

SOCIETY for JUDGMENT and DECISION MAKING

NEWSLETTER

1995 ANNUAL MEETING

The annual meeting is scheduled for November 11-13, 1995. It will be at the Westin Bonaventure Hotel in Los Angeles, CA. Once again, the meeting will be held in conjunction with the meeting of the Psychonomic Society. For information on the meetings, see pages 6-13 of this issue of the newsletter.

ACTION ITEMS

Please take care of the following items contained in this issue. Your prompt attention is appreciated.

ELECTION BALLOT: page 3. Please vote among the excellent candidates for leadership of the society. The ballot is due to Irwin Levin by **November 6, 1995**.

MEETING REGISTRATION AND 1996 DUES: page 11. Please preregister for the annual meeting and, while you are at it, take care of your 1996 dues. Note that the form also allows you to sign up to receive OBHDP and JBDM for 1996 at the Society's discount rates. To avoid the late fee for the meeting registration, please get this form to Irwin Levin by **October 31, 1995**.

HOTEL RESERVATION: page 13. This form can be used for the JDM meeting, as well as for the Psychonomic Society meeting and the Society for Computers in Psychology meeting. Your hotel reservation is due to the hotel by **October 8, 1995**.

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SUBMISSION DEADLINE FOR THE NEXT *J/DM NEWSLETTER*: October 13, 1995

SOCIETY FOR JUDGMENT AND DECISION MAKING

1995 EXECUTIVE BOARD

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J/DM NEWSLETTER

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FROM THE EDITOR. . .

The *J/DM Newsletter* welcomes submissions from individuals and groups. However, we do not publish substantive papers. Book reviews will be published. If you are interested in reviewing books and related materials, please write to the editor.

There are few ground rules for submissions. The best way to send your contribution is via EMAIL or in an ASCII file on a 3.5" or 5.25" diskette. If you must send hard-copy (e.g., if you are using special graphics or do not have computer access), please submit camera-ready copy. This means that the copy should be typed single-spaced on white 8½ by 11 paper. If possible, use a carbon or film ribbon. Please mail flat -- do not fold.

Advertising Rates: Advertising can be submitted to the editor. Inclusion of the ad and the space given to the ad is at the editor's discretion. The current charge is \$75 per page to cover production and mailing costs. Contact Shawn Curley for details. Alternatively, you can use--

Mailing Labels: Some readers may wish to send reprint lists or other material to people listed in the

directory. The current charge is \$100 for a set of labels. Contact Irwin Levin for details.

Address corrections: Please check your mailing label carefully. Because the *J/DM Newsletter* is usually sent by bulk mail, copies with incorrect addresses or which are otherwise undeliverable are neither forwarded nor returned. Therefore, we have no way of knowing if copies are delivered. Address changes or corrections should be sent to Irwin Levin.

Subscriptions: Subscriptions are available on a calendar year basis only. Requests for information concerning membership in the Society for Judgment and Decision Making should be sent to Irwin Levin.

Foreign Air Mail: Newsletters to non-US addresses are normally sent as printed matter air mail. For an additional \$10 per year, non-US subscribers can have the newsletters sent letter class air mail. To obtain this service, contact Irwin Levin or include \$10 and a note with your next dues payment.

ON LINE

We welcome suggestions and comments about new features. ---- Alan Schwartz and Alan Cooke

Internet Subject Cooperative (more information is in the *Newsletter*, July 1994)

This service allows researchers to fill out each other's questionnaires and surveys, for pilot studies or real data. Contact Jon Baron, the moderator of the effort
baron@cattell.psych.upenn.edu

Federation News

The monthly newsletter of the Federation of Behavioral, Psychological and Cognitive Sciences is available electronically. Contact the Federation at:
federation@apa.org

Electronic Mailing Lists (more information is in the *Newsletter*, July 1994)

To subscribe, send a message of the form:
subscribe mailing-list YOUR FULL NAME
 to the following address:

listproc@mellers1.psych.berkeley.edu

where *mailing-list* is

jdm-society for members of the society in general

jdm-grads for graduate students (Note: This is a sublist of the entire mailing list. Graduate students receive messages to both lists.)

To send a message to all subscribers (including graduate students), send the message to:

jdm-society@mellers1.psych.berkeley.edu

To send a message only to graduate students, send the message to:

jdm-grads@mellers1.psych.berkeley.edu

To cancel your subscription, send a message of the form:

unsubscribe mailing-list YOUR FULL NAME

to the same address as for subscriptions.

