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President Signs Toy, Bike Helmet Bill

In June, President Clinton signed the Child Safety Protection Act into law, creating important new safety protections for toys and bike helmets long sought by CFA and other child safety advocates.

"This is a strong act that will help to end thousands of needless deaths and injuries each year," said CFA Product Safety Director Mary Ellen Fise. "The tragedy is that it took so long to get these protections enacted."

The act incorporates provisions sought in petitions by CFA and other groups to the Consumer Product Safety Commission but denied by the agency, despite compelling evidence, during the Bush administration.

Toys Must Warn Of Choking Risk

It requires toys that are intended for children ages three through five and that contain small parts to bear a prominent warning of the choking hazard these small parts pose to young children. The labels are also required on packages of marbles, small balls, and balloons.

In addition, balls that are intended for children under the age of three must be large enough — at least 1.75 inches in diameter — not to pose a choking hazard.

Currently, toys that contain small parts often bear a label stating that they are not intended for children under the age of three, "but most toy buyers understand the label not as a safety warning but as a guideline regarding a child's intellectual development," Fise explained.

"By requiring labels that clearly identify the hazard, this act will enable parents to make informed decisions and, as a result, will save children's lives and reduce painful childhood injuries," she said.

At least 186 children choked to death while playing with toys between 1980 and 1991. An estimated 3,200 are rushed to hospital emergency rooms each year when they choke on small toys.

Mandatory Bike Helmet Standard Required

The act also requires the CPSC to develop a uniform federal standard for bike helmets. Among other things, the standard must address the risk of bike helmets' rolling off during a fall and the need for special protection of children's heads.

While the standard is being developed, all helmets must meet one of the two current voluntary standards.

The act also includes a provision from the Senate bill authorizing $2 million in fiscal year 1995, $3 million in 1996, and $4 million in 1997 for matching grants to states to promote helmet use by children.

Such grants could be used to enforce laws that require children to wear approved helmets while riding on bicycles, to assist children to acquire approved helmets, or to educate children and their families on the importance of wearing helmets.

Approximately 50,000 bicyclists suffer serious head injuries each year. The average total lifetime costs for an individual suffering a severe head injury are estimated at $4.5 million.

"This bill will go a long way toward reducing those injuries both by encouraging cyclists to wear helmets and by ensuring that the helmets they wear meet adequate safety standards," Fise said.

Bucket Provisions Dropped

Under pressure from the industry, the Senate bill's provisions on buckets were dropped from the final legislation.

The CPSC estimates that 40 infants and toddlers drown each year in five-gallon buckets.

The Senate provisions would have required such buckets to bear a label warning of the drowning risk they pose to young children. In addition, the bill would have required the CPSC to establish standards to reduce the hazard.

In May, however, the CPSC voted unanimously to issue an Advance Notice of Proposed Rulemaking to address this hazard. The agency is looking at design changes, as well as labeling, as part of its rulemaking.

According to the CPSC release on the ANPR, "it does not appear that labeling alone will adequately address the drowning hazard."

CPSC Begins Rulemaking on Baby Walkers, Upholstered Furniture

The commission also voted in May to begin a rulemaking on the issue of upholstered furniture flammability, and in June the commission voted to begin a rulemaking on baby walkers.

Upholstered furniture is the consumer product category responsible for the largest number of fire deaths. In 1991, residential fires involving upholstered furniture accounted for an estimated 700 deaths, 2,000 injuries, and $300 million in property damage, according to the CPSC.

The rulemaking will address upholstered furniture fires caused by small open flames from sources such as matches and cigarette lighters. The commissioners voted to defer a decision on the issue of upholstered furniture fires caused by cigarette ignition, but directed staff to report to the commission on the effectiveness of industry compliance with the existing voluntary standard.

The commission voted 2-1 in June to begin formal rulemaking proceedings on baby walkers, concentrating on the 18,500 injuries that occur each year from baby walkers' falling down stairs.

"Although I commend those members of the children's product industry who make alternative products, most manufacturers of baby walkers have not redesigned their products to prevent the large number of injuries," said CPSC Chairman Ann Brown.

CFA, the American Academy of Pediatrics, the Washington State Chapter of AAP, the National SAFE KIDS Campaign, and Consumers Union petitioned the agency in 1992 seeking a ban on the manufacture and sale of baby walkers in the United States.

"We are very pleased by Chairman Brown's decisive leadership in bringing about these new rulemakings and in revitalizing the CPSC," Fise said.

