

Consumer's Resource Handbook

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Using this Handbook

The Consumer's Resource Handbook is divided into two sections. Part I, "Buying Smart," lists tips on getting the most for your money, handling your own complaint and writing a complaint letter. Part I also provides tips on several consumer issues, including protecting personal privacy and preventing credit card fraud.

Part II of the Handbook, which is updated every two years by the U.S. Office of Consumer Affairs (USOCA), lists offices you can contact for help with consumer problems or questions. This section includes "National Consumer Organizations," "Corporate Consumer Contacts," "Car Manufacturers," "Better Business Bureaus," "Trade Association and Other Dispute Resolution Programs," "State, County and City Government Consumer Offices," "Selected Federal Agencies," and "Military Commissary and Exchange Contacts." Check the "Table of Contents" for a complete list of the offices in this part of the book.

There is a subject "index" at the back of the Handbook to help you locate information about specific topics.

What's in the Handbook

National Consumer Organizations

There are a number of national organizations whose missions are defined as consumer assistance, protection and/or advocacy. Several of these organizations assist consumers directly; others are interested in hearing from consumers about problems and concerns; most, though not all, develop educational materials for consumers. Addresses, telephone numbers and descriptions of more than 30 of these organizations are listed in the National Consumer Organizations" section of this Handbook, beginning on page 56.

Corporate Consumer Contacts

Many companies have consumer affairs or customer relations departments to answer questions or help resolve consumer complaints.

The addresses and telephone numbers of more than 550 companies are listed in the "Corporate Consumer Contacts" section of this Handbook, beginning on page 29. If you write to the company, you may use the sample letter on page 8 as a guide for your own letter.

Car Manufacturers

Most foreign and American car manufacturers have national or regional offices which handle consumer complaints not resolved by your local car dealer. The list of "Car Manufacturers" begins on page 59.

Better Business Bureaus

There are approximately 63 Better Business Bureau (BBBs) in the United States. These bureaus are non-profit organizations, sponsored by private local businesses. They offer a variety of services. These services include general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint-handling performance.

The Council of Better Business Bureaus, which is sponsored by national companies, also offers consumer education programs and reports on charitable organizations. The address for the council and a list of BBBs operating in the United States begin on page 63.

Trade Association and Other Dispute Resolution Programs

There are nearly 40,000 trade and professional associations in the United States, representing a variety of interests (for example, banking, insurance, clothing manufacturing) and professions (for example, accountants, lawyers, doctors, therapists).

Some of these associations and their members have established programs to help consumers with complaints not resolved at the point of purchase.

Trade associations have various consumer functions, which are

described in National Trade & Professional Associations of the United States. Check your local library for this book and related sources of help.

A list of "Trade Association and Other Dispute Resolution Programs" begins on page 67.

State, County and City Government Consumer Offices

State and local consumer protection offices can help you resolve consumer complaints and provide you with consumer education information. These agencies might mediate complaints, conduct investigations, prosecute offenders of consumer laws, license and regulate professions, promote strong consumer protection legislation, provide educational materials and advocate in the consumer interest. It is important to report complaints and suspected frauds and misrepresentations to these governmental agencies. Consumer complaints form the basis of most consumer protection law enforcement actions.

If you want to file a complaint, call your local consumer protection office to learn what you need to do. A list of state, county and city government consumer protection offices begins on page 70.

Many states also have special commissions and agencies to handle consumer questions and complaints about aging, banks, insurance, utilities, vocational and rehabilitation services, weights and measures, and securities. These agencies are listed separately, beginning on page 83.

In addition, a variety of other helpful community services might be available in your area. For example, county and state Cooperative Extension Services offer information about health, safety, product comparisons, financial planning and nutritional needs. Information about these and other state and local services can be found at your library and in the telephone directory in the city, municipal, county or state government listings.

Selected Federal Agencies

Many Federal government agencies can help you with consumer questions and complaints. A number of these agencies have enforcement authority and/or complaint-handling responsibilities. The Federal agencies listed, beginning on page 105, respond to consumer complaints and inquiries.

A list of Federal agencies with Telecommunications Devices for the

Deaf (TDDs) begins on page 111.

Military Commissary and Exchange Contacts

Interested consumers will find a list of "Military Commissary and Exchange Contacts" on page 102. The list includes the regional offices and headquarters for all the Armed Forces Exchanges and Commissaries.

Other Sources of Help

Libraries

The local library can be a good source of help. Many of the publications mentioned in this Handbook can be found in public libraries. Some university and other private libraries also allow individuals to use their reference materials. Check your local telephone directory for the location of nearby libraries. Media Programs

Local newspapers and radio and television stations often have "Action Line" or "Hot Line" services. These programs might be able to help consumers with their problems. Sometimes these programs, because of their influence in the community, are successful in helping to resolve consumer complaints. Some action lines select only the most severe problems or those that occur most frequently. They might not be able to handle every complaint.

To find these services, check with your local newspapers, radio and television stations, or local library.

Occupational and Professional Licensing Boards

Many state agencies license or register members of various professions, including doctors, plumbers, electricians, car repair shops, employment agencies, beauticians, and television and radio repair shops. In some states, local consumer agencies license or register some professions.

In addition to setting licensing standards, these boards also issue rules and regulations; prepare and give examinations; issue, deny or revoke licenses; bring disciplinary actions; and handle consumer complaints.

