Ave., Columbus, OH 43210-1295 (614-292-4524). The call for papers is out and the deadline is Oct. 15, 1989. Local Arrangements Chair - Golden Jackson, Ohio State Univ., 1787 Neil Ave., Columbus, OH 43210-1295 (614-292-1833). Exhibits Chair - Teresa Palmer, Business Ed. & Admin. Services, Illinois State Univ., Normal, IL 61761.

• **FUTURE ACCI CONFERENCES.** The 1991 ACCI conference will be held in Cincinnati, Program Chair Claudia Peck, Oklahoma State Univ; 1992 - Tucson, AZ; 1993 - Lexington, KY.

• **DISTINGUISHED FELLOWS NOMINATIONS.** Nominations for ACCI Distinguished Fellows with supporting data should be sent to chair Carole Vickers, College of Education, Marshall University, Huntington, WV 25701. Basic criteria include long outstanding service to ACCI, nationally recognized, high professional and ethical conduct, and current member of ACCI.

• **JCA EDITOR SEARCH CONTINUES.** Nominations and applications are still being sought for the position of *Journal of Consumer Affairs* editor. Please consult letter inserted in the February Newsletter for particulars, and send your response to Monroe Friedman, Chair, JCA Editor Search Committee, Psychology Dept., Eastern Michigan Univ., Ypsilanti, MI 48197 (313-487-1155).

• **NOTICE.** Please notify ACCI Executive Director of any corrections or changes of address so that there will be no interruption of service. This also helps ACCI save on postage.

• **PERSONAL ACKNOWLEDGEMENTS.** With this 239th Newsletter, your ACCI Newsletter editor would like to express his final thanks to those who have been most helpful in putting the Newsletter out over these past thirty years. Thanks go to my wife Ann and sister Rebecca for their contributions as proofreaders; to my secretary Bonnie Dawson; to Anita Metzen, Executive Director of ACCI, and her staff for the efficiency with which the mailing of the Newsletter has been handled; to Franklin Leidigh and Richard Bebout, owners of the Beaver Falls Printing Company, and their staff for 30 years of faithful service in printing the Newsletter; to the administration of Geneva College for the support and encouragement that they have given me; and to the members of the Department of Economics and Business Administration at Geneva College who have been most understanding. A special thanks to the ACCI Board of Directors for establishing the Stewart M. Lee Consumer Education Award, and thanks to all those who have made contributions to fund this award.

NEWS OF OTHER CONSUMER-ORIENTED ORGANIZATIONS AND RELATED ACTIVITIES

• **CONSUMER FEDERATION OF AMERICA.** At the annual meeting of CFA Jean Ann Fox, Virginia Citizens Consumer Council, was elected president. The following officers were re-elected: Secretary-Treasurer - Kenneth S. Kovack, United Steelworkers of America; Vice Presidents - Ann Brown, Americans for Democratic Action; Jacob Clayman, National Council of Senior Citizens; Ellen Haas, Public Voice for Food and Health Policy; Larry Hobart, American Public Power Association; Arnold Mayer, United Food & Commercial Workers International; Mark Silbergeld, Consumers Union; Carl M. Turner, New Mexico Rural Electric Cooperative.

• **CONSUMER EDUCATORS' NETWORK.** Andrew Aeria, Coordinator of the Consumer-Educators' Network (CEN), has sent out an urgent appeal to all CEN participants and interested persons to send information about their past or forthcoming consumer education activities for inclusion in upcoming issues of **The CEN-TER Folder**. He is interested in Snippets, Interaction, and Action articles. Address: International Office of Consumers Unions, Regional Office for Asia and the Pacific, P.O. Box 1045, 10830 Penang, Malaysia.

FEDERAL CONSUMER ACTION

• **FEDERAL TRADE COMMISSION.** The FTC has issued a trade regulation rule that would prohibit certain state restrictions on optometrists' commercial practices. The rule invalidates four kinds of state restrictions including those that ban optometrists from having offices in shopping centers, and limits the number of branch offices that optometrists may own or operate. The rule is scheduled to take effect September 1, 1989.