Reference Archive (more information is in the *Newsletter*, February 1995)

The system allows users to store and retrieve book and chapter references related to the fields of judgment and decision making. The archive is located at:

references@mellers1.psych.berkeley.edu

For more information send the message "help" to this address.

World-Wide Web

The J/DM Society now has a set of pages on the World-Wide Web, providing information about the Society and Society Membership, upcoming events, all our electronic services (including easy-to-use forms for subscribing to SJDM mailing lists, and help with the reference archive), and links to related Web sites that may be of interest to members. The URL (uniform resource locator) for the Web page is:

<http://mellers1.psych.berkeley.edu/sjdm>

Some other URLs of possible interest:

American Psychological Association: <http://www.apa.org>

Society for Computers in Psychology: <http://scip.psychology.org>

Society for Mathematical Psychology: <http://www.socsci.uci.edu/smp/>

1995 PROGRAM INFORMATION

The 1995 meeting of the Society for Judgment and Decision Making is being held at the Westin Bonaventure Hotel, Los Angeles CA, November 11-13. There will be 20-25 paper presentations, most occurring in two parallel sessions, throughout Saturday and Sunday. The conference will begin with a reception, together with registration and a poster session, 5:00-7:00 pm, Saturday, November 11.

As in previous years the meeting will be held in conjunction with the Psychonomic Society meeting at the same location. This year Psychonomics has two Judgment and Decision Making sessions beginning Sunday morning, November 12. Abstracts for the papers at these sessions follow:

JUDGMENT AND DECISION MAKING I
San Gabriel Room, Lobby Level
Sunday morning, 8:00-10:25

Chaired by Gretchen B. Chapman, University of Illinois at Chicago

8:00-8:10 (616)

Domain Specificity of Probabilistic Reasoning and Confidence Judgments. MARIA J. GONZALEZ LABRA, ISABEL ARTIETA PINEDO, & JACINTO CEACERO CUBILLO, U.N.E.D., Madrid--The present research addressed two expertise domains, each dealing with different statistical information and representative data. Results showed differences in reasoning and calibration depending on the domain under study. Experts from the medical domain presented the best calibration and reasoning performance on diagnosticity and experts from the mathematical domain on base rate. Nevertheless, experts are more confident than should be expected and do not discriminate between statistical and biased answers when assessing their confidence.

8:15-8:30 (617)

Do Subjects Discard Data Relevant to Estimation of Base Rates? GERNOT D. KLEITER & MARIANNE KARDINAL, University of Salzburg, MICHAEL E. DOHERTY, HUGH GARAVAN, RANDALL CHADWICK, & GREGORY L. BRAKE, Bowling Green State University (read by Michael E. Doherty)--The proposition of base rate neglect has been challenged both theoretically (e.g., Gigerenzer) and empirically (e.g., Koehler). In a series of investigations using a novel data selection method of assessing whether people are sensitive to base rate information, 362 subjects were presented frequentistic information, some of which was incomplete but relevant to estimating the base rates. Virtually no subjects performed optimally, strongly supporting the original proposition of base rate neglect.

8:35-8:55 (618)

Discriminating the Relative Frequency of Binary Stimuli: Predicting Performance on Individual Trials. DOUGLAS VICKERS, ANTHONY PIETSCH, KYM PREISS, & NICOLA VINCENT, University of Adelaide--Three experiments are described in which subjects discriminated the relative frequency of both limited and unlimited sequences of either visual or auditory binary stimuli. Accuracy in these tasks appears to be correlated with psychometric intelligence. Alternative models of the decision-making process are outlined, in which the primary limitation on performance is due to information decay, competitive attenuation, and/or selective filtering. Responses are compared with specific predictions for each individual trial sequence.

9:00-9:20 (619)

New Results on Statement Verification: Model 1, Data 0. THOMAS S. WALLSTEN, DAN ARIELY, & RANDALL H. BENDER, University of North Carolina at Chapel Hill--Within the Stochastic Judgment Model, Wallsten and Gonzalez-Vallejo (1994) reported that subjects, working in a domain they knew well, more accurately discriminated true from false statements when they first chose which of two complementary statements is correct and then judged statements individually, than when they performed those tasks in the reverse order. We report two new experiments that fail to replicate this effect. New tests of the model, however, continue to support its validity.