Many boards have referral services or consumer education materials to help you select a professional. If you have a complaint and contact a licensing agency, the agency will contact the professional on your behalf. If necessary, they might conduct an investigation and take disciplinary action against the

professional. This action can include probation or license suspension or revocation.

To find the local office of an occupational or professional licensing board, check your local telephone directory under the headings of "Licensing Boards" or "Professional Associations," or look for the name of the individual agency. If you need help locating the right office, contact your state or local consumer office.

Legal Help

Please note that some of the sources of help listed in the Consumer's Resource Handbook have a policy of declining complaints from consumers who have sought prior legal counsel.

Small Claims Court

Small claims courts were established to resolve disputes involving claims for small debts and accounts. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick and informal. Court fees are minimal, and you often get your filing fee back if you win your case. Generally, you will not need a lawyer. In fact, in some states, lawyers are not permitted. If you live in a state that allows lawyers and the party you are suing brings one, do not be intimidated. The court is informal, and most judges make allowances for consumers who appear without lawyers.

Remember, even though the court is informal, the ruling must be followed, just like the ruling of any other court.

If the party bringing the suit wins the case, the party who lost often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party can go back to court and ask for the order to be "enforced." Depending on local laws, the court might, for example, order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale, up to the amount owed. Alternatively, if the person who owes the money receives a salary, the court might order the employer to garnish or deduct money from each paycheck and give it to the winner of the lawsuit.

Check your local telephone book under the municipal, county or state government headings for small claims court offices. When you contact the court, ask the court clerk how to use the small claims court. Many state and local consumer agencies have consumer educational material to prepare you for small claims court

(see page 70). To better understand the process, sit in on a small claims court session before taking your case to court. Many small claims courts have created dispute resolution programs to help citizens resolve their disputes. These dispute resolution processes (e.g., mediation and conciliation) often simplify the process. For example, in mediation, both people involved in the small claims dispute meet, sometimes in the evenings or on weekends, and with the assistance of a neutral, third-party mediator, discuss the situation and create their own agreement.

Research indicates that if both people show up for the mediation, 85%-90% of the time an agreement is reached. Just as importantly, researchers learned in follow-up, six months after the session, that 85% of the agreements were "substantially fulfilled."

Considering this, when you contact your small claims court, ask first about their mediation or conciliation process.

For additional information about dispute resolution, contact the American Bar Association, Standing Committee on Dispute Resolution, 1800 M Street, N.W., Washington, D.C. 20036, (202) 331-2258.

Legal Aid

Legal Aid offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country staffed by lawyers, paralegals and law students. All offer free legal services to those who qualify. Funding is provided by a variety of sources, including Federal, state and local governments and private donations. Many law schools nationwide conduct clinics in which law students, as part of their training, assist practicing lawyers with these cases. Legal Aid offices generally offer legal assistance with such problems as landlord-tenant relations, credit, utilities, family issues (e.g., divorce and adoption), foreclosure and home equity fraud, social security, welfare, unemployment and workmen's compensation. Each Legal Aid office has its own board of directors which determines the priorities of the office and the kinds of cases handled. If the Legal Aid office in your area does not handle your type of case, it should be able to refer you to other local, state or national organizations that can provide advice or help. Check the telephone directory to find the address and telephone number of the Legal Aid office near you. If you would like a directory of Legal Aid offices around the country, contact the National Legal Aid and Defender Association, 1625 K Street, N.W., 8th Floor, Washington, D.C. 20006, (202) 452-0620.

Legal Services Corporation

The Legal Services Corporation (LSC) was created by Congress in 1974. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam and Micronesia. To find the LSC office nearest you, check the telephone directory, call the Federal Information Center (FIC) listed on page 104, or call the LSC Public Affairs Office at (202) 863-4089. If you wish to buy a full directory of all LSC programs, write or call:

Public Affairs
Legal Services Corporation
400 Virginia Avenue, S.W.
Washington, D.C. 20024-2751
(202) 863-4089

Finding a Lawyer

If you need help finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association listed in local telephone directories.

Complaints about a lawyer should be referred to your state, county or city bar association.

Other Consumer Information

Consumer Credit Counseling Services

Counseling services provide assistance to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, family service centers and religious organizations, offer some type of free or low-cost credit counseling.

The Consumer Credit Counseling Service (CCCS) is one non-profit organization that provides money management techniques, debt payment plans and educational programs. Counselors take into consideration the needs of the client, as well as the needs of the creditor, when working out a debt repayment plan. You can find the CCCS office nearest you by contacting the National Foundation of Consumer Credit, Inc., 8611 Second Avenue, Suite 100, Silver Spring, MD 20910-3372, 1 (800) 388-CCCS (toll free). Consumer Groups

Private and voluntary consumer organizations usually are created to advocate specific consumer interests. In some communities, they

will help individual consumers with complaints. However, they have no enforcement authority. To find out if such a group is in your community, contact your state or local government consumer protection office. A list of the state and local offices begins on page 70.

Consumer Information Catalog

The Consumer Information Catalog lists approximately 200 free or low-cost Federal booklets with helpful information for consumers. Topics include careers and education, cars, child care, the environment, Federal benefits, financial planning, food and nutrition, health, housing, small business and more. This free Catalog is published quarterly by the Consumer Information Center of the U.S. General Services Administration. Single copies of the Catalog only may be ordered by sending your name and address to Catalog, Consumer Information Center, Pueblo, CO 81009 or by calling (719) 948-4000. Non-profit groups that can distribute 25 copies or more each quarter automatically can receive copies by writing for a bulk mail card.