House Passes Telecommunications Bills

Two Bell company supported telecommunications bills sailed through the House in June with little debate and no amendments after a compromise was reached over differences between the Energy and Commerce and Judiciary Committee versions of the Brooks-Dingell bill.

H.R. 3626, sponsored by Energy and Commerce Committee Chairman John D. Dingell (D-MI) and Judiciary Committee Chairman Jack Brooks (D-TX), would set conditions for Bell company entry into previously restricted areas of long distance service, equipment manufacturing, and information services.

Supported by the Bell companies because of the minimal limitations it imposes, H.R. 3626 was approved on a 423-5 vote.

As part of the compromise, the bill would provide stronger protections sought by the Judiciary Committee regarding Bell company entry into in-state long distance markets, allowing the Justice Department to sue to block such applications.

On the other hand, it would provide the Bell companies with the wide latitude sought by the Energy and Commerce Committee to offer "incidental services," such as voice mail, across the boundaries of their local exchanges.

H.R. 3636, sponsored by Telecommunications and Finance Subcommittee Chairman Edward J. Markey (D-MA) and Ranking Minority Member Jack Fields (R-TX), was approved on a 423-4 vote. It would open the way to competition between key sectors of the communications industry, primarily cable operators and local telephone companies.

The two bills were then combined as H.R. 3626.

House Bill Contains Inadequate Protections

"While the House bill contains some important pro-consumer provisions, it does not contain adequate protections against monopoly or ratepayer abuses," said CFA Legislative Counsel Bradley Stillman.

"Adequate protections are essential to ensure that competition develops on the information superhighway and that consumers reap the benefits," he added.

The Bell companies have lobbied hard against the stronger consumer protections contained in the Senate bill, S. 1822, particularly its restrictions on their entry into long distance markets until demonstrable competition exists for local telephone service.

Instead, they favor legislation introduced by Sens. John B. Breaux (D-LA) and Bob Packwood (R-OR), which would allow the Bell companies unrestricted entry into the long distance market after a year.

In June, CFA and the National Association of State Utility Consumer Advocates wrote to members of the Senate urging

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FCC Urged To Prevent "Electronic Redlining"

In June, the Federal Communications Commission put out for public comment a petition filed by a coalition of consumer and civil rights groups, including CFA, urging the agency to outlaw "electronic redlining" as local telephone companies begin to construct the information superhighway.

The Center for Media Education, the Office of Communication of the United Church of Christ, the National Association for the Advancement of Colored People, National Council of La Raza, and CFA filed two petitions with the agency in May documenting that local phone companies are designing their advanced communications systems to bypass many low income and minority communities.

The research — which was conducted by CFA Research Director Mark Cooper and which was based on an examination of applications from all of the Regional Bell Operating Companies that had filed video dialtone proposals with the FCC through May — reveals that low income and minority neighborhoods are being systematically under-represented in these plans.

Commitment To Nondiscriminatory Deployment Needed

In the petitions, the groups urged the FCC to clarify the rules that prevent such practices and to issue a policy statement reaffirming the agency's commitment to the goals of universal service and nondiscriminatory deployment.

"At each phase of the video dialtone deployment, providers should be required to make that service available to a proportionate number of lower income and minority customers," the groups argued in their petition.

In addition, the groups called on the FCC to revise its policies to ensure greater public participation in the development of these new communications networks, by requiring telephone companies to hold public hearings with local officials and consumers to get permission to provide video dialtone services, for example.

"Right now, the phone companies get to decide when, where, and how these networks will be built and paid for without any input from the communities that will be served by them," said CFA Legislative Counsel Bradley Stillman. "That is not the way we deployed either telephone service or cable TV, which are merged in the video dialtone proposals."

"These video dialtone networks could become the primary communications system for millions of Americans. They must be made available in an equitable and nondiscriminatory manner," he said.

Research Identifies Patterns Of Abuse

The research compared census tract data to maps and other documents submitted to the FCC by the local telephone companies. At least two cities for each of the four Baby Bells that had applied to offer video dialtone services were analyzed.

