STUDENT IDENTIFICATION WITH THE CONSUMER RELATIONS BOARD AT KANSAS STATE UNIVERSITY

by

RICHARD OLIVER RETRUM

B.A., Kansas State University, 1973

A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF SCIENCE

Department of Family Economics

KANSAS STATE UNIVERSITY
Manhattan, Kansas

1974

Approved by:

Richard L. D. Morse

Major Professor

TABLE OF CONTENTS

THIS BOOK CONTAINS NUMEROUS PAGES WITH THE ORIGINAL PRINTING BEING SKEWED DIFFERENTLY FROM THE TOP OF THE PAGE TO THE BOTTOM.

THIS IS AS RECEIVED FROM THE CUSTOMER.

ILLEGIBLE DOCUMENT

THE FOLLOWING DOCUMENT(S) IS OF POOR LEGIBILITY IN THE ORIGINAL

THIS IS THE BEST COPY AVAILABLE

INTRODUCTION

As consumers, students share many of the problems experienced by other low income, highly mobile persons, isolated from familiar markets and services. Also most are changing their life pattern and orientation from single to married status and from dependence to independence. Such transition and resulting confusion makes them especially vulnerable to consumer problems, ranging from simple misunderstandings to outright fraud.

In recent years, an effort has been made by the Student Governing Association's Consumer Relations Board at Kansas State University to assist students in redress of their grievances as consumers. (Hereafter the Consumer Relations Board will be referred to as the CRB or the Board). The Board not only advises students about how to solve their own problems, but if necessary will handle them for students. This is done through a nine step procedure for handling complaints which involves local and state agencies as well as picketing as a last resort (Morse, 1972). (CRB procedures are listed in Appendix A.)

The early activities of the CRB have been well documented by its founder, Mr. Robert H. Flashman. As a student in Family Economics, Mr. Flashman authored a book entitled "University

Consumer Protection" (Flashman, 1971), and for a masters thesis he wrote "Student Consumer Action" (Flashman, 1972). Both the book and thesis outlined the history of the CRB from its beginning in the Spring of 1971 up through the first half year as an established student service. The book covers all organizational aspects of the Board such as structure, purpose, objectives, and procedures, citing selected case histories of complaints handled. Although these activities are further documented in the thesis, its major focus was on the student consumer movement and the development of the first National Committee on Student Consumer Action.

This study focuses on the impact of the CRB on the student population. To establish the potential exposure the students have had to the CRB, the following section describes the activities which have been publicized.

CRB 1972-1974

Within the past two years the activities of the CRB have received a considerable amount of favorable publicity from the local student newspaper, the Collegian. The Collegian is printed five days a week, Monday through Friday, and is available to all students free of charge.

Articles describing the CRB's investigation of fraudulent advertising schemes, pots and pans salesmen engaged in unauthorized solicitation and other activities on campus, have appeared in the Collegian. These consumer interest articles not only explain the nature of the problem, but give advice on how students can protect themselves against falling victim to that type of scheme. The Collegian articles often advise students with consumer problems to seek the assistance of the CRB. (Examples of these articles are reproduced in Appendix B.)

One Collegian staff writer developed an interest in the field of student consumer protection after the CRB had helped her with a housing complaint. Consequently she created a weekly column in the Collegian devoted to discussing various consumer problem areas. In her column she gave advice on how to avoid consumer problems and how to handle them if already involved. Usually the CRB was given credit as the source of the information provided in the column. (A copy of such an article appears in Appendix C.)

Occasionally a letter from a student would appear in the Collegian, publicly thanking the CRB for its help in solving his complaint and encouraging other students with consumer problems to seek the aid of the CRB. (A copy of such a letter appears in Appendix D.) Letters of this type, printed for all to read, enabled one student to be in contact with another and gave the CRB publicity as a valuable service to students at K-State.

In the past two semesters, the Student Publications Office has published a special feature of the Collegian as a journalism project. Both of these special sections were concerned exclusively with consumer education and protection. One edition, printed April 4, 1973, was titled "Consumer Report". In this report, students had an opportunity to read a great deal of information about the CRB. Each staff writer was given topics which in the editor's opinion were of major concern for the student as a consumer. Topics such as sales fraud, no-fault insurance, life insurance, consumer credit, and existing federal and state consumer protection legislation were covered in separate articles. (See Appendix E.)

During the spring semester, legislation affecting landlord-tenant relations was pending in the state legislature. Consequently the Collegian dedicated that semester's special feature to landlord-tenant problems. Again the CRB received a great deal of attention throughout the publication. One section of the special feature discussed the highlights of a CRB publication, the "Tenants Handbook" (Sandblade and Retrum, 1973). This 74 page guide to off-campus housing was one of the many CRB activities in the protection of tenants rights. The CRB was cited as the only existing agency available to help students with their renting complaints and credited for having been a major force in gaining passage of an ordinance by the City of Manhattan on landlord-tenant relations, particularly the escrow ordinance. The publication discussed in detail the pending landlord-tenant legislation with respect to how students might be protected and how the CRB would be able to deal with student renting complaints more effectively if this legislation was passed into law. (Examples of these articles appear in Appendix F.)

As a result of an article written by Dr. Richard L. D. Morse for the <u>International Consumer</u> entitled "University Student Consumer Action", the CRB was honored with a visit from a foreign student. The student traveled from France to K-State after reading about the CRB in the Morse article and wanted to learn more about the program first-hand in the hope of establishing a similar service at his university. This event received front page headlines in the Collegian -- "CRB HOSTS FRENCH GUEST", again giving K-State students more exposure to the CRB. (See Appendix G.)

An article entitled "Advice for Sale" appeared in Dimensions, an annual publication of the Center for Student Development (Zwingelberg, 1973). The article described a brief history of the CRB, listing the procedures used for handling complaints and giving a few examples of complaints handled by the Board. Dimensions is distributed at the beginning of each semester to all freshman and transfer students for the purpose of acquainting new students with campus activities and services available. This is a part of the Freshman Orientation Program at K-State, an through it the Consumer Relations Board was afforded another opportunity to reach the students at K-State.

In addition to the press coverage, there have been other media sources through which K-State students were exposed to the CRB. On two occasions the CRB participated in programs on the campus TV station (MTV-2). The first such program involved an interview session of three Board members which covered all aspects of the consumer protection program at K-State. The second program involved two Board members in an interview concerning new landlord-tenant legislation pending in the state legislature.

The university radio station KSDB also provided student listeners with consumer protection information when CRB representatives discussed on two separate programs the problem areas of auto-repair and product safety.

In 1973 the CRB expanded its consumer protection service to the Manhattan community. This was made possible through the co-operation of the Manhattan Chamber of Commerce. On September 17, 1973, a branch office of the CRB was established in the Chamber office located in downtown Manhattan, Kansas.

The Collegian printed a series of stories giving a step by step account from the CRB's first contact with the Chamber up through the opening of the new branch office. Headlines which read "CRB Seeks Merger" and "CRB Opens Shop Downtown" appeared frequently in the student press for a month. (See Appendix H.)

A few months after the downtown office was open, Mr. Lance Burr, Chief of the Consumer Protection Division of the Kansas Attorney General's Office visited the office. He endorsed the program as "one of the first in the nation" and that the "K-State CRB was top flight". This event received front page headlines in the November 13, 1973, Collegian which read "Burr lauds K-State CRB". (See Appendix I.)

Each semester members of the CRB are requested by various instructors to speak to their classes on the subject of consumer protection and education. This provides a very good opportunity for direct communication with students about the CRB. Classes in Business Administration, Arts and Science, Veterinary Medicine and Home Economics, ranging in size from 30 to 200 students, have heard student CRB representatives speak about consumer protection and the service available to students. CRB representatives spoke to "Family Economics" which, in the College of Home Economics, is a required course of all undergraduates. CRB also worked closely with an instructor of a newly introduced course for freshman, "Consumer Action".

Each year the CRB in co-operation with the Union Program Council co-sponsors a "Consumer Education Workshop" for the benefit of all who wish to attend. Information on topics such as door-to-door sales, auto-repair, buying insurance and credit, have been presented by various experts in those fields. These programs are informal and provide an unusual opportunity for students not only to hear the resource people, but to ask them questions as well. (See Appendix J.)

Probably the greatest public exposure of the CRB came about through its pursuit of a complaint filed by a student. The problem was settled only after the CRB picketed a local gas station. This action attracted newspaper and radio reports over an entire week. The Collegian ran a front page story four days in a row. Each story described details of the complaint from the filed complaint up through the picket. (See Appendix K.)

Thus, CRB has been an active student organization dedicated to serving fellow students at K-State in their needs for consumer education and protection. In recognition of this and in the hope of improving the Board's service to students, it seemed appropriate and opportune to initiate a study which might indicate the effectiveness of the CRB. The major purpose of this study, therefore, was to determine if students at K-State were aware of the CRB and if so, to what extent. Other purposes were to determine student perception of consumer problems and to discover student attitudes and reactions to existing consumer protection agencies.

Related Studies

Four recent unpublished studies have been made concerning the CRB. Mr. Ken Hindman, a senior in Business Administration studied student satisfaction of complaint handling. The study included demographic data, such as sex, marital status, parental occupations and education levels and hometown size. Hindman concluded that of 26 students surveyed who had filed complaints with the CRB, 75% were highly satisfied with the service they received (Hindman, 1974).

Ms. Connie Hoerman, a student in Family Economics and a member of the CRB conducted a telephone survey to measure the community awareness of the Manhattan Consumer Business Relations Center (MCBRC) (Hoerman, 1974). The CRB student volunteers were of the opinion that the office in the Chamber of Commerce was not being patronized by the citizens of Manhattan. The CRB suggested that the Chamber of Commerce underwrite an advertising program for the MCBRC. The Chamber felt that the public was sufficiently aware of the complaint service and questioned the need to advertise. The study revealed that of the 666 people surveyed, 56% had heard about either the CRB or the MCBRC. Of these, 38% knew about the CRB, 19% knew about the MCBRC and 43%

knew about both the CRB and the MCBRC. When these 56% were asked if they would seek assistance from either one of these organizations, 84% said "yes", 7% said they "did not know" and 9% said "no". The study concluded that non-university people needed more information about the MCBRC. The results were presented to the Chamber of Commerce for their consideration of funding an advertising program for the MCBRC. (Complete results of the Hoerman study are in Appendix L.)

In a study conducted by Mr. Dan Martin a student in Political Science and the Student Senate's Parlimentarian, student opinions of the Student Governing Association's priorities and funding of 23 student organizations were polled. This study provided a comparison of the CRB with the other 22 programs and services. Martin concluded that 83% of the 150 students surveyed supported continued funding of the CRB and 79% stated they knew about the services provided by the CRB (Martin, 1974). The results were reported to Student Senate.