Part I. Buying Smart

Protecting Yourself

Consumers are faced with a marketplace full of decisions. Ask the right questions before and after you buy and avoid consumer fraud and rip-offs.

Before you buy

- o Take advantage of sales, but compare prices. Do not assume an item is a bargain just because it is advertised as one.

- o Don't rush into a large purchase because the "price is only good today."

- o Check to see if the company is licensed or registered at the local or state level.

- o Contact your consumer protection office or Better Business Bureau (BBB) for any complaint recorded against the company. Request any consumer information they might have on the type of purchase.

- o Be aware of such extra charges as delivery fees, installation charges, service costs, and postage and handling fees. Add them

into the total cost.

- o Ask about the seller's refund or exchange policy.
- o Read the warranty. Note what is covered and what is not. Find out what you must do and what the manufacturer or seller must do if there is a problem.
- o Don't sign a contract without reading it. Don't sign a contract if there are any blank spaces in it or if you don't understand it. In some states, it is possible to sign away your home to someone else.
- o Before buying a product or service, contact your consumer protection office to see if there are automatic cancellation periods for the purchase you are making. In some states, there are cancellation periods for dating clubs, health clubs, and timeshare and campground memberships. Federal law gives you cancellation rights for certain door-to-door sales.
- o Walk out or hang up on high-pressure sales tactics. Don't be forced or pressured into buying something.
- o Only do business over the telephone with companies you know.
- o Be suspicious of P.O. Box addresses. They might be mail drops. If you have a complaint, you might have trouble locating the company.
- o Do not respond to any prize or gift offer that requires you to pay even a small amount of money.
- o Use unit pricing in supermarkets to compare what items cost. Unit pricing allows you to compare the price ounce-for-ounce, pound-for-pound, etc. As an example, bigger packages are not always cheaper than smaller ones.
- o Use coupons carefully. Do not assume they are the best deal until you've compared them to the prices of competitive products.
- o Make sure all documents you sign are in a language you understand.
- o Don't rely on a salesperson's promises. Get everything in writing.

Remember:

1. First contact the seller if you have a complaint.

2. If that does not resolve your problem, contact the company headquarters.
3. If your problem is still unresolved, refer to the subject index for the organizations, or local, state and Federal offices that provide help in cases like yours.
4. Taking legal action should be the last resort. However, if you decide to exercise this right, be aware that you might have to act within a certain time period. Check with your lawyer about any statutes that apply to your case.

After you buy

- o Read and follow product and service instructions.
- o Be aware that how you use and take care of a product might affect your warranty rights.
- o Keep all sales receipts, warranties, service contracts and instructions.
- o If you have a problem, contact the company as soon as possible. Trying to fix the product yourself might cancel your right to service under the warranty.
- o Keep a written record of your contact with the company. o If you have a problem, check with your consumer protection office to find out about the warranty rights in your state. o If you paid for your purchase with a credit card, you have important rights that might help you dispute charges. (See the "Consumer Tips" section, page 20.)
- o Check your contract for any statement about your cancellation rights. Contact your consumer protection office to see if a cancellation period applies.
- o If you take the product in for repair, be sure the technician understands and writes down the problem you have described. Red Flags of Fraud

Consumer protection offices urge consumers to be aware of the red flags of fraud. Walk away from bogus offers. Toss out the mail or hang up when you hear:

- o "Sign now or the price will increase;"
- o "You have been specially selected...;"

- o "You have won...;"
- o "All we need is your credit card (or bank account) number -for identification only;"
- o "All you pay is for postage, handling, taxes...;"
- o "Make money in your spare time - guaranteed income...;" o "We really need you to buy magazines (a water purifier, a vacation package, office products) from us because we can earn 15 extra credits...;"
- o "I just happen to have some leftover paving material from a job down the street...;"
- o "Be your own boss! Never work for anyone else again. Just send in \$50 for your supplies and...;"
- o "A new car! A trip to Hawaii! \$2,500 in cash! Yours, absolutely free! Take a look at our...;"
- o "Your special claim number entitles you to join our sweepstakes...;" or
- o "We just happen to be in your area and have toner for your copy machine at a reduced price."

Remember, the smart consumer always looks at the total price before deciding and checks out the company and product before buying.

Stay away from telemarketers who want to:

- o send a courier service for your money;
- o have you send money by wire;
- o automatically withdraw money from your checking account; o offer you a free prize, but charge handling and shipping fees;
- o ask for your credit card number, checking or savings account number, social security number or other personal information; and
- o get payment in advance especially for employment referrals, credit repair, or providing a loan or credit card.

Stay away from lotteries, pyramid schemes and multi-level sales schemes. They are all good ways to separate you from your money.

Complaining Effectively

Save all purchase-related paperwork in a file. Include copies of sales receipts, repair orders, warranties, canceled checks, contracts, and any letters to or from the company. When you have a problem:

- o Contact the business that sold you the item or performed the service. Calmly and accurately describe the problem and what action you would like taken.
- o Keep a record of your efforts to resolve the problem. When you write to the company, describe the problem, what you have done so far to try to resolve it and what solution you want. For example, do you want your money back, the product repaired or the product exchanged?

Allow time for the person you contacted to resolve your problem. Keep notes of the name of the person you spoke with, the date and what was done. Save copies of all letters to and from the company. Don't give up if you are not satisfied.