The analysis revealed two patterns:

- In some cases, entire counties were bypassed while more affluent neighboring counties were selected for service. For example, Bell Atlantic chose to deploy the service initially in the wealthier suburbs of northern Virginia and Montgomery County, Maryland rather than the District of Columbia and Prince George's County, Maryland, both of which contain large minority populations. (After the petitions were filed, Bell Atlantic amended its application to include both the District of Columbia and Prince George's County.)
- In other cases, the unserved areas comprise a section carved out of the middle of a city. For example, the map of U.S. West's scheduled deployment in Denver "depicts a large slice running through the center of the city where video dialtone facilities will not be initially constructed. Lower income and/or minority persons are heavily concentrated in the excluded area," the petition explains.

"Our goal is not to delay construction of advanced telecommunications networks," the petition concludes. "Rather, it is to ensure that the potential benefits of video dialtone will be available on an equitable basis.

"Ultimately, a commitment to universal service and nondiscriminatory deployment of video dialtone is a necessary pillar for constructing our national information infrastructure."

Responses To Petitions Overwhelmingly Favorable

The responses to the petitions during the public comment period were overwhelmingly positive, with only one organization joining the local exchange companies in voicing opposition.

In contrast, more than 20 organizations either filed comments or wrote letters supporting the petitions, including a number of public service commissions, cities, and civil rights organizations.

Furthermore, the additional information provided by the phone companies in their comments did not undermine the conclusions of the coalition's research.

"We have reviewed all the comments filed and the data submitted by the Bell companies, and our initial findings stand," Stillman said.

House, Senate Pass Credit Reform Bills

The House approved credit reform legislation in June that was very similar to a companion bill that passed the Senate in May, clearing the way for a conference on the legislation and possible final passage before the end of the session.

A compromise version of H.R. 1015 was approved on a voice vote.

"We would have preferred a stronger bill, and we will work to get the strongest possible bill out of conference," said CFA Director of Banking and Housing Policy Chris Lewis. "But for the first time in a long time, we have an opportunity to get a generally pro-consumer credit reform bill enacted, and that is progress," he added.

Error Correction Procedures Improved

Both bills would make it easier for consumers to correct errors in their credit reports, by requiring credit bureaus to investigate disputed information within 30 days and by shifting the burden of proof onto the credit bureaus.

Furthermore, credit bureaus would be required to set up toll-free telephone numbers for consumers to use when challenging information in their credit reports.

In addition, both bills set a $3 limit on the price credit bureaus can charge consumers for a copy of their credit report, and both extend the circumstances under which consumers are entitled to a free report.

In an effort to prevent errors from occurring, the bills require banks and other businesses that furnish information to credit bureaus to follow reasonable procedures to ensure that they do not provide erroneous information to credit reporting agencies.

However, a provision in the original House bill that would have allowed private lawsuits against furnishers of credit information who failed to comply with that requirement was deleted from the compromise bill. The House bill would allow state and federal consumer agencies to impose penalties for violations.

In addition, the House bill would bar credit bureaus from providing credit information to direct marketers. Under the Senate bill, consumers would have an opportunity to opt out of having their credit information provided to marketers.

Both bills would allow greater information sharing among affiliated companies without requiring them to meet the requirements of the act. However, the House bill contains stronger provisions than the Senate bill requiring notification and allowing customers to opt out.

Pre-emption Would Be Sunset

On the issue that has sunk previous attempts to win legislation — pre-emption of stronger state credit reporting laws — consumer advocates won a partial victory.

Both bills would pre-empt state credit reporting laws in several key areas, but the pre-emption provision would expire in eight years under the House bill and in six years under the Senate bill. After that time, states would be free to pass stronger laws.

"Sunsetting federal pre-emption is a major step forward for consumer advocates compared to legislation considered in the last Congress," Lewis said. "After nearly a quarter century, credit reporting laws will finally be reformed and modernized to consumer gain."

Telecom Legislation

(Continued from Page 1)

them to oppose S. 2111, calling it "an overly simplistic approach to an extremely complex policy issue."

"S. 2111 lays the foundation for creation of an even larger monopoly, without consumers' ever realizing the true benefits of effective competition. For consumers, the inevitable outcome is local telephone rates higher than they should be, or would be in a competitive market," the letter states.

Bell Companies Seek Concessions In Senate Bill

In an attempt to make the Senate bill more palatable, the Bell companies floated a number of amendments, including one that would essentially have allowed them to choose the form of regulation under which they would operate, subject to no real public interest standards.

CFA, NASUCA, Consumers Union, and the American Association of Retired Persons wrote a letter to Commerce Committee Chairman Ernest F. Hollings (D-SC) opposing any such amendments.