9:25-9:40 (620)

Controllability, Feedback and Individual Differences in Dynamic Decision Making. M. M. OMODEI, La Trobe University, F. M. WADDELL, & A. J. WEARING, University of Melbourne (read by A. J. Wearing)--Dynamic decision making tasks involve both feedback and controllability. We report experiments in which feedback (positive or negative) and controllability (high or low) were systematically varied, and a range of individual differences measured. The findings allow us to assess models of dynamic decision making in which affective, cognitive, and performance variables interact with one another.

9:45-10:00 (621)

Regression-Based Factor Score Estimates Outperform Loadings-Based Estimates. JAMES GRICE, Southern Illinois University, Edwardsville, & RICHARD HARRIS, University of New Mexico (read by Richard Harris)--Monte Carlo simulations replicated and extended Wackwitz & Horn's (1971) comparison of methods of estimating factor scores. When the population factor loadings had perfect simple structure, loadings-based scoring methods yielded slightly better validity, univocality, and orthogonality than did regression-based scoring methods. However, when some variables loaded substantially on 2 or more factors and/or for unequal loadings within clusters of variables, regression-based outperformed loadings-based estimates by a wide margin on all 3 criteria.

10:05-10:20 (622)

A Better Justification of Statistical Testing? ROBERT W. FRICK, SUNY at Stony Brook--A Bayesian statistical analysis (using a uniform prior) yields the same value of p as the traditional analysis. However, it allows interpreting p as the probability that the null hypothesis is correct given the data. It also avoids the traditional problem that the null hypothesis is being rejected because it failed to predict results that did not occur. Hence, it yields the correct answer on several contrived examples, on which the traditional analysis fails.

JUDGMENT AND DECISION MAKING II
San Gabriel Room, Lobby Level
Sunday morning, 10:35-12:40

Chaired by Michael E. Doherty, Bowling Green State University

10:35-10:50 (653)

The Interaction of Comparability and Attribute Importance in Choice. PATRICIA G. LINDEMANN & ARTHUR B. MARKMAN, Columbia University (read by Arthur B. Markman)--During choice, people use attributes that have correspondences in each option rather than attributes that have values for only one option. This suggests that important attributes may be ignored if they have no correspondence in other options. To test this, attribute importance and attribute comparability were varied in a choice study. The results suggest that comparability affects both attributes of low and high importance. For some attributes, missing values are inferred to create comparable attributes.

10:55-11:05 (654)

Preferring What You Expect: Utility for Sequences of Health and Money. GRETCHEN B. CHAPMAN, University of Illinois at Chicago--Undergraduates rated graphs showing 1-year or lifetime sequences of health quality and salary (holding total health or money constant). For lifetime sequences, subjects both expected and preferred increasing sequences of money but decreasing sequences of health. In contrast, for 1-year sequences, subjects had similar expectations about health and money and preferred increasing sequences in both domains. Thus, people like sequences they expect, and health and money decisions differ when expectations differ for the two domains.

11:10-11:30 (655)

Explicit Versus Implicit Likelihood Judgment. J. FRANK YATES, University of Michigan, BRUCE W. CARLSON, Ohio University, & JU-WHEI LEE, Chung Yuan University--We report systematic differences between the likelihood judgments subjects explicitly articulate (e.g., "A is more likely than B") and those implicit in their decisions (e.g., "I prefer to bet on B rather than A"). Protocol analyses indicate that the distinctions reflect differential use of alternative judgment mechanisms, such as reliance on extension or source precision arguments. Implications for procedure control models and for decision aiding (e.g., Ramsey's probability assessment approach) are discussed.

11:35-11:55 (656)

The Three Faces of Framing: Risk Preference, Evaluation, and Persuasion. SANDRA L. SCHNEIDER, University of South Florida, IRWIN P. LEVIN & GARY J. GAETH, University of Iowa--We will present evidence documenting the existence of at least three different types of framing effects. We distinguish between (1) risky choice framing which affects willingness to take a risk, (2) attribute framing which affects the encoding and evaluation of object or event characteristics, and (3) action framing which affects the persuasiveness of a communication. We argue that different perceptual or cognitive processes are needed to explain these different types of framing effects.

12:00-12:20 (657)

Case-Based Reasoning: Studies of Decision Making and Conceptual Change. RONAN S. BERNAS, Eastern Illinois University, & NANCY L. STEIN, University of Chicago (read by Nancy L. Stein)--College students served as judges on different types of abortion cases. Pro-lifers supported abortion when they could incorporate the most important reason for supporting a pro-life position into their decision making. Pro-choice proponents voted against abortion when birth control and pleasing a spouse were the reasons for discontinuation of the pregnancy. Issues related to the robustness of conceptual change as well as the process by which change occurs will be discussed.