- o Contact the company headquarters if you have not resolved your problem at the local level. Many companies have a toll-free 800 number. Look for it on package labeling, in a directory of 800 telephone numbers (available at your local library), by calling 1 (800) 555-1212 (toll free) or by referring to the many corporate consumer contacts, beginning on page 29. Address your letter to the consumer office or the company's president.

Writing a Complaint Letter

Where to send it

- o Check the product label or warranty for the name and address of the manufacturer.
- o If you need additional help locating company information, check the reference section of your local library for the following books: Standard & Poor's Register of Corporations, Directors and Executives; Standard Directory of Advertisers; Trade Names Dictionary; and Dun & Bradstreet Directory.
- o If you have the brand, but cannot find the name of the manufacturer, the Thomas Register of American Manufacturers lists the manufacturers of thousands of products. Check your local library.
- o Each state has an agency (possibly the corporation commission or secretary of state's office) that provides addresses for companies

incorporated in that state.

- o Remember, do business with a company you will be able to find later. It might be difficult to find companies in other states or those listing post office boxes as addresses. Even if you have an address, it might be only a mail drop, so be sure you know where the company you are doing business with is located physically.

What to say

- o Include in the letter your name, address, home or work telephone numbers, and account number, if any.
- o Make your letter brief and to the point. Include the date and place you made the purchase, who performed the service, such information about the product as the serial or model number or warranty terms, what went wrong, with whom you have tried to resolve the problem and what you want done to correct the problem.
- o Use the sample consumer complaint letter on the following page as a guide.
- o Include copies, not originals, of all documents.
- o Be reasonable, not angry or threatening, in your letter. Type your letter, if possible, or make sure your handwriting is neat and easy to read.
- o Keep a copy of all letters to and from the company.
- o You might want to send your complaint letter with a return receipt requested. This will cost more, but will give you proof that the letter was received and tell you who signed for it. o If you feel you have given the company enough time to resolve the problem, send a copy of your letter to, or file a consumer complaint with, your local or state consumer protection agency, such specific state agencies as banking, insurance and utilities, or local Better Business Bureau. Their addresses can be found starting on pages 70, 87 and 63, respectively. Include information about what you have done so far to try to resolve your complaint. If you think a law has been broken, contact your local or state consumer protection agency right away.

Sample Complaint Letter

(Your Address)
(Your City, State, ZIP Code)

(Date)

(Name of Contact Person, if available)
(Title, if available)
(Company Name)
(Consumer Complaint Division, if you have no contact person)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

Re: (account number, if applicable)

On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model number or service performed) at (location, date and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented, etc.).

To resolve the problem, I would appreciate your (state the specific action you want - money back, charge card credit, repair, exchange, etc.). Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and will wait until (set a time limit) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by phone at (home and/or office numbers with area codes).

Sincerely,
(your name)

Enclosure(s)
cc: (reference to whom you are sending a copy of this letter, if anyone)

Consumer Tips

This section contains a number of suggestions to help you become a smarter consumer. It includes tips on how to buy a car, avoid fraud and protect your privacy.

Remember to check with your local consumer protection office and Better Business Bureau for other consumer information on a variety of topics. Their addresses and phone numbers are listed on pages 70 and 63, respectively.

Car Repair, Purchase, Renting and Other Concerns

Car Repair

- o Choose a reliable repair shop recommended to you by family or friends or an independent consumer rating organization. Check out the repair shop's complaint record with your state or local consumer protection office or Better Business Bureau.
- o When you take the car to the shop, describe the symptoms. Don't diagnose the problem.
- o Get more than one estimate. Get them in writing.
- o Make it clear that work cannot begin until you have authorized it. Don't authorize work without a written estimate, or if the problem can't be diagnosed on the spot, insist that the shop contact you for your authorization once the trouble has been found.
- o Don't sign a blank repair order. Make sure the repair order reflects what you want done before you sign it.
- o Is the repair covered under warranty? Follow the warranty instructions.
- o Ask the shop to keep the old parts for you.
- o Get all warranties in writing.
- o Some car manufacturers might be willing to repair certain problems without charge even though the warranty has expired. Contact the manufacturer's zone representative or the dealer's service department for assistance.
- o Keep copies of all paperwork.

Some states, cities and counties have special laws that deal with auto repairs. For information on the laws in your state, contact your state or local consumer protection office.

Buying A Used Car

- o Check newspaper ads and used car guides at a local library so you know what's a fair price for the car you want. Remember, prices are negotiable. You also can look up repair recalls for car models you might be considering.

- o Call the Auto Safety Hotline at 1 (800) 424-9393 to get recall information on a car. Authorized dealers of that make of vehicle must do recall work for free no matter how old the car is. o Shop during daylight hours so that you can thoroughly inspect the car and take a test drive. Don't forget to check all the lights, air conditioner, heater and other parts of the electrical system.

- o Do not agree to buy a car unless you've had it inspected by an independent mechanic of your choice.

- o Ask questions about the previous ownership and mechanical history of the car. Contact the former owner to find out if the car was in an accident or had any other problems.

- o Check with your local department of motor vehicles to find out what you need in order to register a car.

- o Ask the previous owner or the manufacturer for a copy of the original manufacturer's warranty. It still might be in effect and transferable to you.

- o Don't sign anything that you don't understand. Read all documents carefully. Negotiate the changes you want and get them written into the contract.

- o For information on recalls and safety issues, see page 10 under new car sales.