The availability of consumer protection services in Manhattan, Kansas and an evaluation of those services was the subject of a study by Mr. Archie Moore, a graduate student in Education, for a research project in Urban Sociology. The information for this study was obtained through personal interviews with local and state agencies. The Manhattan Chamber of Commerce, Office of Human Resources, Police and the CRB were the local consumer services evaluated. The Topeka Better Business Bureau and the Consumer Protection Division of the Attorney General's Office as well as the Federal Trade Commission were the state agencies evaluated in the study. Mr. Moore concluded that the only active consumer protection service immediatly available to the Manhattan community were the Office of Human Resources and the CRB (Moore, 1972).

OBJECTIVES

The purpose of this study was to determine the penetration the CRB has had on the student populace of Kansas State University. The specific objectives of the study were:

To measure the level of awareness of the CRB among KSU students.

To determine the sources of information through which KSU students became aware of the CRB.

To determine the kinds of consumer problems experienced by students.

To test for significant differences in these measures and between different groups of students classified by class, curriculum, sex, marital status and residence.

PROCEDURE

Selection of Sample

The data for this study were obtained in April of 1974, from a random sample of currently enrolled students at Kansas State University. The Data Processing Department was responsible for providing this researcher with the sample. This was arranged through the counsel and assistance of Dr. Donald Hoyt, Director of the Office of Educational Resources at KSU.

The current enrollment at the time of the study was 14,770. From that total a random selection of 3.5% or 510 persons was drawn. A random selection of three digits from each student's social security number, excluding the first and second digits, was used in selection of the sample. For drawing this sample, the three digits were the third, sixth and seventh number, i.e. 551 for a student's number of 515-48-5157. The total 14,770 population was sorted numerically according to the three digit code. From that order the first 510 were selected for the sample. The sample included information about each student. Class, curriculum, sex and marital status were coded by each student's name and address. In addition the Data Processing Department provided mailing labels for each student.

Survey Distribution

The survey was mailed with a cover letter from Dr. Donald Hoyt, Director of the Office of Educational Resources explaining the study, requesting the student's cooperation, and assuring that the survey was confidential and that no one would be identified with any of the information given. A stamped addressed envelope for returning the survey was also included in the mailing. The return address used for this study was the Student Governing Association Office in the K-State Union. (A copy of the letter is on page 12.)

As a follow-up of the mailed survey, 74 students were

KANSAS STATE UNIVERSITY

Office of Educational Resources
Fairchild Hall
Manhattan, Kansas 66506
Phone 913 532-5712

April 24, 1974

Dear KSU Student:

I have been asked to assist in completing the final stage of a long-term research project. This stage requires some information about how students view consumer problems and the mechanisms used to help resolve them.

Your name was one of a random sample of 500 students who were selected to answer the questions on the enclosed form. Because we are polling only a sample of students, our results may be biased unless we hear from every student in the sample. Of course, your answers will be treated as strictly confidential. No record will be kept of the replies from individual students; our need is for information about the University as a whole.

For your convenience, a self-addressed, stamped envelope is enclosed. Thank you in advance for your help.

Yours very truly,

Donald P. Hoyt

Donald P. Hoyt
Director

jb

Enclosures

contacted by telephone as a reminder to return the survey. It was not possible to contact all who had not responded, because the semester ended before all the calls could be made.

The survey schedule consisted of one page. It appears in reduced form on page 14. The response to each question on the survey was given a numbered code for the purpose of key punching.

Each was given a 6 digit code, placed in the upper right hand corner of the page. This code identified the individual by class, curriculum, sex, marital status and the student's numerical standing in the 510 student sample. This code was later key punched along with the responses to the survey questions. (A copy of the codes used is in Appendix M.)

Information for the first three of the six digit code was obtained from the random sample print out. For example, if the six digit code was 264-078, the first digit represented the student's class, and in this case the 2 refers to sophomore. The second digit represented the student's curriculum; the 6 refers to Home Economics. The third digit represented sex and marital status; the 4 refers to married female. So, the individual is identified as a married female, majoring in Home Economics in her sophomore year. The last three digits in the code (078) meant only that this survey was number 78 out of the 510 total.

Student living arrangements also were coded. The first question on the survey asked for the student's living arrangement. This was necessary because it was difficult to determine accurately from the address provided on the computer print out, where each student lived. Living arrangements were divided into five areas

STUDENT SURVEY

1	2	3	4	5	6

7. Living arrangements:
____(1) In a residence hall
____(2) In a fraternity or sorority
____(3) With parents or relatives in Manhattan
____(4) Outside of Manhattan
____(5) In an apartment, trailer, private room or house in Manhattan (not with relatives)

8. If someone asked you if you knew what the Consumer Relations Board is, could you tell them? ____(1)Yes ____(2) No

9. Are you familiar with the Consumer Relations Board procedures for handling complaints? ____(1)Yes ____(1)Partially ____(2) No

10. Do you consider the Consumer Relations Board to be a valuable service to students at K-State? ____(1)Yes ____(2) No

11. Have you ever taken a complaint to the Consumer Relations Board? ____(1)Yes ____(2) No

How effectively do you believe the following would be in helping you resolve a consumer complaint?

	(1)NO HELP	(2)SOME HELP	(3)AVERAGE	(4)MORE THAN AVERAGE	(5)VERY HELPFUL
12. Attorney General's Office	____	____	____	____	____
13. Better Business Bureau	____	____	____	____	____
14. Chamber of Commerce	____	____	____	____	____
15. Consumer Relations Board	____	____	____	____	____
16. Private Attorney	____	____	____	____	____
17. Your Friends	____	____	____	____	____
18. Your Parents	____	____	____	____	____
19. Other ____________	____	____	____	____	____

20. From what source did you first become aware of the Consumer Relations Board?

(Check one)

____(1) Classroom
____(2) Freshman Orientation
____(3) K-State Collegian
____(4) Radio
____(5) Student Governing Association
____(6) Television (KSU MTV-2)
____(7) Word of mouth
____(8) Other ________________
____(9) Not aware of Consumer Relations Board

Which of the following do you believe to be consumer problem areas worthy of attention and study by the Consumer Relations Board?

(Check as many responses as applicable)

____(21) Automobile repair
____(22) Credit Cards
____(23) Door to door salesman
____(24) Book Stores
____(25) Laundry & Dry Cleaning
____(26) Life Insurance
____(27) Magazine Subscriptions
____(28) Prescription Drugs
____(29) Record Clubs
____(30) Rental Housing
____(31) Television repair
____(32) Other ________________
____
____(33) None of the above

and given a number code for key punch purposes.

Tests of Significances

Chi Square values were computed to measure the significance of differences in response from students grouped by curriculum, sex and marital status, living arrangements, and classification.

RESULTS AND DISCUSSION

Of the 510 schedules mailed, 383 were returned. Two of the 383 were returned with the 6 digit identification code torn off, making these two schedules useless for this study. Three were returned by the Post Office, stating that the occupant no longer lived at that address and there was no forwarding address. Three of the students were living in Kansas City engaged in student teaching. Two of the sample had dropped out of school. The 381 students responding to the survey were 76% of the 502 potential respondents. A comparison of those responding and not responding according to their classification, curriculum, sex and marital status and living arrangement, is presented in Table 1. There was no significant difference in the response rate of students by category.

Level of Awareness

The first objective of the study was to determine the level of awareness of the CRB among KSU students. In pursuit of this

Table 1. Response of students to survey

Students	Number: Did	Number: Did not	Number: All*	Percent: Did	Percent: Did not
Classification, all	381	119	502	100	100
Freshman	86	21	107	23	18
Sophomore	85	25	110	22	21
Junior	66	27	93	17	23
Senior	90	31	121	24	26
Graduate	54	15	69	14	13
Curriculum, all	381	119	502	100	100
Agriculture	38	10	48	10	8
Architecture	22	9	31	6	8
Arts & Science	131	49	180	34	41
Business Admin.	36	15	51	9	13
Education	25	11	36	7	9
Engineering	20	8	28	5	7
Home Economics	60	3	63	16	3
Veterinary Medicine	8	2	10	2	2
Graduate Masters	33	10	43	9	8
Graduate Ph.D.	8	2	10	2	2
Sex & Marital Status, all	381	119	502	100	100
Unmarried male	160	80	240	42	67
Unmarried female	158	24	182	41	20
Married male	37	9	46	10	8
Married female	26	6	32	7	5
Living Arrangements, all	381	119	502	100	100
Residence hall	138	44	182	36	37
Fraternity or Sorority	47	14	61	12	12
With parents	14	1	15	4	1
Outside Manhattan	21	1	22	6	1
Apartment	161	59	220	42	50

* Of the 510 in the sample, 8 did not have an opportunity to respond and 2 were returned with the identification code removed.

a series of four questions was asked and the results are summarized in Table 2.

In response to the first question: "If someone asked you if you knew what the Consumer Relations Board is, could you tell them?", 60.4% responded favorably. There was an upward and significant progression from freshman to senior. The response was not significantly different among students grouped by sex and marital status, but were by classification, curriculum and living arrangements.

In response to the second question: "Are you familiar with the CRB procedures for handling complaints?", 43% said "yes". Again there was a significant increase in percentage response from freshman to senior. Also, significantly higher were the home economic and business administration students.

The third question: "Do you consider the Consumer Relations Board to be a valuable service to students at K-State?", received a favorable response of 90%, with significance in all categories except curriculum, despite the 100% response of the home economic students.

The fourth question in the series: "Have you ever taken a complaint to the CRB?", received a 4.5% favorable response and there was no significant difference among the students.

Another approach to measuring the level of awareness was made by asking students to rate the CRB and six other alternatives for their effectiveness on a five point scale ranging from 1, representing "no help", to 5, representing "very helpful" in handling consumer complaints. The results are summarized in Table 3.

Table 2. Favorable response to questions concerning the Consumer Relations Board.

Students	No.	Percent response favorable: Knew about CRB	Knew about CRB procedures	Is CRB valuable	Have used CRB
Classification, all	381	60.4**	42.8*	89.8*	4.5
Freshman	86	43.0	32.6	84.9	3.5
Sophomore	85	61.2	43.5	97.6	0.0
Junior	66	65.2	50.0	93.9	6.1
Senior	90	72.2	51.1	88.9	6.7
Graduate	54	61.4	20.2	82.3	8.8
Curriculum, all	381	60.4*	42.8*	89.8	4.5
Agriculture	38	55.3	47.4	92.1	2.6
Architecture	22	40.9	31.8	84.6	9.1
Arts & Science	131	51.1	32.1	87.0	1.5
Business Admin.	36	75.0	61.1	91.7	11.1
Education	25	56.0	44.0	84.0	4.0
Engineering	20	65.0	30.0	95.0	0.0
Home Economics	60	80.0	65.0	100.0	5.0
Veterinary Medicine	8	62.5	12.5	87.5	12.5
Graduate	41	63.4	30.5	79.9	9.3
Sex & Marital Status, all	381	60.4	42.8	89.8	4.5
Unmarried male	160	55.6	43.8	88.1	4.4
Unmarried female	158	61.4	41.8	94.3	4.4
Married male	37	73.0	40.5	83.8	8.1
Married female	26	65.0	46.2	80.8	0.0
Living Arrangements, all	381	60.4	42.8	89.8*	4.5
Residence hall	138	50.7	36.2	91.3	1.4
Fraternity & Sorority	47	57.4	40.4	89.4	2.1
With parents	14	78.6	50.0	92.9	7.1
Outside Manhattan	21	47.6	42.9	61.9	4.8
Apartment	161	69.6	48.4	91.9	7.5

*p<.05
**p<.01

Table 3. Assessment by students of the effectiveness of agencies and persons in handling consumer complaints.