12:25-12:35 (658)

The Distortion of Information During Decisions. J. EDWARD RUSSO, Cornell University, VICTORIA HUSTED MEDVEC, Northwestern University, & MARGARET G. MELOY, Cornell University--During a decision might a preexisting preference lead to the distortion of new information so as to favor the preferred alternative? An experiment that endowed one alternative with a prior preference found such predecisional distortion. Further, in the absence of any initial preference, a developing preference for one alternative led to the distortion of new information to favor that leading alternative. The distortion from both sources, preexisting and developing preferences, exceeded the postdecisional distortion from cognitive dissonance reduction.

On Sunday, following the Psychonomics program, there will be two invited speakers:

Elizabeth Loftus, "Remembering Dangerously"

Thomas Schelling, "Rationally Coping with Lapses from Rationality"

On Monday, there will be 3 symposia: on DNA Evidence, on Medical Applications, and on teaching JDM.

The conference will end with a luncheon and presidential address, 1:00-2:30 pm, Monday, November 13.

During the conference there will be 80-90 poster presentations, which will be on display Saturday and Sunday evenings. A tentative, partial list of the posters to be displayed follows on the next three pages of the newsletter.

Multi-impact Judgment

Framing

Small for your Wisconsin article

Whole distorts accuracy of people of parts

Super-Additivity in Binary Complementarity. Daniel Osherson, *DIPSCO, Milan*; Paolo Legrenzi & Laura Macchi, *University of Milan*

Behavioral Explanations of the Popularity of Renting-to-Own. Andrew M. Parker & Brian J. Zikmund-Fisher, *Carnegie Mellon University*

Standards of Performance in Social Dilemmas. Craig D. Parks & Lawrence J. Sanna, *Washington State University*

Affect, Images, and Preferences. Ellen Peters, James Flynn, & Paul Slovic, *University of Oregon*

Utilization of Social Information: Does Choice Behavior Reflect Personal Opinion? Victoria L. Phillips & Irwin P. Levin, *University of Iowa*

Assessment of Metaknowledge of Decision Processes in Adulthood. Rebecca M. Pliske, *Klein, Associates*; Sharon A. Mutter, *Western Kentucky University*

Familiarity Effects on Strategy Use in Tactical Problem Solving. Julia Pounds, *Kansas State University*; Jon J. Fallesen, *U.S. Army Research Institute, Ft. Leavenworth Field Unit*

The Impact of Varying Temporal Distance on the Accuracy of Self-Evaluations. T. Probst, P. Radhakrishnan, J. Sniezek & H. Arrow, *University of Illinois at Urbana-Champaign*

Randomization in a Two Person Zero Sum Game in Extensive Form. Amnon Rapoport, David Olson, & Elizabeth Abraham, *University of Arizona*

Tacit Coordination in Large Groups: Tests of Adaptive Learning Models. Amnon Rapoport & Daryl Seale, *University of Arizona*; Ido Erev, *Technion, Israel*; Jim Sundali, *Kent State University*

The Effect of Missing Information on Decision-Making Strategy Performance. Frank Reitz, *Duke University*

A Little Knowledge is a Dangerous Thing or Familiarity Breeds Contentment. Kathryn Ritgerod Nickles, *Wake Forest University*; Paul W. Fox & Judith Puncochar, *University of Minnesota*

Medication Compliance Decisions. Christine S. Rundall, *School of Professional Psychology, Los Angeles*; David J. Weiss, *California State University, Los Angeles*

Counterfactual Thinking and Social Dilemmas. Lawrence J. Sanna, Craig D. Parks, & Kandi Jo Turley, *Washington State University*

What Is, What Was, and What Might Have Been: Factors that Influence our Emotional Reactions to the Outcomes of Risky Decisions. Alan Schwartz & Barbara Mellers, *University of California at Berkeley*; Ilana Ritov, *Ben-Gurion University, Be'er-Sheva, Israel*

Exposition Effects on Decision Making. Winston Sieck & J. Frank Yates, *University of Michigan*

Contingency Judgments are Conditionalized on the Constancy of Other Causes. Bobbie Spellman, *University of Texas*