Buying from a Private Individual

Generally, private sellers have less responsibility than dealers for defects or other problems.

- o Check with your state's motor vehicle department on what you will need to register a vehicle.

- o Make sure the seller isn't a dealer posing as an individual. That might mean the dealer is trying to evade the law and might be an indicator of problems with the car. Look at the title and registration. Make sure the seller is the registered owner of the vehicle.

- o Ask the seller lots of detailed questions about the car. o
- Have the car inspected by your mechanic before you agree to buy it.

Buying from a Dealer

Check the complaint records of car dealers with your state or local consumer protection agency or Better Business Bureau. o Read the "Buyers Guide" sticker required to be displayed in the window of the car. It gives information on warranties, if any are offered, and provides other information.

- o In most states, used cars may be sold "as is." If the "as is" box is checked off on the "Buyers Guide," you have no warranty. o
- If the "warranty" box is checked off on the "Buyers Guide," ask for a copy of the warranty and review it before you agree to buy the car.
- o Have the car inspected by your mechanic before you agree to buy it.
- o Some states have laws giving extra protection to used car buyers. Contact your state or local consumer protection office to find out what rights you might have.
- o To order a free publication on buying a used car, contact the Federal Trade Commission, Public Reference Section, 6th and Pennsylvania Avenue, N.W., Room 130, Washington, DC 20580, (202) 326-2222.

Buying A New Car

- o Evaluate your needs and financial situation. Read consumer magazines and test drive several models before you make a final choice.
- o Find out the dealer's invoice price for the car and options. This is what the manufacturer charged the dealer for the car. You can order this information for a small fee from consumer publications you can find at your local library.
- o Find out if the manufacturer is offering rebates that will lower the cost.
- o Get price quotes from several dealers. Find out if the amounts quoted are the prices before or after the rebates are deducted.
- o Keep your trade-in negotiations separate from the main deal.

- o Compare financing from different sources, for example, banks, credit unions and other dealers before you sign the contract. o Read and understand every document you are asked to sign. Do not sign anything until you have made a final decision to buy. o Think twice about adding expensive extras, you probably don't need, to your purchase, for example, credit insurance, service contracts or rustproofing.
- o Inspect and test drive the vehicle you plan to buy, but do not take possession of the car until the whole deal, including financing, is finalized.
- o Don't buy on impulse or because the salesperson is pressuring you to make a decision.
- o The National Highway Traffic Safety Administration's Auto Safety Hotline at 1 (800) 424-9393 (toll free) distributes recall and safety information on used and new cars, trucks, motorcycles, motor homes, child seats and other motor vehicle equipment; vehicle crash test information; tire quality grading reports; child seat registration forms; and other safety literature. You should report all vehicle and child seat defect information to the Hotline (see page 108).
- o The Center for Auto Safety (see page 56) monitors auto defects. To see if there is a pattern of repeated complaints on a certain vehicle model, write the Center for Auto Safety, 2001 S Street, N.W., Suite 410, Washington, DC 20009 and include the vehicle make, model and year, and a self-addressed stamped envelope.

Credit and Sublease Brokers

A new and rapidly growing area of consumer fraud involves con artists who prey on people who have bad credit and who are having problems getting loans to buy cars. There are two main schemes:

- o The "credit broker" promises to get a loan for you in exchange for a high fee. In many cases, the "broker" takes the fee and disappears, or simply refers you to high-interest loan companies.
- o The "sublease" broker charges a fee to arrange for you to "sublease" or "take over" someone else's car lease or loan. Such deals usually violate the original loan or lease agreement. Your car can be repossessed even if you've made all of your payments. You also might have trouble insuring your car.

To protect yourself:

- o check with your state or local consumer protection agency to

find out if the broker is required to be licensed;

o do not do business with a company that does not appear to be complying with state law; and

o do not pay for services in advance.

To order a free publication on how to buy a new or used car, contact the Federal Trade Commission, Public Reference Section, 6th and Pennsylvania Avenue, N.W., Room 130, Washington, DC 20580, (202) 326-2222.

Car Leasing

o Shop around for the best leasing deal. Read lease promotions carefully. The attractive low monthly payment might be available only if you make a large down payment (capitalized cost reduction) or a balloon payment at the end of the lease.

o Beware of open-end leases. They require the consumer to pay the difference if the vehicle is worth less at the end of the lease than was estimated originally.

o The Consumer Leasing Act requires leasing companies to give you important information in writing before you sign a contract. Read the documents given to you by the leasing company and make sure you understand them before you sign anything. In particular, look for:

-up-front costs, for example, security deposits, down payments, advanced payments and taxes;

-the terms of the payment plan;

-termination costs, for example, excess mileage penalties, excessive wear and tear charges, and disposition charges; and - penalties for early termination or default.

When you have paid off a car loan, you own the car. When you have paid off the lease, you own nothing.

To order a free publication on car leasing, contact the Federal Trade Commission, Public Reference Section, 6th and Pennsylvania Avenue, N.W., Room 130, Washington, DC 20580, (202) 326-2222.
Lemon Laws

Almost every state has a new car "lemon law" that allows the owner a refund or replacement when a new vehicle has a substantial problem that is not fixed within a reasonable number of

attempts. Many specify a refund or replacement when a substantial problem is not fixed in four repair attempts or the car has been out of service for 30 days within the first 12,000 miles/12 months. If you believe that your car is a lemon: o contact your state or local consumer protection office for information on the laws in your state and the steps you must take to resolve the situation;

- o give the dealer a list of symptoms every time you bring it in for repairs; keep copies for your records;

- o get copies of the repair orders showing the reported problems, the repairs performed and the dates that the car was in the shop; and

- o contact the manufacturer, as well as the dealer, to report the problem. Some state laws require that you do so to give the manufacturer a chance to fix the problem. Your owner's manual will list an address for the manufacturer.