Students	No.	Average assessment score# (arranged in order of magnitude)			
		CRB	Private attorney	Better Business Bureau	Attorney General
Classification, all	381	3.8	3.7	3.6	2.5
Freshman	86	3.7	3.6	3.6	2.4
Sophomore	85	3.8	3.8	3.2	2.5
Junior	66	3.9	3.7	3.6	2.3
Senior	90	3.8	3.5	3.5	2.5
Graduate	54	3.7	3.5	3.4	3.4
Curriculum, all	381	3.8**	3.7	3.6**	2.5
Agriculture	38	3.7	3.6	3.7	2.4
Architecture	22	3.9	3.4	3.7	2.7
Arts & Science	131	3.8	3.7	3.7	2.6
Business Admin.	36	3.8	3.8	3.1	3.6
Education	25	3.7	3.5	3.3	2.4
Engineering	20	3.6	3.8	3.7	1.5
Home Economics	60	4.1	3.5	3.3	1.5
Veterinary Medicine	8	3.5	3.7	3.6	1.2
Graduate	41	3.6	3.7	2.9	2.0
Sex & Marital Status, all	381	3.8	3.7	3.6	2.5
Unmarried male	160	3.6	3.7	3.5	2.4
Unmarried female	158	4.0	3.5	3.6	2.4
Married male	37	3.8	3.9	3.4	2.4
Married female	26	3.8	3.8	3.4	2.7
Living Arrangements, all	381	3.8	3.7	3.6	2.5
Residence hall	138	3.7	3.6	3.6	2.3
Fraternity & Sorority	47	4.0	3.7	3.5	2.5
With parents	14	3.8	3.7	3.6	2.7
Outside Manhattan	21	3.5	3.8	3.6	2.7
Apartment	161	3.9	3.7	3.4	2.5

#Arithmetic mean score. Scale: 1 - no help, 2 - some help, 3 - average, 4 - more than average, and 5 - very helpful

**p<.01

Table 3. (continued

Students	Average assessment score# (arranged in order of magnitude)		
	Chamber of Commerce	Your parents	Your friends
Classification, all	2.5	2.3*	2.2
Freshman	2.4	2.6	2.2
Sophomore	2.4	2.3	2.2
Junior	2.8	2.7	2.2
Senior	2.5	2.2	1.9
Graduate	2.1	2.0	1.9
Curriculum, all	2.5	2.3	2.2
Agriculture	2.4	2.0	1.9
Architecture	3.0	2.5	1.9
Arts & Science	2.6	2.5	2.2
Business Admin.	2.4	2.6	2.2
Education	2.4	2.2	1.9
Engineering	2.6	2.4	2.3
Home Economics	2.3	2.5	2.1
Veterinary Medicine	2.6	2.8	2.3
Graduate	2.2	2.7	2.0
Sex & Marital Status, all	2.5	2.3**	2.2
Unmarried male	2.4	2.4	2.1
Unmarried female	2.5	2.5	2.2
Married male	2.6	2.0	1.9
Married female	2.3	1.7	2.0
Living Arrangements, all	2.5	2.3	2.2
Residence hall	2.5	2.5	2.1
Fraternity & Sorority	2.4	2.6	2.3
With parents	2.8	2.7	2.0
Outside Manhattan	2.4	2.0	2.0
Apartment	2.5	2.2	2.1

#Arithmetic mean score. Scale: 1 - no help, 2 - some help, 3 - average, 4 - more than average, and 5 - very helpful

*$p<.05$
**$p<.01$

The CRB was highest, with an average score of 3.8, followed by "Private Attorney" (3.7), "Better Business Bureau" (3.6), "Attorney Generals Office" and "Chamber of Commerce" (2.5), "Your Parents" (2.3), and "Your Friends" (2.2). These differences were significant.

Space was also provided to write in a response if the choices given were not applicable or as an addition to the selection already made. There were 18 written responses for "Other effective alternatives", which made up 4.7% of the response. They were as follows: Go back to the owner (6), Federal Trade Commission (2), Virginia Knauer's Office (2), Boycott (2), Lynn Pickett column (2), Family Economics Department (1), City Commission (1), Dr. Richard Morse (1), and the Police (1).

Sources of Information

The second objective of the study was to determine the sources of information through which students first found out about the CRB. The student was asked to select one of seven sources. The results are summarized in Table 4. The most frequently cited sources were "Word of Mouth and the "K-State Collegian" with 19.4%, followed by "Classroom" (14.4%), "Orientation" (5%), "Student Governing Association" (3.7%), "Radio" (2.9%) and "Television" (1.6%).

There were 18 written responses for "Other sources of information", which made up 4.7% of the response. They are as follows: This survey (3), Vicker's gas station picket (3), Hospitality Day (1), Union Activities Board (1), Mr. Lance Burr

Table 4. Initial source of awareness of the Consumer Relations Board.

Students	No.	Source of awareness (arranged in order of magnitude)			
		Col-leg-ian	Word of mouth	Class-room	Ori-enta-tion
		(Percent of students in category)			
Classification, all	381	19.4	19.4	14.4	5.0
Freshman	86	7.0	10.5	15.1	15.1
Sophomore	85	15.3	31.8	10.6	3.5
Junior	66	27.3	19.7	16.7	1.5
Senior	90	21.0	16.7	21.0	2.2
Graduate	54	31.7	19.5	7.3	0.0
Curriculum, all	381	19.4	19.4	14.4	5.0
Agriculture	38	34.2	15.8	7.9	2.6
Architecture	22	22.7	18.2	9.1	9.1
Arts & Science	131	15.3	22.9	6.1	4.6
Business Admin.	36	16.7	8.3	19.4	16.7
Education	25	20.0	20.0	12.0	0.0
Engineering	20	20.0	30.0	10.0	5.0
Home Economics	60	8.3	20.0	43.3	5.0
Veterinary Medicine	8	37.5	0.0	12.5	0.0
Graduate	41	33.9	12.0	4.5	0.0
Sex & Marital Status, all	381	19.4	19.4	14.4	5.0
Unmarried male	160	23.8	17.5	8.8	6.9
Unmarried female	158	12.0	22.2	21.5	4.4
Married male	37	32.0	18.9	8.1	2.7
Married female	26	19.2	15.4	15.4	0.0
Living Arrangements, all	381	19.4	19.4	14.4	5.0
Residence hall	138	15.9	17.4	13.0	9.4
Fraternity & Sorority	47	10.6	25.5	17.0	2.1
With parents	14	21.4	42.9	21.4	7.1
Outside Manhattan	21	18.6	9.5	4.8	0.0
Apartment	161	23.6	18.6	15.5	2.5

Table 4. (continued)

Students	Source of awareness (arranged in order of magnitude)				
	SGA	Radio	Television	Other	Not Aware
	(Percent of students in category)				
Classification, all	3.7	2.9	1.6	4.7	28.9
Freshman	1.2	3.5	0.0	1.2	46.5
Sophomore	2.4	3.5	2.4	7.1	23.5
Junior	9.1	3.0	0.0	0.0	22.7
Senior	3.3	1.0	2.2	8.9	23.3
Graduate	4.9	2.4	4.9	7.3	31.4
Curriculum, all	3.7	2.9	1.6	4.7	28.9
Agriculture	2.6	5.3	0.0	2.6	28.9
Architecture	0.0	0.0	4.5	0.0	36.4
Arts & Science	4.6	3.1	2.3	2.3	38.9
Business Admin.	5.6	5.6	0.0	13.9	13.9
Education	0.0	0.0	0.0	16.0	32.8
Engineering	5.0	0.0	0.0	0.0	30.0
Home Economics	3.3	1.7	0.0	3.3	15.0
Veterinary Medicine	0.0	12.5	0.0	0.0	37.5
Graduate	3.1	1.5	3.1	9.3	32.6
Sex & Marital Status, all	3.7	2.9	1.6	4.7	28.9
Unmarried male	5.0	2.5	1.9	3.1	30.6
Unmarried female	1.9	3.8	0.6	5.1	28.5
Married male	5.4	2.7	0.0	5.4	24.3
Married female	3.8	0.0	7.7	11.5	26.9
Living Arrangements, all	3.7	2.9	1.6	4.7	28.9
Residence hall	1.4	4.3	0.0	2.2	36.2
Fraternity & Sorority	10.6	2.1	0.0	2.1	29.8
With parents	0.0	0.0	0.0	0.0	7.1
Outside Manhattan	4.8	0.0	0.0	4.8	47.6
Apartment	3.7	2.5	3.7	8.1	21.7

(1), University for Man (1), posters and signs (1), University Learning Network (1), from a CRB member (1), my roommate (1), my parents (1), my brother (1), my wife (1), and Dick Retrum (1).

Consumer Problems Experienced

The third major objective of the study was to determine the kinds of consumer problems experienced by students. The students were asked, "Which of the following do you believe to be consumer problem areas worthy of attention and study by the CRB?". The results are summarized in Table 5. The high was Rental housing with 79%, followed by Automobile repair (67.2%), Door-to-door salesmen (56.4%), Life insurance (56%), Record clubs (45.1%), Magazine subscriptions (37%), Book stores (33%), Credit cards (31.5%), Television repair (31%), Prescription drugs (28.1%), and Laundry & Dry cleaning (12.1%).

There were 34 written responses for "Other consumer problem areas", which made up 8.9% of the response. They are as follows: food prices (5), gas prices (3), telephone company (2), medical care (2), doctor's (2), clothing stores (2), health insurance (2), gas stations (1), dental care (1), telephone salesman (1), labeling and packaging (1), health spa's (1), bicycle sales and service (1), student wages (1), stereo repair (1), Aggieville merchants (1), Walmart Discount Stores (1), KSU Union prices (1), mail order houses (1), unsolicited gifts (1), student activity fee (1), Manhattan Typewriter Company (1), and consumer loans (1).

Table 5. Consumer problem areas worthy of attention and study by the Consumer Relations Board.

