

**FEDERAL RESERVE BANK OF DALLAS**

**DALLAS, TEXAS 75222**

Circular No. 82-168  
December 21, 1982

CONSUMER ADVISORY COUNCIL APPOINTMENTS

TO ALL DEPOSITORY INSTITUTIONS  
IN THE ELEVENTH FEDERAL RESERVE DISTRICT:

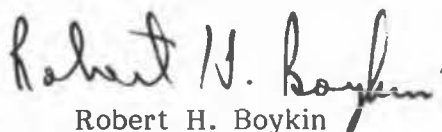
The Board of Governors of the Federal Reserve System recently appointed 13 new members to its Consumer Advisory Council to replace members whose terms are expiring. The Board also designated a new Council Chairman and Vice Chairman.

The Council advises the Board in the field of consumer financial protection laws and other consumer-related matters. The Council meets several times a year in sessions open to the public.

Printed on the following pages is a copy of the Board's press release and a List of the Continuing Members of the 1982 Consumer Advisory Council.

Additional copies of this circular will be furnished upon request to the Department of Communications, Financial and Community Affairs, Extension 6289.

Sincerely yours,



Robert H. Boykin  
President

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Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank: 1-800-442-7140 (intrastate) and 1-800-527-9200 (interstate). For calls placed locally, please use 651 plus the extension referred to above.

# FEDERAL RESERVE press release



For immediate release

November 24, 1982

The Federal Reserve Board today named 13 new members to its Consumer Advisory Council to replace members whose terms are expiring, and designated a new Council Chairman and Vice Chairman.

Ms. Susan Pierson De Witt was named Chairman, to succeed Mrs. Charlotte H. Scott, a professor at the Colgate Darden Graduate School of Business Administration at the University of Virginia, Charlottesville, Va. Ms. De Witt is Assistant Attorney General and Chief of the Consumer Protection Division for the State of Illinois.

Mr. William J. O'Connor, Jr., a partner in a law firm in Buffalo, N.Y., succeeds Dr. Margaret Reilly-Petrone as Vice Chairman. Dr. Reilly-Petrone is Professor of Economics at Montclair State College, Upper Montclair, N.J.

The Council advises the Board in the field of consumer financial protection laws and other consumer-related matters. Its members come from all parts of the country and include a broad representation of consumer and financial industry interests. The Council meets several times a year in sessions open to the public.

The 13 new members named for three-year terms are:

James G. Boyle  
Austin, Texas

Mr. Boyle is a consumer law specialist and a director of the Texas Consumer Association. Mr. Boyle formerly served as director of governmental relations for the Consumer Federation of America in Washington, D.C.; was on the board of directors of the National Consumer Law Center in Boston; founded the National Coalition for Consumer Education; and co-founded the Consumer Law Section of the State Bar of Texas.

Thomas L. Clark, Jr.  
White Plains, New York

Mr. Clark has been Deputy Superintendent of Banks of the New York State Banking Department since 1976, and is in charge of the Consumer Affairs Division, which supervises state-chartered and licensed financial institutions. Mr. Clark is currently a member of the Governor's Interagency Task Force on Small Business and the Governor's Minority Business Executive Committee.

Jean A. Crockett  
Philadelphia, Pennsylvania

Dr. Crockett is Professor of Finance at the Wharton School of Finance of the University of Pennsylvania, and has been at Wharton since 1955. She is the author of numerous publications on interest rates, consumption, savings and investment. Dr. Crockett is currently serving as chairman of the board of directors of the Federal Reserve Bank of Philadelphia, and previously served on the Board's Truth in Lending Advisory Committee. She is also on the board of directors of the American Finance Association and the National Bureau of Economic Research.