Regret-Proneness and Pessimistic Decision Style as Contributors to Depression. Karen Steinberg, Jonathan Baron, & Martin E. P. Seligman, *U. of Pennsylvania*

Effects of Proportional Liability Information on Damage Awards in a Civil Trial. R. Scott Tindale, Joseph Filkins & Linda S. Thomas, *Loyola University Chicago*; Susan Sheffey, *Jewish Vocational Service, Chicago*; Christine M. Smith, *Grand Valley State University*; Elizabeth M. Anderson, *Loyola University Chicago*

Memory Representation, Contradiction and False Memory: A Fuzzy-Trace Theory Analysis. Allison L. Titcomb & Valerie F. Reyna, *The University of Arizona*

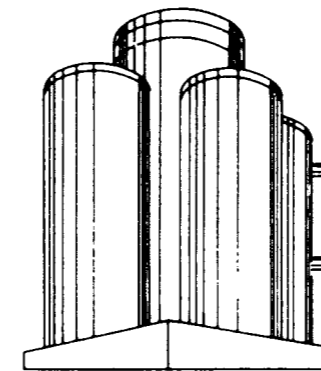
Gender, Risk, and Uncertainty. Lori R. Van Wallendael & Hillary Johnson, *University of North Carolina at Charlotte*

The WTA/WTP Disparity and the Economic Value of Street Trees. Michael E. Walker, *The Ohio State University*; Osvaldo F. Morera & Joanne Vining, *University of Illinois at Urbana-Champaign*

Determinants and Performance Implications of the Pace of Strategic Decision Making. Stefan Wally & J. Robert Baum, *University of Maryland at College Park*

Relationships Between "Think Aloud" Verbalizations and Judgment Processes for Partially Described Information. Celia E. Wills, *Michigan State University*; Colleen F. Moore, *University of Wisconsin-Madison*

Framing and Response Consistency: The Effects of Gender and Quantitative Skills. Mary Wurm-Schaar, *The Western Pennsylvania Hospital*



The
Westin
Bonaventure Welcomes

ROOM RESERVATION FORM

Deadline date: October 8, 1995

PSYCHONOMIC SOCIETY/SOCIETY for COMPUTERS in PSYCHOLOGY & JUDGEMENT and DECISION MAKING

Meetings, 1995

November 8-13, 1995

The Westin Bonaventure Hotel and Suites is the Headquarter Hotel. To reserve a room, please complete this form and return directly to the Hotel.

RESERVATION: Please indicate type of accommodation preferred: *Rates do not include 14% occupancy tax.

# of Rooms	Accommodations	Room Rates
_____	Single (one person)	\$ 107.00
_____	Twin (2 people/2 single beds)	\$ 113.00
_____	Double (2 people/1 bed)	\$ 113.00
_____	Triple (3 people with Rollaway)	\$ 138.00

Suites: Please call the Hotel Reservations Department. Be sure to mention you are attending the above conference.

(Please Print or Type)

First Name _____	Last Name _____	First Name _____	Last Name _____
Agency/Company _____		Agency/Name _____	
Address _____		Address _____	
City, State, Zip _____		City, State, Zip _____	
Daytime Phone () _____		Daytime Phone () _____	
Arrival Date: _____ Time: _____		Arrival Date: _____ Time: _____	
Departure Date: _____		Departure Date: _____	

Check in time is 3:00pm. Check out time is 1:00pm.

Reservations are held until 6:00pm unless guaranteed by Credit Card or deposit of one (1) night room and tax.

Guaranteed By: (Name of Credit Card) _____
 Account #: _____ Exp. Date: _____
 Signature: _____ Cardholder: _____

- To receive the group rate, reservations must reach the Hotel by **October 8, 1995**

- Should you need to cancel your reservation, please contact the Hotel at least 48 hours before your scheduled arrival date.

Please mail or fax by October 8, 1995 to:

The Westin Bonaventure Hotel and Suites

404 South Figueroa Street

Los Angeles, California 90071-1710

Telephone: (213) 624-1000 or Toll Free in the US (800) 228-3000

Reservations Fax# (213) 612-4797

POSITION AVAILABLE

*Assistant Professor
Technical University Berlin

As of October 1, there is a position open for an Assistant Professor (C 1) in the Department of Psychology at the Technical University Berlin. The position is in the cognitive psychology unit, with one professor, one assistant professor, three assistants (graduate students) and four teaching assistants (students). An assistant professor usually has to teach one/two undergraduate classes (two/four hours per week) in the field of cognitive psychology. The focus of research in the unit is on basic as well as applied work on judgment and decision making, risk perception and risk communication. The contract is for maximally six years. Candidates may contact me directly by phone, e-mail, or whatever. Applications (Curriculum Vitae) should refer to Kennziffer 11-511 and be submitted to the Praesident der Technischen Universitaet Berlin, II A 22, Strasse des 17.Juni 135, 10623 Berlin.