Students	No.	Rental housing	Automobile repair	Door to door salesmen	Life insurance
		(Percent favoring CRB action)			
Classification, all	381	78.7	67.2	56.4	55.9
Freshman	86	73.3	75.6	52.3	47.7
Sophomore	85	78.8	58.8	56.5	56.5
Junior	66	77.3	66.7	57.6	53.0
Senior	90	83.3	63.3	57.8	64.4
Graduate	54	87.9	68.0	72.0	68.8
Curriculum, all	381	78.7*	67.2	56.4	55.9
Agriculture	38	65.8	60.5	55.3	50.0
Architecture	22	95.5	77.3	59.1	54.5
Arts & Science	131	76.3	65.6	50.4	56.5
Business Admin.	36	88.9	75.0	61.1	58.3
Education	25	92.0	60.0	76.0	44.0
Engineering	20	60.0	60.0	40.0	65.0
Home Economics	60	78.3	68.0	63.3	56.7
Veterinary Medicine	8	87.5	50.0	62.5	87.5
Graduate	41	78.4	70.7	53.8	52.2
Sex & Marital Status	381	78.7	67.2	56.4	55.9
Unmarried male	160	76.9	64.4	51.3	53.8
Unmarried female	158	79.7	68.4	61.4	58.9
Married male	37	75.7	73.0	56.8	62.2
Married female	26	88.5	69.2	57.7	42.3
Living Arrangements, all	381	78.7	67.2**	56.4	55.9
Residence hall	138	73.2	69.6	58.0	52.9
Fraternity & Sorority	47	83.0	74.5	55.3	57.4
With parents	14	71.4	71.4	64.3	57.1
Outside Manhattan	21	81.0	71.4	61.9	57.1
Apartment	161	82.6	62.1	54.0	57.8

*$p<.05$
**$p<.01$

Table 5. (continued)

Record clubs	Magazine subscriptions	Bookstores	Credit cards	Television repair	Prescription drugs	Laundry & dry cleaning
(Percent favoring CRB action)						
45.1	37.0	32.8	31.5	31.0	28.1	12.1
47.7	43.0	31.4	32.6	37.2	27.9	8.1
49.4	35.3	37.6	27.1	28.2	30.6	16.5
48.5	39.4	31.8	33.3	30.3	18.2	12.1
36.7	35.6	33.3	33.3	30.0	26.7	12.2
49.6	44.5	15.1	36.8	26.3	44.9	6.6
45.1	37.0	32.8	31.5	31.0	28.1	12.1
50.0	39.5	26.3	21.1	23.7	21.1	5.3
31.8	27.3	40.9	31.8	40.9	22.7	13.6
50.4	38.2	37.4	31.8	30.5	28.2	13.0
44.4	36.1	30.6	41.7	41.7	27.8	8.3
24.0	40.0	24.0	40.0	32.0	36.0	16.0
30.0	30.0	30.0	15.0	25.0	15.0	10.0
51.7	46.7	30.0	35.0	31.7	26.7	15.0
50.0	37.5	37.5	37.5	25.0	50.0	12.5
49.4	29.3	33.9	47.7	30.8	27.4	12.3
45.1	37.0	32.8	31.5*	31.0	28.1*	12.1
42.5	30.6	35.0	25.0	25.6	21.9	7.5
51.3	43.0	31.6	39.2	33.5	32.9	15.8
37.8	32.4	35.1	24.3	35.1	21.6	10.8
34.6	46.2	23.1	34.6	42.3	46.2	19.2
45.1*	37.0	32.8	31.5	31.0*	28.1	12.1
53.6	38.4	32.6	32.6	36.2	31.9	12.3
38.3	31.9	29.8	29.8	25.5	27.7	12.8
42.9	42.9	50.0	35.7	21.4	21.4	14.3
23.8	38.1	28.6	19.0	57.1	33.3	9.5
42.9	36.6	32.9	32.3	25.5	24.8	11.8

*p<.05

Differences Between Students

The fourth objective was to test for significant differences between the students grouped by their classification, curriculum, sex and marital status and residence. These are reported for each of the major areas of study.

Awareness

The statistical analysis of response to the four questions concerning awareness indicated some significant differences in response by students grouped in four categories (See Table 2). As mentioned previously upperclassmen were more aware of the CRB than were underclassmen. They also knew about the Board's procedures and had filed complaints more than underclassmen. This seems reasonable considering that juniors and seniors had more opportunity to be exposed to the various sources of information about the CRB. Nevertheless, a high percentage of sophomores and juniors considered the CRB valuable.

There was a significant difference in student response by curriculum. Students in two major fields of study, home economics and business administration, were considerably more aware of the Board and how it operates than students in other curriculums. The CRB leadership has come from the Department of Family Economics in which consumer education and related subjects are major fields of study, also CRB leaders have been frequent guest speakers in business administration classes. The study further indicates that students living in residence halls and apartments consider the CRB more valuable than students living in fraternities and sororities.

Assessment

There was a significant difference in student response by classification, curriculum and sex and marital status when asked to rate the effectiveness of the CRB and six other alternatives in handling consumer complaints. Students in home economics gave the CRB the highest rating of all other curriculums. The Better Business Bureau received its lowest ratings from students in business administration, home economics and graduate school. "Your parents", was rated low in effectiveness and received significantly low scores from seniors and graduate students as well as married males and females. This may reflect a sign of maturity in the upperclassmen and independence among the married students.

Sources

There was little difference in students response to their sources of information about the CRB. (See Table 4). Although, "Orientation" received a 5.0% response overall as a source of information, it received a 15.1% response from the freshman. The Orientation Program at K-State provides freshman and transfer students with their first exposure to the campus as to available student services and activities. It would seem that the CRB was effectively presented in the Orientation Program provided by the Center for Student Development.

The K-State Collegain was a major source of information. Students living in what could be considered off-campus housing used the Collegian more than those living on campus. The Student Governing Association was a major source according to students living in fraternities and sororities. Television was a major source according to students living in apartments.

Classroom received the highest percentage response from students in home economics. This 43.3% response might be explained by the fact that all students in home economics are required to take the course Family Economics in which consumer problems and the CRB are discussed. This course is usually taken during the sophomore or junior year. However, freshman may have had exposure to the activities of the CRB in the newly introduced course Consumer Action.

Consumer Problems

The overall results in terms of consumer problem areas clearly point out that rental housing is considered by all to be the number one problem of the eleven listed. The highest (95.5%) was from students in architecture. Automobile repair was considered a major consumer problem area by students living in fraternities and sororities. Television repair was considered a major problem area by those living outside of Manhattan. Students living in residence halls considered record clubs to be a major consumer problem area.

Credit cards and prescription drugs as consumer problem areas were not considered major problems. However, there were significant differences in response by sex and marital status. Single and especially married females have a greater concern for these areas than do single or married males.

CONCLUSIONS AND RECOMMENDATIONS

It can be concluded that students at KSU were not only aware of the CRB, but considered it to be a valuable service. Over 60% of the students replied that they knew about the CRB, but 71% cited at least one source of their having heard about the CRB, and 90% considered CRB valuable. Compared to other available alternatives for handling consumer complaints, the CRB received the highest rating for effectiveness.

By far the most common source of information about the CRB was the K-State Collegian and word of mouth. The classroom also stood out as a major source especially for the home economics students. It is recommended that future CRB directors take note of the relative effectiveness of various sources of information to keep students informed about CRB activities, especially the importance of the Collegian and the classroom.

Consumer problem areas of rental housing, automobile repair, door-to-door salesmen, and life insurance continue to be major concerns, thus indicating the need for continuous consumer education programs conducted by the CRB to alert and inform students about fraud and deception in these areas. It is perhaps important to recognize that these same four areas comprise the majority of complaints filed by students with the CRB. It is also recommended that efforts by the CRB in support of state consumer protection legislation and in providing consumer education workshops to inform students of their rights and responsibilities as consumers continue to be a part of the CRB program.

The results confirm the Martin findings that the CRB is recognized by the students as one of the most successful and valuable student supported services at Kansas State University. Thus, support of the CRB by the Student Governing Association would appear to have been justified.

Evidence of the consumer problems experienced by students and of the student's vulnerability in the market place suggests that the consumer education and protection services of the Consumer Relations Board will continue to be necessary.

It is recommended that the Student Governing Association continue to give direction and support to the Consumer Relations Board so that the Board can continue to meet the needs of students.

ACKNOWLEDGMENTS

The author wishes to thank Dr. Richard L. D. Morse, Professor and Head of the Department of Family Economics, for his guidance, advice and encouragement throughout graduate study and the process of completing this manuscript.

Grateful appreciation is expressed to Dr. Donald Hoyt, Director of the Office of Educational Resources, for his counsel and assistance in programming the data for this study and to Mrs. Albie Rasmussen, assistant professor, Department of Family Economics, for her constructive criticism and reading of the manuscript.

Sincere appreciation is extended to the Kansas State University Student Governing Association for their continued support of the Consumer Relations Board.

Finally, the author wishes to thank his wife, Vickie, whose encouragement and understanding made possible graduate study and the development of this thesis.

REFERENCES CITED

Flashman, Robert H. 1971. University Consumer Protection. Manhattan, Kansas: Kansas State University.

Flashman, Robert H. 1972. Student Consumer Action. Manhattan, Kansas: Kansas State University.

Hindman, Ken. 1974. Unpublished research project. Student Satisfaction with CRB. Manhattan, Kansas: Kansas State University.

Hoerman, Connie. 1974. Unpublished research project. A Look at Consumer Organizations in Manhattan Kansas. Manhattan, Kansas: Kansas State University

Martin, Dan. 1973. Unpublished research project. Student Opinion of SGA Priorities and Funding. Manhattan, Kansas: Kansas State University.

Moore, Archie B. 1972. Unpublished research project. An Investigation Into Consumer Protection Services In Manhattan Kansas. Kansas State University

Morse, Richard L.D. 1973. "University Student Consumer Action." International Consumer, International Organization of Consumers Unions, Hague, Netherlands., Volume 14, No. 4 (Winter) 1972-73, pp 17-19.

Kansas State Collegian. 1973. "Consumer Report" Department of Student Publications, Manhattan, Kansas: Kansas State University., (April 4) pp 1B-12B, 1C-8C.

Sandblade, Emily and Retrum, Richard. 1973. Tenants Handbook-A Guide To Off-Campus Housing. Manhattan, Kansas: Kansas State University Student Governing Association.

Zwingelberg, Karen. 1973. "Advice For Sale". Dimensions, Center For Student Development, Kansas State University, Manhattan, Kansas., (Summer) 1973 pp 52-53.

APPENDICES

APPENDIX A

PROCEDURES FOR HANDLING COMPLAINTS

1. CRB will make sure that all available avenues of grievance settlement between the merchant involved and the consumer have been attempted. This would include the local manager and/or owner.

2. Complaint will be given to CRB Grievance Committee for evaluation. If the committee decides to handle the complaint, Step 3. will be taken.

3. Written notification of the complaint will be sent to the merchant by CRB by registered mail. CRB will request the merchant to return a statement of expected grievance settlement or alternate action within 10 working days after receipt of written notice. In addition to the written notice, the merchant will receive a copy of the verified complaint and a copy of the CRB procedures for handling complaints.

4. If written notification does not bring about settlement by a prescribed time, the CRB Grievance Committee will personally confront the merchant concerning matters for settlement of the consumer's grievance.

5. If Step 4. fails, information letters will be sent to the Better Business Bureau and the Chamber of Commerce for possible mediation. The letters will explain what CRB has done up until the present time.

6. Subsequent to Step 5., the complaint will be submitted to the Arbitration Board. If the merchant and the consumer agree to submit their case to the Arbitration Board, the Board will notify both parties when the arbitration will take place. If the merchant or the consumer do not agree to submit their case to the Arbitration Board, Step 7. will be taken.