If the problem isn't resolved, you might have the option of participating in an arbitration program offered by the manufacturer or your state. Contact your state or local consumer protection office for information.

Lemon Law Summary is available upon request by sending a self-addressed, stamped (52 cents) envelope to the Center for Auto Safety, 2001 S Street, N.W., Suite 410, Washington, DC 20009.
Vehicle Repossessions

When you borrow money to buy a car, you should know that:

- o The lender can repossess if you miss a payment or for any default (a violation of the contract).

- o The lender can repossess without advance notice.

- o After repossession, the lender might be able to accelerate, meaning the lender can require the borrower to pay off the entire balance of the loan in order for the borrower to get the vehicle back.

- o The lender can sell the vehicle at auction.

- o The lender might be able to sue the borrower for the deficiency if it sells the car for less than the borrower owes. This is true even in voluntary repossessions.

- o The lender cannot commit a "breach of the peace," for example,

breaking into a home or physically threatening someone, in the course of a repossession.

If you know you're going to be late with a payment, talk to the lender to try to work things out. If the lender agrees to a delay or to modify the contract, be sure you get the agreement in writing.

Some states have laws which give consumers additional rights. Contact your state or local consumer protection office for more information.

To order a free publication on vehicle repossessions, contact the Federal Trade Commission, Public Reference Section, 6th and Pennsylvania Avenue, N.W., Room 130, Washington, DC 20580, (202) 326-2222.

Renting A Car

Federal law does not cover short-term car and truck rentals. However, there are state laws that do. You should contact your state or local consumer protection office for more information on laws in your area.

- o Shop around for the best rates.
- o Compare all fees, in addition to the daily/weekly rate, before renting.
- o Most car rental contracts make the consumer liable for all damage to the vehicle, no matter who caused it. Before buying a rental company's collision or loss damage waiver, check with your own car insurance company and your credit card company to see if they cover car rentals and to what extent. It pays to do your homework because these policies can add \$3 to \$15 per day to your rental charges! Rental companies also might sell loss of use and liability insurance. Check with your insurance agent in advance, so you do not duplicate coverage you already have.
- o If you pay by credit card, some rental companies will place a hold or freeze on your account during the rental period. Others might start to charge your account before the rental period is over. Find out the company's policy in advance.
- o Carefully inspect the vehicle and its tires before renting and write down all the dents and scratches you see.
- o Check refueling policies. You can refill at a local gas station, you can let the car rental company refuel the car at its

price, which is usually higher, or you can pay in advance for a refill which will cost you needlessly if there is any unused gas upon returning the vehicle.

- o Contact your state or local consumer protection agency for information on state law or to report problems with your car rental.

- o To order a free publication on car rental, contact the Federal Trade Commission, Public Reference Section, 6th and Pennsylvania Avenue, N.W., Room 130, Washington, DC 20580, (202) 326-2222. Mail Order

Federal mail order rules require companies that take consumers' orders by mail to:

- o ship the merchandise within 30 days of receiving a completed order or within a different timeframe if it is stated in their ads;

- o notify consumers if shipment can't be made on time and give them the choice of waiting longer or receiving refunds; and
- o cancel their orders and return their money (or give them credits on their charge accounts) if the revised shipping date can't be met, unless the consumers agree to another delay. There also might be laws regarding mail order in your state. Contact your state or local consumer protection agency.

- o Keep a record of the name, address and phone number of the company, goods you ordered, date of your order, amount you paid and method of payment.

- o Keep a record of any delivery period that was promised. If you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date if you've agreed to wait longer.

- o When you cancel an order that wasn't shipped on time, you have the right to get a refund within seven days or within one billing cycle for charged sales.

- o When you use your credit card for mail order purchases and you don't receive the goods or services, or they were defective or misrepresented, use the credit card protection rights described in the section on Credit Cards, page 18.

- o To limit some of the mail you do not want, you can sign up with the free Mail Preference Service operated by the Direct Marketing Association, a private trade group. It will instruct its mail

marketing members to take you off their lists. To join, write to the Mail Preference Service, P.O. Box 9008, Farmingdale, New York 11735.

To report violations of the Federal mail order rule, contact the Federal Trade Commission. For information on your state laws, contact your state or local consumer protection agency. To report a problem with mail order, contact the U.S. Postal Inspection Service or the Postal Crime Hotline at 1 (800) 654-8896.

Mail Fraud

- o Read the offer carefully. Get the advice of another person whose opinion you trust.
- o Deal only with companies or charities whose reputation and integrity are known.
- o Never give your credit card number or personal, financial or employment information unless you know with whom you are dealing.
- o Never send money for any "free" merchandise or services. o Be careful of making impulse purchases.
- o Keep a record of the order, notes of the conversation and copies of the advertisement, canceled check, receipt, letters and envelopes.
- o Take the time to shop locally and compare products, services and prices to those in local stores.
- o Check out the company with the U.S. Postal Inspection Service, your state or local consumer protection agency, or the Better Business Bureau. Mail fraud is a federal crime.
- o Using your credit card or a money order might give you some recourse if you have a problem, despite your carefulness.