Richard F. Halliburton  
Kansas City, Missouri

Mr. Halliburton is Deputy Director of Legal Aid of Western Missouri. As a consumer law specialist, he acts as a statewide consumer law resource to legal services attorneys, and has litigated a variety of consumer issues in both state and federal courts. Mr. Halliburton has discussed consumer law issues on local radio and television shows, and has lectured before consumer and community groups and classes. He has also engaged in a number of consumer education activities.

Charles C. Holt  
Austin, Texas

Dr. Holt is Professor at the Management Department of the University of Texas. From 1977 until recently, he served as the director of the University's Bureau of Business Research. Dr. Holt was formerly principal research associate at the Urban Institute in Washington, D.C., and prior to that chaired the Social Systems Research Institute at the University of Wisconsin. He was also professor of economics at the University of Texas, at the London School of Economics, and at the Graduate School of Industrial Administration, Carnegie Institute of Technology.

Kenneth V. Larkin  
San Francisco, California

Mr. Larkin is Executive Vice President of the Bank of America and has been with the bank for 37 years. From 1967 to the present, Mr. Larkin served as director of marketing and has been in charge of installment credit and credit card activities within the bank. He is currently senior consultant to the bank on global retail banking. He is on the board of directors of VISA U.S.A., VISA International, Finance America Corporation, the California Bankers Association, and the Student Loan Marketing Association.

Timothy D. Marrinan  
Minneapolis, Minnesota

Mr. Marrinan is Assistant Vice President and Legal Counsel of First Bank System and is responsible for First Bank System's compliance with the consumer financial protection regulations. He is faculty advisor for the American Bankers Association Graduate Compliance School and former dean of its National Compliance School. Mr. Marrinan is also a frequent lecturer at the University of Colorado's Graduate School of Banking and at the Herbert Prochnow Graduate School of Banking at the University of Wisconsin. He has authored several articles on issues facing the financial industry and is a member of the Consumer Bankers Association Lawyers Committee and of the American Bar Association's Committee on Consumer Financial Services.

Elva Quijano  
San Antonio, Texas

Ms. Quijano has recently joined Republic Bank of San Antonio as Vice President and Executive Professional Officer. She formerly served as Executive Vice President of Plaza Bank, N.A. and has over 25 years of banking experience. Ms. Quijano is an active member of the American Institute of Banking, the National Association of Bank Women and the National Bankers Association. In 1980, she served on the task force of women in business at the White House Conference on Small Business.

Janet M. Scacciotti  
Providence, Rhode Island

Ms. Scacciotti is President and Chief Executive Officer of Guild Loan and Investment Company, a consumer financial services company and a subsidiary of Old Stone Corporation. She has been primarily involved in developing and implementing new consumer savings products. Ms. Scacciotti also serves as a director of the Rhode Island Share and Deposit Indemnity Corporation, which insures credit union, loan and investment company, and bank deposits.

Glenda G. Sloane  
Washington, D.C.

Mrs. Sloane is Director of Housing and Community Development, Center for National Policy Review at Catholic University School of Law. In this position, she monitors fair housing laws to ensure equal access to housing and housing finance for minorities and women, through participation in the regulatory and legislative processes and in litigation. Mrs. Sloane serves as chairwoman of the Housing Task Force of the Leadership Conference on Civil Rights and as a board member of the National Low-Income Housing Coalition. She formerly served on the U.S. Department of Housing and Urban Development's Task Force on Housing Costs and on the board of directors of the National Housing Council.

Henry J. Sommer  
Philadelphia, Pennsylvania

Mr. Sommer is Supervising Attorney with Community Legal Services, Inc. He has held legal services positions since 1974, and now serves as lead counsel on a variety of federal and state consumer cases. Mr. Sommer is also involved in a wide range of teaching, consulting, and community activities, and he has recently authored a practice manual for the handling of consumer bankruptcy cases. Mr. Sommer is an associate member of the National Bankruptcy Conference and belongs to the National Lawyers Guild and the National Organization of Legal Services Workers.