7. If results are not forthcoming, the County Attorney will be notified of and briefed on the situation pending.

8. If itmes 1-7 bring no results, the Attorney General will be enlightened as to the situation at hand.

9. If all other courses of civilized settlement fail, a non-violent informative picket will be established to publicly bring into view the complaint of the consumer. The merchant will receive notice 72 hours before the picket is to be established.

APPENDIX B

APRIL 2, 1973 K-STATE COLLEGIAN

Pot and pan handlers peddle wares on campus

By CAROL BELL
Collegian Reporter

Female students are frequent targets of unauthorized solicitations on campus. Representatives of houseware sales companies seek out potential brides in sorority houses and women's dormitories.

Dick Retrum, director of the K-State Consumer Relations Board, said salesmen using high pressure tactics have been on campus recently. A representative of a company selling pots and pans, china, glassware and silverware was in Manhattan last week attempting to peddle his wares in dorms and sorority houses.

RETRUM SAID persons wishing to solicit on campus or in Greek houses should have permission from Jerry Lilly, assistant to vice president for student affairs. Retrum warned that salesmen may say they have authorization when in fact they do not.

Fraudulent salesmen sell their "outrageously priced" merchandise by getting girls to sign contracts, Retrum said. They have several common techniques for persuading students to sign contracts. They may try to establish credibility by saying they are members of the Better Business Bureau, Chamber of Commerce and other such organizations.

"Anybody can say that," Retrum said. "It doesn't mean a thing."

Another common selling point is the provision that the contract may be canceled within 72 hours after signing. Retrum warned that in such cases the contract may say nothing about such a provision and often does not even provide a phone number to call for cancellation.

THE SALES pitch may offer guarantees on merchandise to induce purchases.

"They will guarantee you anything to get you to sign a contract," Retrum said. "What they really guarantee is to take your money."

Retrum offered advice to presidents and other officers of dormitories and sorority houses that are approached by salesmen wanting to solicit in the house or dorm. He recommended that these steps be followed:

— Ask to see his identification.

— Ask for his Kansas Sales Tax Number. "By law, he must give you this information upon request," Retrum said. "If he refuses, you can be pretty sure there's something shady about his operation."

— Ask what authority or permission he has for a sales presentation on campus.

— If he cannot produce satisfactory answers, ask him to leave. If necessary, call the police to have him removed.

"Be absolutely sure what you are signing," he said. "If the salesman says there is a 72-hour cancellation policy, ask him how to use it."

Retrum further advised that persons wishing to purchase housewares and other such items should check prices of similar merchandise in local stores before signing a contract.

"You will probably find that you can get the same thing for half the price," he said.

CRB investigation uncovers fradulent advertising scheme

By KAREN ZWINGELBERG
Staff Writer

An investigation by the Consumer Relations Board and the Consumer Protection Division of the attorney general's office has uncovered a fradulent advertising scheme designed to rid students of their money.

A classified ad which appeared early in February in the Collegian promised students a two and one-third return on their original investment if they invested at least $200.

WHEN THE Consumer Relations Board investigated the ad, members found that a graduate student was asking students to invest their money in an oil production business. The student told callers he could back their investments with land he owned in Hutchinson. He said the land was worth $15 to $17 thousand.

The Consumer Relations Board sent the evidence to the Consumer Protection Division. After examining the evidence, Emery Goad, a special agent of that office, decided to have a talk with the student about his investment plans. In addition, the Kansas Corporation Commission became interested and decided to find out whether the student was licensed to sell securities in the state.

When questioned, the student could not substantiate his claims that he owned land. The Kansas Corporation Commission found no evidence of his having a broker dealer's license to sell securities.

THE STUDENT told Goad he was taking money from other students to bail himself out of some $6,000 he had invested with the oil company. He said he would file a complaint with the attorney general's office against the company.

At this time, no action has been taken against the student. However, he has been warned by the attorney general's office about his actions.

Dick Retrum, director of the Consumer Relations Board, said the board had not located any students as of yet who had committed money to the scheme. However, he advised any students who thought they had been swindled in such a scheme to contact the board.

APPENDIX C

Carol Bell

CRB valuable student service

Students here are fortunate in having the K-State Consumer Relations Board (CRB) available for help and advice with consumer problems. CRB, headed by Dick Retrum, has office space in the Student Governing Association (SGA) office and receives funding from Student Senate.

Retrum and other members of the CRB are available to help students with any consumer problem either by merely giving advice or, if necessary, by getting directly involved as a sort of mediator. Since CRB was created in the fall of 1970, it has handled nearly 1,000 complaints and has found a satisfactory solution for the consumer in every case. In addition, many students have sought and received advice from CRB concerning problems that did not require action by the CRB.

The CRB has standard procedures for dealing with any complaint that requires action by the board. The procedure includes nine steps, as follows (in slightly condensed version):

1. CRB WILL make sure that all available avenues of grievance settlement between the merchant and the consumer have been attempted.

2. A CRB Grievance Committee will evaluate the complaint and decide whether or not to handle it. If so, step 3 will be taken.

3. Written notification of the complaint will be sent to the merchant by CRB.

4. If written notification fails to bring about a settlement, the Grievance Committee will personally confront the merchant concerning the complaint.

5. If step 4 fails, letters will be sent to the Better Business Bureau and Chamber of Commerce for possible mediation.

6. If both the merchant and consumer agree to submit their case to an arbitration board, that will be done. If the parties involved do not agree to that course of action, step 7 will be taken.

7. If results are not forthcoming, the County Attorney will be briefed on the situation.

8. If item 7 brings no results, the Attorney General will be informed of the situation.

9. If all other courses of civilized settlement fail, a non-violent informative picket will be established to publicly bring into view the complaint of the consumer. The merchant will receive 72 hours notice of such action.

IN ALL THE complaints CRB has handled, only one case has reached the last step. Retrum noted that most complaints are solved simply by contacting the merchant.

"We serve as a mediator, a third party, and that's usually all it takes to reach a solution," Retrum said.

CRB handles many types of complaints but many of them fall into four categories: landlord-tenant relations, door-to-door sales, auto repair and insurance.

Besides handling individual complaints, CRB also tries to educate students about consumer protection. CRB projects have included publication of the Tenant Handbook, a guide to off-campus housing and holding a consumer education workshop series. In May 1972, CRB hosted the First National Conference on Student Consumer Action.

The CRB also serves as a lobbyist for consumer interests concerning consumer legislation. Members of the CRB have testified several times at committee hearings of the Kansas Legislature on pending consumer legislation.

INTERNATIONAL recognition was bestowed on the CRB when an article about it was published in the Winter 1972-73 issue of "International Consumer", a publication of the International Organization of Consumers Unions. As a result of that article, the CRB has received many requests for additional information. Among them were requests from Japan and Israel.

The CRB has served as a model for other colleges and universities in Kansas wishing to set up similar boards. K-State was the first school in the state to have such a board, but several others have followed and have received help and advice in their ventures from members of the CRB.

I could say much more about CRB, but the above paragraphs give at least a general idea of what it is all about and how it can help students. Don't hesitate to go to CRB if you have a consumer complaint. It's one of the best student services available in the University.

Kansas State Collegian

Thursday, September 13, 1973

APPENDIX D

Letter to the Editor

Student thanks CRB

Editor:

I would like to thank the Consumer Relations Board of SGA for their advice and counsel concerning a problem I had a few weeks ago. By following their suggestions, I was able to avoid some unnecessary and unfair auto repair costs.

Just knowing that their personnel and facilities were there gave me the assurance to stand up for my rights and for fair treatment.

I would strongly encourage anyone with questions or problems involving their rights to seek the aid and advice of the Consumer Relations Board.

Thanks again to Dick Retrum and his staff.

LINDA TRIPP
Graduate in education

Kansas State Collegian

Thursday, June 28, 1973

KANSAS STATE COLLEGIAN, Fri., Apr. 13, 1973

SGA, Retrum get thank-you

Editor:

I would like to take this opportunity to thank the SGA staff and especially Dick Retrum for their help in getting us out of a bind.

We were at a loss as to what to do until someone told us about SGA and the good work they do.

I was glad to see the story on SGA in the Collegian's (April 4) special section. Maybe more people will realize and benefit from the value of SGA.

D. L. Knox
Senior in education

Students thank SGA office

Editor:

We recently were involved in contacts with a salesman who was soliciting illegally on campus.

After we realized he was a fraud, we tried to get the salesman to let us cancel our contracts. He refused to talk to us, much less let us get out of them.

We took our problem to the SGA office, where Dick Retrum, Consumer Relations Board director, and Don Weiner, student attorney, helped us get in contact with the salesman and cancel our contracts.

We appreciate the prompt and friendly help of the SGA office. We feel this service is beneficial and worthwhile and any student with a legal or consumer relations problem should feel free to seek their advice.

Cathy Clements
Sophomore in music education
Sondra Holmgren
Sophomore in physical education

The Collegian welcomes letters to the editor. Readers may mail letters to the Collegian, Kedzie 103, or present them at the editorial desk in the Collegian newsroom.

APPENDIX E

Kansas State Collegian
Wednesday, April 4, 1973

Consumer Report

Consumer terms you should know

Better Business Bureau — a business organization which receives and investigates consumer complaints, and is supported by businesses. Manhattan does not have a BBB; the closest one is in Topeka.

boycott — n. the practice of abstaining from buying or using a product or service.

caveat emptor — 'let the buyer beware'; seller is not responsible for product unless guaranteed in a warranty.

Consumer Protection Division of the Attorney General's Office — division of the Kansas Attorney General's office which deals with consumer complaints of fraud and deception in business.

Consumer Protection Act of 1968 — Kansas law which established the Consumer Protection Division.

Consumer Relations Baord — the K-State consumer action group which solves student consumer problems, located in the SGA office.

credit bureau — an organization which keeps on file the credit references and records of consumers.

credit life insurance — insurance guaranteeing payment of the unpaid portion of a loan if the debtor should die.

Escrow — a written agreement or account holding money which is deposited or kept on record with a third party until conditions of the agreement are fulfilled.

Finance charges — the interest assessed on charge account balances not paid within a certain period, usually 30 days after purchase.

Garnishment of wages — court direction for employer to withhold a certain portion of an employe's wages to pay the employe's creditors.

holder-in-due course doctrine — allows retailers to sell credit contracts to banks or finance companies who then collect the credit debts from the consumers.

lien — n. a legal right to hold property or to have it sold or applied for payment of a claim.

no-fault insurance — type of insurance in some states where insurance claims are not determined by fault and each person involved in an accident collects from his own insurance company.

ordinary or whole life insurance — life insurance with premiums paid throughout the lifetime of the insured.

term insurance — life insurance for a stipulated term of years where a beneficiary can be paid face value of the policy upon death of the insured, but nothing is paid if the insured survives beyond the term.

security deposit — the money collected from a tenant by a landlord at the time a dwelling is rented which is supposed to be returned at the end of the rental period if the dwelling is left in satisfactory condition and the condtions of the rental agreement are fulfilled.