Be suspicious of "free gifts" that require a "tax payment" or "registration fee;" sweepstakes requiring an entry fee or purchase; employment or work-at-home opportunities requiring a fee; offers requiring your credit card number or bank account number; loans that require you to pay a fee in advance; mailings that look like they are from official government agencies, when they are not; and prize notices requiring you to call a 900 number.

Telemarketing

While many legitimate businesses use the telephone to make their sales, it's easy for fraudulent companies to abuse the phone. Beware of the con artists who promise anything and deliver nothing, or at least not what customers thought they were getting.

Tips for Smart Telephone Shopping

- o Always keep a record of the name, address and phone number of the company, goods you ordered, date of your purchase, amount you paid (including shipping and handling) and method of payment.
- o Keep a record of any delivery period that was promised.
- o If you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- o Don't give your credit card number, checking account number or other personal information to a telemarketer unless you are familiar with the company or organization, and the information is necessary in order to make your purchase.

Telephone Order Rights

- o Some states have telemarketing laws that require written contracts, automatic cancellation periods or registration of telemarketing companies. Contact your state or local consumer protection agency. Federal telephone order rules require companies that take consumers' orders by phone, computer or fax to:
 - o ship the merchandise within 30 days of receiving a completed order or within a different timeframe if it is stated in their ads;
 - o notify consumers if shipment can't be made on time and give them the choice of waiting longer or receiving refunds; and
 - o cancel their orders and return their money (or give them credits on their charge accounts) if the revised shipping date can't be met, unless the consumers agree to another delay. Use Caution and Common Sense
- o Don't be pressured into acting immediately or without the full information you need.
- o Shop around and compare costs and services.
- o Report all fraudulent activity to your consumer agency. Check the company out with your consumer protection agency or the Better Business Bureau.
- o If the solicitation came by mail, call the Postal Crime

Hotline at 1 (800) 654-8896 (toll free) for more advice on not becoming a victim.

- o Call the National Fraud Information Center, administered by the National Consumers League, at 1 (800) 876-7060 (toll free) for information about telemarketing fraud.

Blocking Telemarketing Calls

You have the right under federal law:

- o to tell a company not to call you by phone or not to contact you in writing; the company must keep a list of these consumers and not contact them; keep a record for your file;

- o not to get calls before 8 a.m. or after 9 p.m.;

- o not to receive unsolicited ads by fax; and

- o to be disconnected from a pre-recorded machine-delivered message within five seconds of hanging up.

Some states do not allow telemarketers to call people who do not want to receive calls. Contact your state or local consumer protection agency to check your state's rights.

To reduce telephone calls you do not want, you can sign up with the free Telephone Preference Service operated by the Direct Marketing Association, a private trade group. To join, write to the Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735.

To report violations of the telephone order rule, contact the Federal Trade Commission. If you made the telephone transaction in response to a postcard or other mailing, contact the U.S. Postal Inspection Service or the Postal Crime Hotline at 1 (800) 654-8896 (toll free). For information on the laws in your state, contact your state or local consumer protection agency.

Calls That Cost: 900 Numbers and Other Pay-Per-Call Services
Unlike 800 numbers which are free, you pay a fee when you call a 900-type number. The company or organization you're calling sets the price, not the telephone company. Most states do not regulate the cost of these calls. Charges can vary from less than a dollar to more than \$50. Federal law requires that: o consumers be told the cost of calling the number and given a description of the product and service. This must appear in advertisements and, for calls costing more than two dollars, in the introductory message or preamble at the beginning of the call;

- o the cost of calling must be disclosed by flat rate, by the minute with any minimum or maximum charge that can be determined, or by range of rates for calls with different options; all other fees charged for services and the cost of any other service to which a caller might be transferred must be disclosed;
- o consumers must be given time to hang up after the introductory message without being charged; there must be a signal or tone to let them know when the preamble ends;
- o no charges can be made for calling 800 numbers unless the consumer agrees in advance to be charged;
- o any pay-per-call services offering sweepstakes, prizes or awards must disclose the odds of winning or the factors for determining the odds;
- o ads directed to children under age 12 are not allowed unless they are for legitimate educational services;
- o ads directed primarily to people under the age of 18 must state that parents' consent is needed to call the number; and o ads for information about Federal programs offered by private companies must state clearly that they are not endorsed, approved or authorized by government agencies.

Protect yourself from fraud by avoiding:

- o ads that don't describe clearly the goods or services or the cost of the calls;
- o offers of "free" gifts or prizes just for calling;
- o promises of jobs, loans, credit cards for people with poor credit, "credit repair" or other services aimed at consumers who are in financial hardship;
- o contests to win money in which little or no skill is required;
- o services targeted to children under 12 which don't appear to serve any legitimate educational purpose; and
- o offers of cheap travel or any other deals that seem to be "too good to be true."

Hang up if you're being switched from an 800 number to a 900 number without your prior consent.

What You Need to Know about 800 Numbers

Generally, you cannot be charged for 800 numbers. However, there are two exceptions. Charges for an 800 number can be made only if:

- o you have a "pre-subscription arrangement" with the company (for example, with an information service). This means you already have an agreement to accept charges before you called the 800 number; or
- o you agree to a credit card charge.