"These telephone company amendments are anti-consumer, anti-competitive, and regressive. Adoption would severely weaken the consumer protections currently contained in S. 1822," the letter states.

In addition, CFA, NASUCA, and Consumers Union wrote in support of S. 1822. "In its current form, S. 1822 recognizes that to give consumers the most basic protections, costs of the network must be allocated in a responsible manner," the letter states.

As this issue of the newsletter went to press, the Bell companies, unable to win the concessions they sought from the Senate Commerce Committee, had walked away from negotiations with Senate staffers.

As a result, when or even whether a Senate Commerce Committee markup of S. 1822 would occur was up in the air.

"It is unclear whether the Bell companies really want legislation," Stillman said. "Sen. Hollings made significant concessions in negotiations, but the Bells seem to want it their way or no way."

Bells Take Case To Court

In the midst of Senate negotiations, four of the Bell companies went to federal court to get the restrictions in the Modified Final Judgement (MFJ) lifted without legislation.

Bell Atlantic, BellSouth, NYNEX, and Southwestern Bell filed their motion on July 6 with U.S. District Court Judge Harold H. Greene, who has overseen the terms of the AT&T breakup since 1982.

"The MFJ was put in place to protect consumers because the Bell companies maintained a local monopoly. In the ten years the MFJ has been in effect, about the only things that have not changed in the telecommunications industry are the Bell companies' monopoly over local telephone service and the dangers to consumers from leveraging that local monopoly," Stillman said.

Banks Underpay Savers More Than $3 Billion

Commercial banks have been paying savers interest rates that are too low, underpaying savers by more than $500 million just in April and by more than $3 billion in the past year, according to a CFA report released in May.

"Banks should give consumers a break and increase interest paid on savings accounts," said CFA Executive Director Stephen Brobeck, author of the report. "Since banks are earning record profits, they can easily afford to do so."

Savings interest rates paid by banks are relatively low compared to savings rates paid by non-bank sources, the report reveals. For example, money market fund rates have been rising since May 1993, and 6-month Treasury bill rates have been increasing since April 1993.

In contrast, the average 2.3 percent rate paid by banks on money market accounts in April is the lowest rate they have paid since the 1950s. The average 1.85 percent rate paid on NOW accounts in January, the latest date for which data was available, is the lowest that banks have paid since these accounts were first offered widely in the early 1980s.

Although rates on certificates of deposit began to rise in February — to an average of 2.93 percent in April — rates are still lower than any rate paid before 1993.

Consequently, the gap between money market account and money market fund rates is relatively large (.74 percentage points), as is the difference between 6-month CD and 6-month Treasury bill rates (1.1 percentage points).

Furthermore, from April 1991 to April 1994, the rates paid by banks on money market accounts, NOW accounts, and CDs have declined more than 50 percent.

"What's at stake is interest earned on more than $1 trillion of consumer savings in bank accounts," Brobeck said. "Each percentage point of interest is worth $10 billion a year."

"There is a cost to society here as well," Brobeck added. "Most experts believe that consumers borrow too much and save too little. Low savings rates certainly discourage consumers from saving."

Interest Rates on Savings Options

	Money Market Funds	Money Market Accounts	6-Month Certificates of Deposit	6-Month Treasury Bills
April '94	3.04	2.30	2.93	4.03
April '93	2.63	2.55	2.87	2.97
April '92	3.66	3.51	3.88	3.93
April '91	5.82	5.31	5.98	5.73

Sources: Bank Rate Monitor and Money Fund Reports from Sunday editions of the *New York Times*; Federal Reserve *Bulletins*.

DOJ Investigation Of Bank Fees Sought

In a June letter to Assistant Attorney General for Anti-Trust Anne K. Bingaman, CFA and the U.S. Public Interest Research Group urged initiation of "a full-scale investigation into the pricing mechanisms employed by insured financial institutions."

Such an investigation should seek to determine "whether the anti-trust laws, particularly the Sherman Act, are being violated under present practices of the industry," the letter, signed by CFA's Chris Lewis and U.S. PIRG's Ed Mierzwinski, states.

"We would urge you to place particular emphasis on price fixing, price discrimination, and related unfair trade practices that are prohibited under the Sherman Act," it continues.

Fees Are Unrelated To Costs

As evidence that such an investigation is warranted, the letter cites "the growing phenomenon of fees and charges" that are priced "with massive markups that bear no apparent relationship to the cost of providing the service." Often, these fees "seem to appear in lockstep across the industry and across the nation with narrow variations in format and price," the letter states.