UCCC — Uniform Consumer Credit Code; Kansas Senate Bill 18; designed to provide uniform consumer credit transactions in the state.

Consumer workshop set

A two-day consumer education workshop is planned for April 18 and 19 at K-State. It is sponsored by the Union Speakers Committee and the Consumer Relations Board.

A series of workshops will cover six areas of interest to consumers. Topics are insurance, door-to-door salesmen, finance, product safety, auto repair and landlord-tenant relations.

Leaders for the workshops will include K-State students and faculty members as well as government and business officials from Manhattan and other areas of the state.

Jennifer Jones, chairman of the conference said the purpose of the event is "to enable students and community members to make intelligent consumer decisions."

Jones said the workshop series is open to anyone who is interested. There are no fees or registration required.

KANSAS STATE COLLEGIAN, Wed., Apr. 4, 1973 3B

Authorities warn against sales fraud

By SUSIE NUSS
and CAROL BELL
Collegian Reporters

K-State students and Manhattan residents are often approached by fradulent salespersons. Door-to-door sales, telephone calls and newspaper ads are some of the various methods used to attract customers.

"The first thing a person should do if approached by a door-to-door salesperson is ask to see his license," Dick Retrum, director of Consumer Relations Board, said.

He explained that all salespersons must have a state license for business from another state. The city of Manhattan does not require a city license for out-of-staters, but does for in-state businesses.

DOOR-TO-DOOR salespersons have several ways to get customers interested in their products. One popular line is to ask if the customer received an advertisement in the mail. The customer usually did not, but this gives the salesperson a chance to explain what he or she is offering.

Another thing to watch for is return addresses. Those who list only a post office box may be trying to cover up something. They may have moved recently or may not even have a building for business.

One of the most common fraudulent business dealings is misrepresentation by proprietary schools, according to Lance Burr. Burr is head of the Consumer Protection Division of the Kansas Attorney General's Office.

These dealings include vo-tech, on-the-job training, key punch, modeling and other such schools. They usually advertise guaranteed job placement for persons completing the course. But upon graduation such persons frequently find that there are no jobs available, Burr said.

Various companies have been on campus trying to get students to buy their products or services. A recent fraudulent deal was offered by a discount buying organization.

It offered consumers a life-time subscription to a catalogue which allowed them to buy products directly from the manufacturers and eliminate overhead costs. The consumer would end up paying more than $400 and never receive a magazine, Retrum said.

ANOTHER COMPANY which sold linens went to several sororities on campus last semester. If the company went out of business, the consumer would still have to pay a bank or finance company under the holder in due course doctrine. The consumer might never have received the products.

Coupon fraudes may occur when books of coupons are sold, supposedly offering discounts on merchandise. Burr said of such coupon books, "Some are reasonably legitimate; others are outright fraudulent."

Record, book and stereo tape clubs often take advantage of consumers with the offer of a "negative option plan," Burr said. Under the plan, a person joining the club is told he can cancel his membership at any time. Such clubs often commit fraud, however, by ignoring cancellations and continuing to send merchandise, then trying to pressure the consumer into paying for the goods.

APPENDIX F

An Editorial Comment

Legislation answer to housing problem

By THE COLLEGIAN STAFF

This week the Collegian has presented five aspects of the housing situation in Manhattan and other communities. The investigations in the five installments have often uncovered some deep rifts between tales of the students who rent apartments and the landlords who manage them.

The problems seem to arise in two major areas. One is the technical or legal problem of dealing with security or damage deposits and the resolution of problems arising therein. The other seems to be a question of ambiguous things such as personality clashes, lies (from both sides), unfulfilled promises and bad blood between landlords and tenants in general.

Each general category of problem also has its own category of answers. The legal and technical hassles are receiving some attention from legislative bodies and consumer interest groups.

MOST PRESSING in this area seems to be the need for strict definition of the procedures for handling security and breakage deposits. If landlord and tenant can negotiate a settlement that is agreeable to both, there is no need for outside interference.

However, in the cases where no settlement can be reached there is a definite need for a disinterested third party to resolve the problem. This third party must have the authority to inspect housing, to determine where the truth lies and to make binding decisions, subject only to review in court or by a superior agency.

Another important phase of the solution is the need for the establishment of a central bureau or agent to handle housing listings and to disseminate information to the prospective tenant. The housing listings should not be just clippings from the classifieds — they should be open only to listings from landlords who maintain their apartments in a clean, safe condition and who have maintained a reputable posture in their past dealings with tenants.

THE MOST necessary part of this proposal is the need for a central location from which a tenant new in town can receive reliable information concerning which landlords to contact and which to avoid. Insufficiency in this area is the seedbed for many of the problems which plague both tenants and landlords. Efficient dispersal of housing information could stop most problems before they start.

It should be noted that the bad name with which the landlords have been labeled through the years is, in many cases, unfair stereotyping. There are many reputable, considerate landlords in Manhattan, but the unreasonable few seem to create trouble for all. The same can be said of tenants; they're mostly a decent bunch, but a few bad examples are a detriment to the reputation of others.

The most important item, however, is that of legislation. Without defining terms, without setting guidelines, without establishing precedents, the problems of tenants and landlords will continue indefinitely. The Collegian goes on record as being in support of Senate Bill 233 which clearly defines terms and establishes the rights of both sides.

We urge all students who are concerned with the problem of off-campus housing to contact those who also care, ie., Dick Retrum and the people of the Consumer Relations Board. They care enough to make the solutions offered by S.B. 233 work.

Kansas State Collegian

Friday, November 16, 1973

Kansas State Collegian

Monday, November 19, 1973

Collegian Opinion Page

An Editorial Comment

Off-campus housing inspection needed

By RICK DEAN
Editor

Last week's Collegian series on problems facing off-campus tenants turned up one critical situation which merits immediate correction. That problem concerns the lack of proper housing information available to prospective tenants concerning proper housing and landlords.

The problem was perhaps best illustrated by the plight of Paul McKenna, who came into Manhattan in late August wanting an off-campus apartment. At the time, the Consumer Relations Board and all other rental agencies were closed and the classified section of the paper was all the reference he had. As a result, he moved into an undesirable situation, an apartment under conditions he deplored and later left.

The problem, McKenna said, was that he was unable to receive any proper advice or counseling on apartments conditions. Because of his need, he was unable to explore furthur alternatives. In short, he didn't know what he was getting into.

HIS SITUATION is not uncommon. Many students in seeking their first off-campus housing do not know what to look for or what to expect. What they need is advice, not a runaround. But a runaround is what they are getting. Few people are willing to assume the responsibility of evaluating the quality of the apartment the prospective tenant is considering.

CRB tried to make this evaluation in the Tenant-Landlord handbook, but CRB cannot be expected to do the whole job. The chief responsibility for off-campus tenant protection should lie with Housing and Food Service. The Housing Service has prepared a list of apartments which have University approval, but like the Tenant-Landlord handbook, these listings are secured on voluntary basis. A landlord must ask to have his apartment inspected in order to receive University approval.

The University's Housing Service needs to go farther than this. It must assume the responsibility for inspecting all apartments that are traditionally rented to students. Housing officials have only one person assigned to the task of rating off-campus housing: It must devote more of an effort in the future.

Although the first job of the Housing Service is to fill the dorms, it can no longer give half-hearted effort to the problems of some 6,500 off-campus students. These students should expect more from the University than they have been getting in the past.

2 KANSAS STATE COLLEGIAN, Fri., March 9, 1973

Handbook lists over 500 landlords

By CAROL BELL
Collegian Reporter

Students looking for off-campus housing will soon have help available in the form of a tenant handbook which lists over 500 Manhattan landlords and contains general information for renters.

Emily Sandblade and Dick Retrum are co-editors of the handbook. It is published by the K-State Consumer Relations Board, of which Retrum is director.

THE HANDBOOK includes information sections on how to find an apartment, negotiating a contract, the escrow ordinance and how to use it and what to do when moving out.

Other features of the guide are a discussion by George Beckenhauer, city housing inspector, of substandard housing conditions; two tear-out copies of a model contract; a tear-out housing complaint form; two copies of a housing condition check-in-check-out list; a 30-day notice form for termination of tenancy; and a series of legal questions and answers concerning tenants' rights.

Retrum said one of the most important features of the book is a discussion on how to get security deposits returned upon termination of tenancy. Retrum called such deposits "one of the biggest rip-offs in Manhattan."

THE LANDLORD section lists the property owners in alphabetical order, and contains the following information for each type of property rented: location and number of rooms; what utilities are provided by the landlord; amount of the security deposit; amount of rent; landlord's tenant preference (male, female, couple); and whether pets are allowed.

Each landlord is rated on a 100 per cent scale on four categories:

— Contract. Is there a contract? Are copies provided both the landlord and tenant? Does it contain single or joing liability?

— Condition. Rates the upkeep and general appearance of the housing.

— Satisfaction. Rating by the tenant of fairness of the rent in relation to the condition and the landlord.

— Landlord. Rates how the student sees the landlord. Considers such things as whether the landlord returns deposits, make repairs, treat tenants fairly and respects the tenant's privacy.

The handbook, which is about 80 pages, was compiled with information from a student survey taken at registration for the spring semester, contact of landlords, and legal information.

The handbook will be available for the next few weeks at tables set up in the Union, and in the SGA office and the Union bookstore. The cost is 50 cents for students and $1 for non-students.

Retrum stressed that renters will find their "legal rights documented" in the book.

Retrum and Sandblade said the future of the handbook will be determined by how well it is received.

"We hope it will become a part of the University — a continued service," they said.

An Editorial Comment

Handbook provides needed information

By JANICE ROMBECK
Editor

Although the average student spends more money on housing than on anything else, he or she usually knows less about it than about other areas of expenditure.

Here in Manhattan, students must be especially careful that landlords are not taking advantage of the limited off-campus housing situation by demanding exorbitant damage deposits and providing substandard living conditions.

Students, much less experienced than landlords about renting, often make mistakes that cost them money and unhappiness.

IN AN ATTEMPT to increase a student's knowledge of off-campus housing, the Consumer Relations Board has published Manhattan's first Tenant Handbook, designed to supply students with information that will help them find suitable housing as well as familiarize them with legal concepts concerning tenant-landlord relationships.

The handbook includes guidelines for finding an apartment, a student-householder agreement form recommended by the University, an apartment checklist for aid in securing damage deposits and explanations of the Escrow Ordinance and substandard housing conditions in addition to the landlord director.

The 54-page landlord directory lists the results of a survey taken during spring enrollment, including basic information about each apartment listed and ratings on the condition of the apartment, satisfaction expressed by tenants about the amount of rent charged and about the landlord's treatment of tenants.

The students who worked to compile this booklet are to be commended for their efforts to provide students with the first informational guide to renting in Manhattan.