Winnie F. Taylor  
Gainesville, Florida

Professor Taylor joined the faculty of the Holland Law Center at the University of Florida in 1979. As an Associate Professor, she teaches contracts, consumer law, and other subjects in the consumer/commercial law areas. Since 1978, she has served as a consultant to credit unions in identifying and seeking resolution to consumer regulatory compliance problems. Professor Taylor has lectured on the Equal Credit Opportunity Act nationally, and has appeared on radio and television regarding the resolution of credit discrimination problems. Her prior experience includes two years as a law fellow at the University of Wisconsin School of Law and private practice in Rochester, New York, where she handled corporate and consumer related matters.

Michael M. Van Buskirk  
Columbus, Ohio

Mr. Van Buskirk has been Community Development Officer of Banc One Corporation since 1979. He directs numerous community redevelopment initiatives for the holding company and affiliated banks and coordinates compliance with consumer and community regulations. From 1974 to 1979, Mr. Van Buskirk served as Administrative Assistant to Congressman Chalmers Wylie and was involved in the development of many of the consumer banking laws enacted during that period. He currently chairs the Financial Institutions Committee of the Governor's Task Force on Small Business Financial Incentives; the Ohio Advisory Committee on Community Education; the Columbus-Franklin County PIC (private sector representatives who administer federal manpower training programs); and the Federal Legislative Committee of the Ohio Bankers Association.

CONTINUING MEMBERS OF THE 1982 CONSUMER ADVISORY COUNCIL

Chairman

Susan Pierson De Witt  
Assistant Attorney General and  
Chief of Consumer Protection  
State of Illinois  
Springfield, Illinois  
December 31, 1983

Vice Chairman

William J. O'Connor, Jr.  
Partner  
Phillips, Lytle, Hitchcock,  
Blaine & Huber  
Buffalo, New York  
December 31, 1983

Arthur F. Bouton  
President  
American Association of  
Retired Persons  
Little Rock, Arkansas  
December 31, 1983

Gerald R. Christensen  
President and Chairman  
of the Board  
First Federal Savings and  
Loan Association  
Salt Lake City, Utah  
December 31, 1984

Joseph N. Cugini  
President & General Manager  
Westerly Community Credit Union  
Westerly, Rhode Island  
December 31, 1983

Meredith Fernstrom  
Vice President, Consumer Affairs  
American Express Company  
New York, New York  
December 31, 1984

Allen J. Fishbein  
Director  
Neighborhood Revitalization  
Project  
Center for Community Change  
Washington, D.C.  
December 31, 1984

E. C. A. Forsberg, Sr.  
President and Chief  
Executive Officer  
Gulf Finance Corporation  
Atlanta, Georgia  
December 31, 1984

Luther R. Gatling  
President  
Budget & Credit  
Counseling Service  
New York, New York  
December 31, 1983

George S. Irvin  
President  
George Irvin Chevrolet  
Denver, Colorado  
December 31, 1983

Harry N. Jackson  
Vice President, Credit  
Dayton Hudson Corporation  
Minneapolis, Minnesota  
December 31, 1984

Stanley L. Mularz  
President  
Trans Union Credit  
Information Company  
Chicago, Illinois  
December 31, 1983

Willard P. Ogburn  
Deputy Director  
National Consumer Law Center  
Boston, Massachusetts  
December 31, 1984

Janet J. Rathe  
Executive Committee Member  
Oregon Consumer League  
Portland, Oregon  
December 31, 1984

Nancy Z. Spillman  
Chair, Business Administration  
Department and Professor  
of Economics  
Los Angeles Trade Technical College  
Los Angeles, California  
December 31, 1983

\* Date indicates expiration of term.

Clinton Warne  
President  
Consumers League of Ohio  
Cleveland, Ohio  
December 31, 1984

Frederick T. Weimer  
General Assistant to the  
Vice President and General  
Credit Manager  
Sears, Roebuck and Co.  
Chicago, Illinois  
December 31, 1984