Furthermore, the pricing system is discriminatory, with the heaviest fees imposed on consumers "who maintain small and medium sized accounts and make use of essentially routine services that have been maintained historically by the banks.

"The holder of accounts with larger balances and customers who have other relationships with the banks are excused from many of the fees and related charges imposed consistently on the small account holder," the letter states.

Since both regulators and Congress have ignored the problem, "the Justice Department's vigorous enforcement of the Sherman and Clayton Anti-Trust Acts is the consumers' best hope to ensure fair play and competition in the marketplace and prevent price fixing and other trade policies that injure customers of banking corporations," the letter concludes.

Congressional Action Urged

In June testimony before the House Consumer Credit and Insurance Subcommittee, Lewis also called on Congress and bank regulators to halt "the proliferation of unreasonable and artificial charges now imposed by banks for deposit services."

Specifically, he called on Congress to:

- ban all fees where banks provide no tangible service, such as national ATM network surcharges;
- require standard price disclosure for deposit services; and
- require that banking regulatory agencies promote competition by producing and actively disseminating to the public standard shopping guides on a market by market basis.

"With controlled entry, captive markets, and government subsidies, there is a strong need for effective regulation to curb abusive price gouging," Lewis said. "Congress either has to do something to control the runaway fee frenzy raging through the banking industry or else be on record condoning bank gouging of consumers."

Product Liability Bill Killed

Supporters of a bill to limit the ability of consumers injured by dangerous products to recover damages were unable to gather enough votes to end a filibuster, effectively killing the measure for this Congress.

The bill, S. 687, was strongly opposed by consumer groups, including CFA.

The bill would have restricted the ability of injured consumers to recover damages from the makers of dangerously defective products by:

- restricting the cases in which juries could award punitive damages;
- replacing joint and several liability with proportionate liability for such non-economic damages as pain and suffering;
- imposing a form of "loser pays" to encourage settlements;
- absolving product sellers from liability in most cases;
- prohibiting damage awards to victims whose use of alcohol or drugs was found to be as great a factor in the injury as the product defect; and
- enforcing a time limit on lawsuits against the makers of machinery in commercial use.

"The Senate stood with consumers and turned back this ill-conceived attempt to limit the responsibility of manufacturers of dangerously defective products," said CFA Product Safety Director Mary Ellen Fise.

Banks Profit From ATM Transactions

As part of their growing grab for fees from consumers, banks are making nearly $2 billion a year in profits off Automatic Teller Machine (ATM) transactions, according to a CFA study released in June.

The study, "ATMs: High-Tech Cash Cows," found that ATM fees are being increased dramatically despite the fact that the machines are replacing human tellers, reducing labor costs, and eliminating paperwork.

"Only in banking do consumers pay more for self-service," noted CFA Director of Banking and Housing Policy Chris Lewis, co-author of the report with Accounting Professor Janice Shields.

"Throughout the economy, self-service facilities result in lower costs for the consumer," Lewis added. "But in banking, self-service is regarded as a privilege for which the consumer is required to pay a premium for saving the bank money."

The report found that:

- banks took in more than $2.55 billion in ATM revenue in 1993;
- banks saved an estimated $2.34 billion in teller costs as a result of ATM transactions in 1993;
- after deducting $2.90 billion in ATM transaction costs, banks earned almost $2 billion in profits from ATM transactions in 1993.

The report also found that ATM cardholders, on average, create $37 in annual profits for their bank from ATM usage.

At the same time that fees to consumers for ATM use are skyrocketing, bank costs for maintaining ATM machines have declined, by 4.3 percent from 1991 to 1993.

The report provoked a controversy as to what banks actually save from reduced teller costs. Independent experts did agree, however, that, for banks, ATMs no longer represent a loss leader, but are generating significant profits.

The report also uncovered a number of industry ATM practices designed to boost banks' bottom lines. These include new charges for teller transactions, placement of ATMs in locations chosen primarily to collect fee income from non-account-holders rather than to serve account-holders, and institution of new fees, such as network surcharges and dormant card fees.

"More and more, consumers are becoming captive customers of the ATMs as banks consolidate, merge, and close branches, leaving entire neighborhoods served only by high-fee machines and bereft of human tellers," he added.