APPENDIX G

Kansas State Collegian

Vol. 80 Kansas State University, Manhattan, Kansas, Thursday, August 30, 1973 No. 4

CRB hosts French visitor

By BARB SCHOOF
Staff Writer

Student Governing Association's Consumer Relations Board made international headlines last summer through an article printed in the International Consumer Journal. As a result of the article, K-State hosted a French student Monday and Tuesday who is interested in consumer affairs.

Jacques Sapriel read the article which was written as a guide to European students describing how to use the consumer board as a model in their own countries.

SAPRIEL, second-year student at the Institut Europeen d'Eutdes Commerciols Superieures (European Insitute for Higher Commerical Studies) at Strasbourg, France is studying for a degree in commercial engineering. He said he probably will specialize in marketing.

"I came to the States to see what was sociologically happening in consumer concerns. I believe there is a kind of shift in the minds of the people and their values," Sapriel said.

During his visit here he observed how the consumer board operates.

"The law system here is not the same as in France. The consumer relations are not complete although we have an antifraud law.

"THIS LAW is very old and must go through the Ministry of Agriculture, the Ministry of Finance and others. Here you can work on the state and local level, but in France you have to act on only the national level and the government has a lot of power," Sapriel said.

Sapriel is being backed by the J. Foundation to travel in the United States studying consumer relations. When he returns to France in October he will write a report on his findings which he hopes to have published.

Sapriel will be visiting the Public Interest Research Group, a group backed by Ralph Nader, consumer advocate, in Bloomington, Ind. He also will visit with U.S. Atty. Gen. Elliott Richardson in Washington, D.C.

HE SAID he wants to get a closer point of view of consumer defense and the large part that universities have played.

The K-State consumer board is quite well organized Sapriel observed.

A fellow student of his also was awarded a grant to study consumer relations in Russia.

"I received word from her and she said, between the lines, that she is having a hard time getting any information," Sapriel said.

Sapriel attended classes in product safety and the elderly consumer, Monday. He said he found classes here more peaceful and quiet than in France.

"There is more talking among students at home. In France students talk as much between themselves as they do with the teacher. It is quite noisy sometimes."

APPENDIX H

CRB seeks merger

In an effort to better assist Manhattan citizens with consumer problems, the Student Government Association's Consumer Relations Board recently presented a proposal to the Manhattan Chamber of Commerce calling for a joint operation between the two organizations on a four-month trial basis.

The proposal states: "That by the combined efforts of the Chamber of Commerce, which serves an an excellent public relations organization, incorporation with an organization similar to the CRB, which is more of a functionary unit, handling complaints on a one-to-one basis, should provide an excellent consumer service to the residents of Manhattan."

THE PROPOSAL also states that certain consumer problems exist because of the University and Ft. Riley. By clearing up dishonest businesses, the organizations would create a favcrable atmosphere for these consumers.

"We want to provide the same service to the community as at K-State," Dick Retrum, head of K-State's Consumer Relations Board, said.

The merger will involve having a CRB office in the Manhattan Chamber of Commerce building that will work with the Chamber of Commerce, K-State's CRB and the Better Business Bureau in Topeka.

Finances will come from present SGA allocations to the CRB and possibly from the Chamber of Commerce.

"IF AT THE end of this time (four months), it hasn't been a useful service and the Chamber of Commerce knows it, we will continue to operate on campus for the students," Retrum said.

Retrum explained the CRB is a better organization for solving complaints with consumers and merchants. Because it has no affiliation with businesses, it can act as a mediator and give better service to both parties. The Chamber of Commerce and the Better Business Bureau are the only organizations open to Manhattanites now and both of these are affiliated with businesses. For this reason, they can only suggest what action the merchant should take.

The CRB can pressure the merchant to take action to clear up the complaint against him. By using this method, the CRB last year got satisfactory results on 98 per cent of its 450 complaints.

THE STEPS involved in resolving a complaint are as follows:

— A complaint is filed for evaluation.

— The CRB will make sure all means of communication between the merchant involved and the consumer have been tried.

— A written notification of the complaint and a suggested solution will be sent to the merchant.

— If a settlement hasn't been reached, the Better Business Bureau and the Kansas Attorney General will be notified.

— If there is still no settlement, a complaint is submitted to the Arbitration Board.

— If results are not reached, the county attorney will be notified and briefed.

— At last resort, informative picketing will be established outside the business in question to publicly bring into view the complaint of the consumer.

EACH OF THESE steps has a time limit before further action is initiated.

Retrum said this method doesn't involve any court action, which often scares a student from registering a complaint for fear of losing the case and more money.

Retrum said the operation has been so successful that a complaint has yet to be submitted to the Arbitration Board.

Lud Fiser, executive manager of the Manhattan Chamber of Commerce, said the proposal is a good idea but is similar to what they have been doing "for the past 25 years."

"THE CHAMBER of Commerce has had it (consumer protection) for years, before the CRB was formed," Fiser said.

Other than that, Fiser's only complaint is the failure of the University CRB in getting together with them to discuss the proposal rather than just giving the story to the newspapers.

2 KANSAS STATE COLLEGIAN, Mon., September 10, 1973

CRB opens shop downtown

From a $50-a-year beginning, Student Governing Association's Consumer Relations Board has expanded into a multifaceted operation that will soon spread from K-State to the city of Manhattan.

The CRB will open a city office in the Manhattan Chamber of Commerce building by Sept. 17.

CRB began in 1970 when Student Senate approved it as a service to the campus, the faculty and students. SGA gave them an unofficial $50 to work with, in addition to the use of the SGA offices, telephones, mailing and secretarial services.

THE CRB, now headed by Dick Retrum, has compiled an impressive history of results in solving student complaints.

"As soon as we were approved by the Senate as a service, the wage, price, and rent freeze (Phase 1) went into effect," Retrum said. "Rent increases were our first complaints."

Retrum said more students began using CRB because they knew they had a place to go to get results.

"We have put over $100,000 back in the pockets of students," Retrum said.

RETRUM STATED that the eventual merger with the Manhattan Chamber of Commerce came out of "our desire to serve the community as well as the students."

"We thought we would do this through the Chamber of Commerce," Retrum said. "We submitted a proposal to them outlining our responsibilities and goals and what we were expecting the Chamber to do."

The Chamber of Commerce selected a special committee plan to discuss the proposal and eventually both groups reached a workable plan which was adopted.

The official name of the organization will be the Manhattan Consumer Center.

The Manhattan Chamber of Commerce office staff will act as advisers and will provide office supplies and a private office to meet in.

The CRB will maintain its office at K-State and will operate at the Chamber from 1 to 5 p.m. Monday through Friday.

"It's going to involve new people," Retrum said.

The office will operate on a four-month trial basis at the chamber office and its future will be decided in December.

APPENDIX I

Burr lauds K-State's CRB

By TIM JANICKE
Collegian Reporter

K-State's Consumer Relations Board is top flight, according to Lance Burr, head of the consumer protection division of the Kansas Attorney General's office.

Burr visited Manhattan Monday to speak to two consumer oriented classes and to meet with the Consumer Relations Board.

He described to the classes the general aspects of the Buyer Protection Act of 1968 and explained the Consumer Protection Act that will replace it Jan. 1, 1974.

FOLLOWING HIS talk to the classes Burr visited the Manhattan Consumer Relations Center. He endorced the CRB downtown branch as "one of the first in the nation. A very novel move, I think it is good."

Burr explained his philosophy on consumer relations.

"There is a fine line between being robbed at gunpoint, and at pen-point," he said. He described the psychological effects of being swindled as being worse than being robbed at gunpoint, "because it can demoralize the victim so badly."

He said that if a person is robbed at gunpoint he is regarded only as a person who has braved a trying situation. But if a person has been corraled into signing an illegitimate contract he is regarded as a sucker.

According to Burr most business is behind the consumer protection laws and enforcement.

BURR SAID that in the past used car dealers were among the worst enemies of the consumer. Frequently they would change odometer settings on used cars, he explained.

"If you didn't roll back the odometer you lost business," Burr said. "Who gets the sale? The guy that cheated."

Burr said that automobile dealers eventually approved the law prohibiting the roll-back of odometers because it equalized competition withou anyone having to break the law.

Burr approved of the steps taken by CRB to settle a consumer grievance. The steps begin with a notification of the merchant involved, and progress eventually to a picket if the problem is not solved through intermediate steps.

"You've got to let the merchant know the problem," Burr said. "You can get a lot more with honey than you can with vinegar."

DICK RETRUM, CRB chairman, noted that the final step, the picket, has been used only once in three years.

"Our whole thing is to solve problems quickly, fairly, and at no expense," Retrum said.

Consumer problems encountered in most communities are not connected with local merchants, Burr contends. He said that most are originated by large corporations or door-to-door salesmen.

"One hundred times more money is going into the hands of white-collar con men, than is taken in armed robberies," the consumer advocate emphasized.

Kansas State Collegian

Tuesday, November 13, 1973

APPENDIX J

Consumer Education

Consumer Education will be the subject of six special workshops sponsored by the Union Speakers Committee. The workshops are designed to help you get hip quick to what consumerism is all about.

Each workshop will feature panelists highly qualified in their areas, and will be long on hard facts and short on hot air. All workshops will be in the Big 8 Room of the Union, April 18 and 19.

Insurance

April 18, 10:30 a.m.

If you haven't already started getting calls from guys selling insurance, get ready. And when they do call, know your stuff. This program will explain the differences in insurance policies--life, auto, fire, renters, etc.--what to look for in policies, and the role the law plays in the insurance business.

Mr. Harry McLaughlin - Commissioner of Insurance State of Kansas
Ms. Albie C. Rasmussen - Asst. Prof. Family Economic Department
Mr. Dennis Tapsak - Research Director, Consumer Relation Board, KSU
Mr. Backhaus - Student Insurance representative Mutual of Omaha

Door to Door Salesmen

April 18, 12:30 p.m.

Knock! Knock! Who's there? Friend or foe? This program will help you tell the honest man from the shyster. Common deceitful ploys will be explored plus what to do if you get ripped off. And the "three day cooling off" period will be discussed.

Mr. Lance Burr - Consumer Protection Division Attorney General's Office
Mr. Chet Jenson - Kirby Vacuum Company
Mr. Keith Sanborn - District Attorney Wichita, Kansas

Finance

April 18, 2:30 p.m.

Since very few of us ever have all the money we need at a given time, it is frequently necessary to borrow. But, from whom? This program will explore the pros and cons of borrowing from finance companies and banks, what to look for when borrowing, and when to borrow.

Mr. Lee Connell - Consumer Credit Commissioner State of Kansas
Mr. Lee Landman - Supervisor, Home Credit Company
Mr. Dick Powers - Vice President of 1st National Bank, Installment Loan Dept.
Dr. Richard L.D. Morse - Head of Family Economic Department, KSU

Product Safety

April 19, 10:30 a.m.

Manufacturers are increasingly being held responsible for the safety of their products. This session will discuss recent legal acts requiring certain labeling practices, new safety requirements for toys and clothing, and the federal government's enforcement role.