• **CONSUMER PRODUCT SAFETY COMMISSION.** As of the **Newsletter** deadline the CPSC continued to operate short-handed with three vacancies on the five-member Commission. Serving as commissioners at the present are Acting Chairperson Ann Graham and Carol Dawson.

STATE CONSUMER ACTION

• **KANSAS.** H.B. 2321, The Complete Savings Disclosure and Verification Act, has been introduced. It is a simple, complete, consumer-oriented Truth-in-Savings Act. Note: For copy and analysis send self-addressed, stamped envelope to Family Economics Trust, 2429 Lookout Dr., Manhattan, KS 66502.

• **PENNSYLVANIA.** All new or renewed car insurance policies in the state must be gender neutral as of March 1, 1989. The change based on the state's Equal Rights Amendment and state court decisions, will boost rates for women under 21 and cut rates for men drivers of the same age by 10 to 30 percent. The National Organization for Women has asked the Supreme Court to overturn a second Commonwealth Court decision that threw out the group's contention that mileage driven should be given greater weight in setting car insurance rates.

• **ILLINOIS.** The state has a new law that essentially prevents a car rental company from holding one liable for more than \$200 of damage provided the person drives in a lawful manner, which would exclude driving while intoxicated or while committing a felony.

• **MONTANA.** A bill to repeal the state's unisex insurance law was defeated in the state senate by a vote of 20-30. It was the third attempt at repeal since the law was enacted in 1983.

• **UTAH.** Two milk producers, Meadow Gold Dairies, Columbus, Ohio, and Western Dairyman Cooperative, Thornton, Colorado, have voluntarily agreed to pay \$250,000 each in penalties for alleged violations of Utah's antitrust law.

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CONSUMER RESOURCE MATERIALS

NOTE: Materials listed should be ordered directly from the publisher or your local bookstore, not from ACCI.

• "What Do We Owe To The Elderly?" by Lee Smith, 5-page article, and "The Senior Boom: How It Will Change America," by Fern Schumer Chapman, 1-page article, **Fortune**, March 27, 1989, pp. 54-62. "The graying of America raises hard questions about who will pay, in time and money, the rising bill for the old. Everybody's in a bind — taxpayers, the aging, their children." An interesting chart shows that the old have more discretionary income to spend than the young.

• "The Battle Over Generic Drugs Heats Up," by Michael deCourcy Hinds, **New York Times**, March 4, 1989, p. 35. A good update article on the debate. Brand-name makers are intensifying their lobbying at the state level. Some states are prohibiting generic substitution for some drugs.

• "Study Shows Growing Gap Between Rich and Poor," by Martin Tolchin, **New York Times**, March 23, 1989, p. 1. Taking inflation into account, the average family income of the poorest fifth of the population declined 6.1% from 1979 to 1987, while the highest-paid Americans saw family income rise 11.1%, a key finding reported in the 1,318-page study, formally titled "Background Material and Data on Programs Within the Jurisdiction of the Committee on Ways and Means." The study is available from the U.S. Government Printing Office, Washington, DC 20402 for \$31.00.

• "Car Insurance: Two Choices," by Leonard Sloane, **New York Times**, April 1, 1989, p. 52. A discussion of Project New Start, a non-profit group with industry and consumer backing. The goal of this organization is to secure state legislation that would give the driver a choice between no-fault and fault-based automobile insurance policies. Virginia Knauer, the consumer affairs adviser to Presidents Nixon, Ford and Reagan, has been named its national chairwoman.

• "TV: Faustian Bargain With the Schools?" by Robert Goldberg, **Wall Street Journal**, March 13, 1989, p. A12. A rather scathing indictment of Whittle Communications' "Channel One" TV news program

for schools. His advice to the schools is to take the equipment, push for the programming to shape up, and when the commercials come on . . . cover the TV!