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Public Playgrounds Pose Hidden Hazards

More than 90 percent of American playgrounds pose hidden threats to our nation's youngsters, according to a nationwide survey of playgrounds released in May by CFA and U.S. Public Interest Research Group.

Each year, nearly 170,000 children playing on public playgrounds are injured seriously enough to require emergency room treatment. An average of 17 children die in playground-related incidents each year.

"Public playgrounds can be wonderful places for children to have fun and face new challenges, but far too many contain hidden hazards that can injure and even kill," said CFA Product Safety Director Mary Ellen Fise.

"Playgrounds do not have to be hazardous to children's health," she added. "We can save children's lives and reduce the severity of their injuries simply by ensuring that playgrounds — from the equipment to the surfacing to the layout — are designed with safety in mind."

The report, entitled "Playing It Safe: The Second Nationwide Safety Survey of Public Playgrounds," is based on an investigation of 443 playgrounds in 22 states and Washington, D.C. The investigation focused on the hazards that cause the most serious playground injuries — falls, impact with moving swings, and head entrapment.

The following are among the survey's key findings:

- 92 percent (406) of the 443 playgrounds surveyed lacked adequate protective surfacing, the most critical factor in playground safety, since 75 percent of all injuries are caused by falls;
- in 55 percent (243) of the playgrounds, the play equipment poses a head entrapment hazard that could lead to strangulation when children get caught in these spaces;
- in 76 percent (295) of the 390 surveyed playgrounds with swings, the number and spacing of the swing seats create a risk that a child will be hit by a moving swing;
- in 26 percent (100) of the surveyed playgrounds with swings, the swing seats are made of wood, metal, or other rigid material that increases the severity of an injury when a child is hit in the head with a swing; and
- a number of the playgrounds under the jurisdiction of the National Park Service did not meet federal playground safety guidelines developed by the U.S. Consumer Product Safety Commission.

CFA Product Safety Director Mary Ellen Fise demonstrates playground hazards at a May news conference.

"It is unfortunate, to say the least, that playgrounds under the jurisdiction of the federal government don't adhere to the government's own safety guidelines," noted Bill Wood, a consumer advocate with U.S. PIRG.

The survey included some good news as well. Compared to a similar survey by the groups two years ago, the number of playgrounds with hard surfaces under and around play equipment has declined, from 31 percent in 1992 to just 13 percent this year.

Many playgrounds surveyed this year, however, have mixed surfacing, with loose-fill, shock-absorbent materials like hard wood chips under some equipment and unsafe hard surfaces like soil and grass under other equipment.

"Playing It Safe" concludes with two recommendations for improving playground safety.

States and local governments should adopt CFA's "Model Law on Public Play Equipment and Areas," which contains detailed provisions addressing safety and design requirements for play areas and equipment.

Parents, school administrators, child care providers, and parks personnel should evaluate their local playgrounds and work to make each playground safer.

"We must improve the current safety conditions of the playgrounds in and across the country," Wood said. "Parents, school administrators, and other concerned citizens should demand of local and state governments that their community playgrounds be safely designed and maintained."

Consumers interested in evaluating playgrounds in their community can get a free copy of the study's "Parent Checklist — How Safe Is Your Local Playground?" by sending a self-addressed stamped envelope to: Parent Checklist, Consumer Federation of America, P.O. Box 12099, Washington, D.C. 20005-0999.

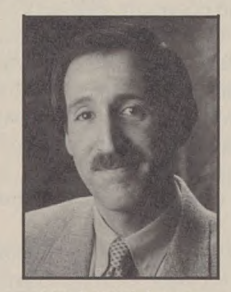
24th Annual Awards Dinner

Sen. Paul Sarbanes

Rep. Phil Sharp

Bob Bergland

Peggy Charren



Herb Weisbaum

The Consumer Federation of America honored distinguished consumer service at its 24th Annual Awards Dinner in June.

Sen. Paul S. Sarbanes (D-MD) and Rep. Philip R. Sharp (D-IN) received the Philip Hart Public Service Awards. Esther Peterson Consumer Service Awards were presented to Bob Bergland, longtime CFA board member and recently retired chief executive officer of the National Rural Electric Cooperative Association, and Peggy Charren, founder and head of Action for Children's Television. Herb Weisbaum, consumer reporter for Seattle's KIRO-TV and contributing correspondent to *CBS This Morning*, received the Betty Furness Consumer Media Service Award.

The latter award was recently renamed in honor of Furness, the nation's leading broadcast consumer journalist during the past two decades.

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