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CALL FOR PAPERS

International Journal of Technology Management
Special Issues Series on the Management of Technology in Health Care

The objective of the Special Issues Series on the Management of Technology in Healthcare is to advance the knowledge, research and theory in the field of Management of Medical Technology. Medical (or Healthcare) Technology includes drugs, devices, instruments, information systems, telecommunication, disposables, diagnostics, biotech-based diagnostics and therapeutics, etc. We are seeking theoretical/conceptual as well as theory-based empirical papers.

Topics will include but are not limited to the following:

- * Organization and Management of Medical Technology
- * Economics of Medical Technology
- * R & D Management in the Context of Medical Technology
- * Strategic Management of Medical Technology
- * Financial Management of Medical Technology
- * Marketing Medical Technology
- * Engineering Economics of Medical Technology
- * Quality Management (clinical and administrative) and the Management of Medical Technology
- * Innovation and New Product Development in Medical Technology
- * Entrepreneurship and Medical Technology
- * Human Resource Management and Medical Technology
- * Government Policies and Medical Technology
- * Management of Medical Technology and the Link Between Providers and Insurers
- * Information and Telecommunication Technology in Healthcare Organizations

This Special Issues Series is co-edited by Dr. Eliezer Geisler, University of Wisconsin and Ori Heller, M.D., Wharton School of Business, University of Pennsylvania.

Manuscripts should be prepared in accordance with the guidelines of the IJTM. Manuscripts should not be under review by another journal. The deadline for this Special Issue is **January 1, 1996** (postmarked). Five copies of the manuscript should be sent to the editors:

Dr. Eliezer Geisler and Ori Heller, M.D.

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UPCOMING MEETINGS

Society for Medical Decision Making: will be at The Buttes, Tempe AZ, October 14-17, 1995. For information contact: Maria Gorrick, Society for Medical Decision Making, The George Washington Univ Office of CME, 2300 K Street NW, Washington DC 20037 USA, (202) 994-8929, fax: (202) 994-1791, <smdm-office@camis.stanford.edu>

INFORMS: will be at the Sheraton Hotel, New Orleans, LA, October 29-November 1, 1995. For information contact: INFORMS New Orleans '95, 290 Westminster Street, Providence RI 02903 USA, (800) 343-0062 or (800) 446-3676.

Society for Computers in Psychology: will be at the Westin Bonaventure Hotel, Los Angeles, CA, November 9, 1995. For information contact: Robert W. Allan, Department of Psychology, Lafayette College, Easton, PA 18042. FAX: 610-250-5349. <allanr@lafayette.edu> Phone: 610-250-5291.

The Psychonomic Society: will be at the Westin Bonaventure Hotel, Los Angeles, CA, November 10-12, 1995. For information contact: Randi C. Martin, Secretary-Treasurer, Dept of Psych, P.O.Box 1892, Rice Univ, Houston TX 77251-1892 USA, (713) 527-8101 x3417, <rmartin@rice.edu>. See pages 6-7 of this newsletter for some relevant abstracts for this meeting.

Judgment/Decision Making Society: will be at the Westin Bonaventure Hotel, Los Angeles, CA, Nov 11-13, 1995. See pages 6-13 of this newsletter for information.

National Conference on Higher Education: will be in Chicago, IL, March 17-20, 1996. The abstract deadline is October 20, 1995. For information contact: NCHE Conference Proposals, c/o Louis S. Albert Vice President, AAHE, One Dupont Circle Suite 360, Washington DC 20036-1110, fax: (202) 293-0073.

ABO Research Conference: will be at the Stardust Hotel, Las Vegas, NV, June 24-25, 1996. The deadline for submitting papers is December 15, 1995. For information contact: E. Michael Bamber, J.M. Tull School of Accounting, Terry College of Business, The University of Georgia, Athens, GA 30602-6252 USA, phone: (706) 542-3601, fax: (706) 542-7196, <mbamber@uga.cc.uga.edu>