- **BE A BETTER SHOPPER: Teaching Kit with Slides**, by Heinz Biesdorf, Lonie D. Stimac, Josephine A. Swanson, Patricia F. Thoney, 1989, 208-page Instructor's Manual in 8½ x 11-inch, loose-leaf notebook, with 20 food shopping record sheets, 166 color slides, \$89.00, plus \$6.00 postage & handling. **Preview Copy** contains everything in the **Teaching Kit with Slides** except the slides, no tabs on the pages, no notebook, and only a sample Record Sheet, \$6.00 plus \$1.50 postage & handling, checks payable to Cornell Univ., **BETTER SHOPPER**, P.O. Box 191, Dept. AC, Ithaca, NY 14851. These prices are for orders received before June 30, 1989. An amazing teaching kit that can be made to fit whatever time is available. Both kits include pictures of all the slides. The eight units cover almost every facet of how to save 15% on food shopping and get better nutritional value for one's money. Aimed particularly for older teens, young adults and the principal family shopper.

- **FROM ROOF TO FOUNDATION**, 1988, VHS video cassette, 30 min., \$40.00, free material, free rental, write Joseph L. Wysocki, Univ. of Illinois, 551 Bevier Hall, 905 S. Goodwin Ave., Urbana, IL 61801 (217-244-2850). A very helpful aid for the potential house buyer. Very practical, matter-of-fact information is given on a guided inspection tour of a house. Strengths and weaknesses in the house are pointed out. Somewhat slow paced and an amateur production, but the information presented offsets that.

- **THE WINNING COMBINATION**, 1988, 16mm film or ½ inch video cassette, 9 min., free loan, contact Nancy Rubenson, Office of Occupant Protection, Natl. Highway Traffic Safety Administration, 400-7th St., S.W. NTS-11, Washington, DC 20590 (202-366-2686). Crash footage and testimonials from crash survivors which encourage the use of manual safety belts, automatic belts, and airbags used in combination with safety belts. Particularly geared for teenagers, but "unconvinced" adults should benefit by viewing this film.

- **LEGISLATIVE HOTLINE DIRECTORY**, 1989, free with stamped, self-addressed business envelope, Government Research Services, 701 Jackson, Room 304, Topeka, KS 66603. A directory of every state's one or more telephone numbers that can be called to check on the status of a bill, or to ask when a hearing will be held. Some states have "800" numbers.

- **CHECK RIGHTS**, 1988, 27 pp., first ten copies free, Publications, Public Services Dept., T-10, Federal Reserve Bank, Boston, MA 02106 (617-973-3459). "All you want to know about checks and check writing." Shows how checks are cleared and what happens when a check "bounces." Reviews options open to anyone who receives a "problem" check, etc.

- **HOW TO READ BETWEEN THE LINES: Getting More Out of The Wall Street Journal**, 1989, video cassette, 15 min., VHS format, free, Thomas Baker, Circulation Marketing Manager, Dow Jones & Co., P.O. Box 300, Princeton, NJ 08540 (609-520-4256). This is an introduction to **The Wall Street Journal**. The narrator explains page-by-page what is included. A very matter-of-fact presentation that would be particularly useful in a beginning personal finance or investments course.

- **FACTS FOR CONSUMERS, FTC'S Best Sellers**, March 1989, 4-page leaflet, free, Federal Trade Commission, Room B-3, 6th & Pa. Ave., N.W., Washington, DC 20580 (202-326-3650). This is the latest listing on the FTC's most popular consumer publications. Most are available free.

- **USING PLASTIC: A Young Adult's Guide to Credit Cards**, 1989, 20-page leaflet, free, Federal Trade Commission, 6th & Penn. Ave., N.W., Washington, DC 20580 (202-326-2222). This brochure highlights the important things all credit card users should know. Available in quantity.

- **HEALTH POLICY AGENDA: Basic Benefit Package**, 1989, free, Health Policy Agenda for the American People, 535 N. Dearborn St.

Chicago, IL 60610 (312-645-4399). This organization is a coalition of 172 public and private sector organizations committed to improving the nation's health care system. Among the materials in the package is one discussing in detail basic benefit package, a first bench-mark guide for public, private benefit plans. It defines the specific types of coverage and services that should be in a basic benefit plan, but it is not a mandatory formula.