Mr. Allan Honer - Regional Product Safety Consultant Food & Drug Admin., K. C., Missouri
Ms. Pat Weiss - Coord. of Research & Education Consumer Protection Association, KU
Ms. Nancy Granousky - Research Assistant, Department of Family Economics, KSU

Auto Repair

April 19, 12:30 p.m.

Anyone who's had repair work done on their car knows there ought to be a cheaper way. This program will show you how to keep from getting screwed at the garage, how to cut down repair costs in general, and how diagnosis centers in the future could help.

Mr. Charles La Master - Vo Tech School, Manhattan
Mr. John Hughes - Auto Craft Services, Manhattan
Mr. Mike Crosby - Researcher of Auto Repair Consumer Relation Board, KSU

Landlord-Tenant

April 19, 2:30 p.m.

Most everyone in town rents, and most everyone knows things could be improved. This program will discusses the problems encountered when renting, how to improve relations with landlords, and how to really read those contracts.

Mr. Richard O. Retrum - Director, Consumer Relation Board, KSU
Ms. Emily Sandblade - Co-Author, Tenant Handbook
Mr. Larry Nicholson - Human Relations Director City of Manhattan
Mr. George Beckenhauer - City Building Inspector City of Manhattan
Ms. Abby Patrick - Housing Specialist, Extension Service, KSU

APPENDIX K

Kansas State Collegian

Wednesday, July 11, 1973

Carol Bell

CRB works out solution

I was driving down Bluemont Avenue Monday afternoon when I spotted two young men wearing sandwich board signs doing some kind of picketing on a street corner. As I approached, I recognized one of them as Dick Retrum, director of K-State's Consumer Relations Board (CRB). I stopped to find out what they were up to.

Retrum and Lon Ackerman, a member of CRB, were picketing the Bluemont Vickers Service Station because of an unsettled consumer complaint against the station. The picketers' signs issued such warnings as "Unreliable Repairs" and "Rickel's Vickers Rip-off."

A single-page handout in the form of an open letter to consumers explained that the service station damaged a customer's car when it was brought to the station for repairs and the station refused to pay the cost of repairing the damages.

I was already familiar with the CRB's procedure for dealing with consumer complaints, and I knew picketing was their last resort. It is the final step in the standard procedures used to settle complaints, and had never before been used in CRB's three-year history.

CRB's procedures include several different methods of attempting to settle the complaint between the consumer and the merchant.

If necessary, an arbitration board is set up with members of the CRB and the Manhattan Chamber of Commerce serving as mediators. If that does not bring results, the county attorney and the state attorney general are to be notified of the situation.

The final step in the list of procedures reads, "If all other courses of civilized settlement fail, a non-violent informative picket will be established to publicly bring into view the complaint of the consumer."

The complaint against the service station was made by a K-State student who took his car to the station to have the brakes repaired. After getting the car back he continued to have trouble with the brakes. He took it back to the station, but they did not do anything about it, and told him just to keep driving the car and the brakes would fix themselves.

Finally the student took his car to another station, which told him that transmission fluid had been poured into the brake system and caused damage. The second station repaired the damage.

The student then asked the Vickers station to pay the bill for repairing the damage, but was rudely refused. The mechanic who worked on the student's car at the Vickers station admitted that he had made a mistake which caused the damage. But the student still was not reimbursed.

The CRB attempted to set up an arbitration meeting, but the Vickers station manager refused to take part in it, so further procedures were followed.

The CRB obtained a parade and assembly permit from the City of Manhattan to stage their picket. They began picketing Monday morning and continued all day.

Monday night the station owners met with members of the CRB, the student who made the complaint and a representative of the Chamber of Commerce. It was agreed by all those present that the station was at fault, although there was some dispute over the amount that the student should be reimbursed. Retrum and his crew agreed to refrain from picketing Tuesday morning, pending a settlement.

The picket brought this matter to a head and it was settled sucessfully. It was just a matter of working out the details. The CRB has scored another victory for the consumer.

Manhattan Mercury

July 15, 1973

Retrum writes to 'clarify certain misconceptions'

To the Editor:

This letter is to clarify certain misconceptions that have arisen about the events leading up to the informational picket conducted by the Consumer Relations Board July 9, 1973.

The following is a list of the nine steps employed by the Consumer Relations Board and as it relates to what happened in this specific case:

1.) On May 11, 1973 Mr. Paul Nickel, a student at Kansas State University submitted his verified complaint to the CRB Grievance Committee for evaluation.

2.) On June 6, 1973, (26 days later and after it was determined that Mr. Nickel had made a number of attempts to settle his complaint himself) (3) the CRB on behalf of Mr. Nickel wrote a letter to the management of the Bluemont Vickers Gas Station notifying him of the formal complaint including our suggested solutions.

4.) On June 21, 1973 (15 days after written notification and no settlement) one of our investigators along with Mr. Nickel visited with Mr. Ed Rickels the manager of the Gas Station. Terms of agreement could not be reached during the meeting, Mr. Rickels stating that there would be no compensation from his station.

5.) On June 22, 1973 the CRB notified the Better Business Bureau and the Manhattan Chamber of Commerce.

6.) On July 2, 1973, (10 days later and no response from the Chamber of Commerce) the Chamber of Commerce was contacted again and asked to schedule a meeting for the Arbitration Board.

On July 2, 1973, the CRB contacted the management of the Gas Station to invite him to attend the arbitration meeting.

To be an effective settlement device, arbitration must include both sides to the dispute. This was not possible because the manager of the station refused to submit his case to arbitration. In this particular incident the meeting was canceled because there was no willingness to discuss the complaint and no encouragement from the Chamber of Commerce for the businessman to arbitrate.

7.) On July 2, 1973, *the County Attorney* and the Attorney Generals Consumer Protection Division were notified and 8) sent complete copies of our files on this case.

9.) On July 9, 1973, (17 days after the Chamber of Commerce was first notified of the complaint and after previous efforts of grievance settlement had failed) the CRB established a non-violent informative picket to publicly bring into the view the complaint of the consumer.

It is clear after reading the above list that the Board was not acting in a hasty manner nor were we "trying" out picketing merely to see if it would work.

We had communicated to the management of the station to the best of our ability as had the student. We had exhausted all apparent avenues of settlement.

If there had been communication and a willingness to discuss the matter, the proper amount of the bill would have been known and the complaint would have been settled in a very short period of time.

If there is any question concerning our procedures in resolving complaints, feel free to contact us.

We are pleased to continue to support students of Kansas State University and look forward to serving the Manhattan Consumer next Fall.

Richard O. Retrum
Director, Consumer Relations Board
Student Governing Association
Kansas State University

APPENDIX L

CONSUMER SURVEY

1. Have you ever heard of the Consumer Relations Board at K-State or the Manhattan Consumer-Business Relations Center located in the Chamber of Commerce Office?

375 (56%) YES ___ DK ___ NO 291 (44%)

Rephrase by telling them that these do exist, and then follow with same questions.

CRB 143 (38%) C-BRC 70 (19%) both 162 (43%)

2. Through what source did you hear about these organizations?

newspaper 216 (58%)
radio 25 (7%)
verbally 82 (22%)
other (specify) 46 (12%)

DK 33 (9%)

3. Do you think these organizations serve a necessary or important function?

Yes 294 (79%) DK 46 (12%) No 35 (9%)

4. Do you think you would turn to one of these organizations for help if you had a problem with a businessman or company which you could not solve yourself?

Yes 316 (84%) DK 25 (7%) No 34 (9%)

5. Do you approve of the methods these organizations use to solve complaints such as picketing? Yes 172 (46%) DK 98 (26%) No 105 (28%)

6. Where would you go to seek help if you had a consumer complaint?

___

7. Are you familiar with the North Central Better Business Bureau?

Yes 108 (37%) No 183 (63%)

8. Are you familiar with the Attorney General's Consumer Protection Division?

Yes 55 (19%) No 236 (81%)

9. Are you familiar with Lynn Pickett's column in the Manhattan Mercury?

Yes 159 (55%) No 132 (45%)

Do you have any connection with KSU? Yes 371 (56%) No 295 (44%)

Surveyors name ___

Date ___

Time ___

APPENDIX M

IDENTIFICATION CODE

CLASS

1 - Freshman
2 - Sophomore
3 - Junior & Vet Medicine Freshman
4 - Senior & Vet Medicine Sophomore
5 - 5th Year and Vet Medicine Junior
* 6 - Vet Medicine Senior
7 - Special Student
8 - Graduate Student

CURRICULUM

0 - Agriculture
1 - Architecture
2 - Arts & Science
3 - Business Administration
4 - Education
5 - Engineering
6 - Home Economics
7 - Veterinary Medicine
* 8 - Graduate, Masters
9 - Graduate, Doctorate

SEX & MARITAL STATUS

1 - Unmarried male
2 - Unmarried female
3 - Married male
4 - Married female

---

* codes collapsed for purposes of analysis

STUDENT IDENTIFICATION WITH THE CONSUMER RELATIONS BOARD AT KANSAS STATE UNIVERSITY

by

RICHARD OLIVER RETRUM

B.A., Kansas State University, 1973

AN ABSTRACT OF A MASTER'S THESIS

submitted in partial fulfillment of the

requirements for the degree

MASTER OF SCIENCE

Department of Family Economics

KANSAS STATE UNIVERSITY
Manhattan, Kansas

1974

The Student Governing Associations Consumer Relations Board was created in 1971 from a recognized need to improve relations between university students and Manhattan merchants and provide a means through which students could resolve consumer greivances. The early activities of the Consumer Relations Board with respect to the development of procedures and organizational make up have been documented by its founder, Mr. Robert H. Flashman, in a book entitled "University Consumer Protection".

In the past three years the Board has received a great deal of attention in various media sources depicting the Board's activities in handling student consumer complaints, lobbying in support of local and state consumer protection legislation, investigating fraudulent and deceptive business practices and providing consumer education information through workshops and classroom lectures.

This study addresses the problem of whether or not students at Kansas State University are aware of the Consumer Relations Board and if so to what extent? Through what source did they first become aware of the Board and what kind of consumer problems do they have?

In pursuit of these questions, a survey was mailed to a random sample of 510 students. A total of 383 students responded. A chi-square test was made to determine significant differences in the response of students grouped by classification, curriculum, sex and marital status and living arrangements.

The results of the study indicate most students (60.4%)

are aware of the Consumer Relations Board and 90% consider it to be a valuable student service. There were significant differences in the response of students in home economics and business administration. Students in these two curriculums were more aware of the Board than students in all other major fields of study. Upperclassmen knew more about the Board than did underclassmen. This difference was also significant. Their major sources of information about the Consumer Relations Board were the K-State Collegian, word of mouth and the classroom. Consumer problem areas considered most worthy of attention and study by the Consumer Relations Board were, in order of magnitude: rental housing, automobile repair, door-to-door sales and life insurance.

In view of these findings it is clear that the Consumer Relations Board has recognized student needs, and students have recognized the services of the Consumer Relations Board. Therefore, it is recommended that the Student Governing Association is justified in giving direction and support to the Consumer Relations Board so that the Board can continue to meet the needs of students.