- **WHAT IS LONG-TERM CARE? Why You Need to Know. LONG-TERM CARE: Services for the Individual. Selecting LONG-TERM CARE SERVICES**. 6-page newsletters, 1988, free, available in quantity, American Council of Life Insurance Company Services, 1001 Pennsylvania Ave., N.W., Washington, DC 20004-2599. These are the first in a series of newsletters produced by the Long Term Care Education Coalition. The National Consumers League is one of the coalition members. The newsletters discuss various issues concerning long-term care services.

- **MONEY INCOME OF HOUSEHOLDS, FAMILIES, AND PERSONS IN THE UNITED STATES: 1987**, Current Population Reports, Consumer Income, Series P-60, No. 162, Feb. 1989, 219 pp., \$11.00 paper, U.S. Govt. Print. Office, Washington, DC 20402. In 1987 median household income was \$25,990, unchanged from 1986 after adjusting for inflation. Includes 162 pages of detailed statistical data.

- **POVERTY IN THE UNITED STATES: 1987**, Current Population Reports, Consumer Income, Series P-60, No. 163, Feb. 1989, 183 pp., \$9.00 paper, U.S. Govt. Print. Office, Washington, DC 20402. This report contains detailed statistics on poverty. In 1987 the population below the official Government poverty level was 32.5 million. In 1986 it was 32.4 million. In 1987, 13.5% were below the poverty level, while 13.6% were below in 1986.

- **THE CONSUMER MOVEMENT: Guardian of the Marketplace**, by Robert N. Mayer, 1989, 218 pp., \$25.95 cloth, \$9.95 paper, G. K. Hall & Co., 70 Lincoln St., Boston, MA 02111 (800-343-2806). A very good, detailed study of the past, present and future of the consumer movement, including its global aspects. Analyzing consumerism as a social movement, Mayer assesses its origins and history, structure and ideology, strategy and tactics, and its successes and failures. He asks whether the movement is entering a new period of still greater effectiveness or whether, on the contrary, its very survival is in question. Includes an extensive 18-page bibliography of references cited, plus 3 pages of selected bibliography. This one book brings together a wealth of information on the consumer movement. Well worth perusing.

- **The Lost First Edition of Upton Sinclair's THE JUNGLE**, 1988, 380 pp., \$21.95 cloth, postage & handling \$1.75, Peachtree Publishers, Ltd., 494 Armour Circle, NE Atlanta, GA 30324 (800-241-0113). "For the first time it is possible to see **The Jungle** in unaltered form as a socialist masterpiece freed of the censorship and editorial preferences of its first commercial publisher Doubleday, Page." A book that was written in hopes of bringing socialism to the U.S., and instead brought us the Meat Inspection Act of 1906! Includes a 19-page introduction by Gene DeGruson, who pieced together the original version. Sinclair had cut the original novel by almost a third. A classic that helped stimulate the first consumer movement. Includes 15 pages of sources and a listing of material not to be found in the Doubleday, Page edition of 1906.

- **CONSUMER SAFETY REGULATION: Putting a Price on Life and Limb**, by Peter Asch, 1988, 182 pp., \$24.95, Oxford University Press, 200 Madison Ave., New York, NY 10016. The author details the dramatic increase in government consumer safety regulation during the 1960s and 1970s in both the U.S. and U.K. He describes this development and presents a critical assessment of the rationales for this legislation. Asch reveals the legal, political and social aspects of the costs and benefits of these programs through the study of cognitive psychology as well as economics. A good job has been done in presenting the pros and cons of consumer safety regulation.

- **THE FASHION CONSPIRACY**, by Nicholas Coleridge, 1988, 323 pp., \$19.95 cloth, Harper & Row Publ., 10 East 53rd St., New York, NY 10022. This subtitle gives one an idea of what the book is

about, "A Remarkable Journey Through the Empires of Fashion." "The dazzling inside story of the glamorous world of international high fashion." The author investigated the world of *haute couture* and said, "of the 400 people I interviewed . . . only about fifty seemed altogether sane." One reviewer stated, "At last, an intelligent book about fashion."

- **THE SEVEN STAGES OF FINANCIAL PLANNING: A Case Study Approach to Financial Planning**, by Daniel P. Dwyer, CFP, 1989, 390 pp., \$23.95 paper, Longman Financial Services Publishing, 520 North Dearborn St., Chicago, IL 60610 (800-621-9621, in Illinois 800-654-8596). A college text in which the author explores in detail the financial progress of four families over the life-cycle from early nest-building through retirement. It is an interesting approach to the teaching of personal finance.

- **HOME SECURITY: A Comprehensive Guide to the Best and Most Practical Ways to Burglarproof Your Home and Possessions**, by Sydney C. Cooper, Anne Scott and the Editors of Consumer Reports Books, 1988, 270 pp., 8½ x 11 inches, \$15.00 paper, postage & handling \$3.00, Consumer Reports Books, 540 Barnum Ave., Bridgeport, CT 06608. Examines and evaluates security devices on the market from pickproof locks to passive infrared space detectors. Illustrated.

ITEMS OF GENERAL INTEREST

- **DISCRETIONARY INCOME.** The old have more to spend!

AGE	DISCRETIONARY INCOME (per capita in constant 1986 dollars)
25-29	\$3,306
30-34	\$3,713
35-39	\$4,195
40-44	\$4,679
45-49	\$4,572
50-54	\$4,899
55-59	\$5,759
60-64	\$6,188
65-69	\$6,280
70+	\$6,073

(Fortune, March 27, 1989, p. 62.)

- **PERSONAL BANKRUPTCIES.** It is expected that 820,000 people across the nation will file for bankruptcy in 1989; that would be double the 409,000 filings in 1980, which was more than double the 193,000 in 1976. Bankruptcy filings have increased sharply since the laws were liberalized. The International Credit Association says that as many as 24 million consumers are having trouble meeting their bills and that 3 million of them, with \$24 billion of debt, are on the verge of filing for bankruptcy. The credit industry says bankruptcy loses total

\$10 billion a year and are, to some extent, passed on to all consumers in higher prices and interest rates. (New York Times, March 11, 1989, p. 16Y.)

- **CONSUMER COMPLAINTS.** According to the U.S. Technical Association of Research Programs Institute, customer service departments receive more than twice the number of complaints they did ten years ago. It could be that businesses are unable to keep up with the demands of today's consumers. "This is an age of instant gratification." (The Rotarian, March 1989, p. 6)

- **ADVERTISING'S IMAGE PROBLEM.** Here are the percentages of viewers who say TV ads are:

	1986	1987	1988
Misleading	27.6%	28.5%	33.4%
Insulting	29.4	29.2	32.0
Boring	22.0	22.2	32.0
Informative	15.7	19.4	21.0
Entertaining	14.4	18.6	18.9

(Wall Street Journal, March 10, 1989, p. B4.)

- **ADVERTISING EXPENDITURES.** Countries where advertisers spent the most per person in 1987. The world average per person was \$52.

COUNTRY	TOTAL SPENDING	PER PERSON
Switzerland	\$ 3.0 billion	\$458
United States	100 billion	451
Finland	1.5 billion	298
Japan	27.3 billion	223
Netherlands	3.2 billion	219
Canada	5.5 billion	212
Australia	3.0 billion	188
Norway	755 million	181
Great Britain	10.3 billion	181
Sweden	1.4 billion	170
New Zealand	544 million	165
West Germany	10 billion	164

(U.S. News & World Report, March 20, 1989.)

- **QUOTATION FOR THE MONTH.** "Sometimes I have the feeling that somebody has gone through our world and switched the price tags on everything. Things that ought to be treated as precious like family, friends and faith are inconsequential, and things like a new BMW, membership in the country club and the climb up the corporate ladder are suddenly considered of great importance. I find people working and slaving and spending their money and their time on things that really don't matter and ignoring the things that do. How did we get so far off-base?" (Anthony Campolo, Sociology professor, Eastern College.)

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