Your Rights and Recourse

- o If you question 900-type number charges which appear on your phone bill, you can dispute the bill. Your local and long distance telephone service cannot be disconnected for disputed pay-per-call charges.
- o In most cases, the charge for a pay-per-call service is collected by the local telephone company on behalf of the service provider. Follow the instructions on your bill immediately to dispute the charges. Keep a record of whom you talked to, and the date and copies of any letters you send. Pay the undisputed portion of your phone bill.
- o Even if the telephone company removes the charges, the debt might be turned over to a collection agency by the service provider. Send the collection agency a letter explaining why you dispute the debt. (See the section on Credit, page 19.)
- o To avoid problems with 900-type numbers, you can request "blocking" from your local phone company. Blocking prevents 900 numbers from being dialed from your phone.
- o If you suspect a violation of pay-per-call rules, contact your state or local consumer protection agency and the Federal Trade Commission. If the ad for the number came by mail, write to the U.S. Postal Inspection Service or call the Postal Crime Hotline at 1 (800) 654-8896 (toll free). If you are not satisfied with the way the phone company handled your complaint, contact the Federal Communications Commission. (See page 105 for information on how to contact Federal government agencies.)

Door-to-Door Sales

- o Ask to see the salesperson's personal identification and license or registration if that is required where you live. Make note of

his/her name, the name and address of the company, and whether the salesperson carries proper identification.

- o Ask for sales literature and then call local stores that might sell the same merchandise to compare prices. Some door-to-door products might be overpriced.
- o Don't be pressured into buying something. Watch for the warning signs: an offer of a "free gift" if you buy a product, an offer that is only good for that day, or you're told that a neighbor just made a purchase.
- o If you feel threatened or intimidated, ask the person to leave. Don't leave the person unattended in any room of your home. If you are suspicious, report the incident to the police immediately.

Cancellation Rights

- o The "Door-to-Door Sales Rule" (or "Cooling Off Rule") gives you the right to cancel certain purchases costing \$25 or more. Notify the company in writing by midnight of the third business day following the sale. Saturdays are considered business days, but Sundays and holidays are not.
- o The seller must tell you about your cancellation rights and give you two dated copies of a cancellation form showing the seller's name and address and explaining your right to cancel. o These Federal cancellation rights apply to purchases made in locations outside the seller's normal place of business, in other words, at a house party, a temporarily rented room or in your home.
- o States might have additional cancellation laws that protect consumers. Check with your state or local consumer protection agency for your rights.
- o To cancel a contract, sign and date one copy of the cancellation form. Mail it within the three-day limit, making sure it's post-marked before midnight of the third business day. Sending it by certified mail will show proof that it was mailed.
- o If you were not given the cancellation form at the time of sale, your right to cancel continues until three days after the seller finally gives it to you. You can write your own letter cancelling the sale and send it return receipt requested.
- o Once you cancel, you have a right to a refund within 10 days. The seller must let you know when the product will be picked up and must return any paperwork and trade-ins within that time. o Within 20 days, the seller must pick up the item or reimburse you for any shipping expenses if you send it back yourself. If you do

not return it, you still are responsible under the contract.

- o Extend your rights! If you paid by credit card, canceled the contract within three days, have not yet paid the credit card bill and still have a problem getting a refund, dispute the charges with your credit card company under the Fair Credit Billing Act, (See the section on Credit, page 19.)

Home Improvement

- o Plan ahead. Know what you want or need to have done before contacting a contractor.

- o Get detailed estimates from reputable contractors. Contact your local or state consumer agency and Better Business Bureau for information on contractors' licensing or registration requirements, complaint records and for brochures containing advice.

- o Contact your local building inspection department to check for permit and inspection requirements.

- o Call your insurance company to find out if you are covered for any injury or damage that might occur and be sure your contractor has the required insurance for his/her workers and subcontractors.

- o Insist on a complete written contract. Know exactly what work will be done, the quality of materials that will be used, timetables, the names of any subcontractors, the total price of the job and the schedule of payments.

- o You have cancellation rights (usually three business days) in many home improvement contracts. Before you sign a contract, check with your local consumer agency to find out if you have cancellation rights and how they apply.

- o Understand your payment options. You can get your own loan or the contractor might arrange financing. Be sure you have a reasonable payment schedule at a fair interest rate.

- o Some state laws specify payment schedules, for example, only allowing a certain percentage of the total cost to be made as a down payment. Contact your state or local consumer agency to find out what the law is in your area.

- o Lien rights, which might give the contractor or subcontractors

the ability to "attach" your home for unpaid bills, vary from state to state. Ask your local consumer agency to explain the situation where you live.

o You need to be especially cautious if the contractor:

- comes door-to-door or seeks you out;

- just happens to have material left over from a recent job; - tells you your job will be a "demonstration;"

- offers you discounts for finding him/her other customers; - quotes a price that's too cheap;

- pressures you for an immediate decision;

- has workers or suppliers who tell you they have trouble getting paid;

- can be reached only by leaving messages with an answering service; or

- drives an unmarked van or has out-of-state plates on his/her vehicle.

Home Financing

o Check the real estate or business sections in the newspaper for information on current interest rates. Call several lenders for rates and terms based on the type of mortgage you want. o When buying a newly constructed home, compare the interest rate and terms offered through the builder's sales office with those offered by other lending institutions.

o When interest rates go down, you might save money by refinancing, but you probably should not refinance unless the new interest rate will be at least two percentage points below the rate you're paying currently.

o For an adjustable rate mortgage, or "ARM," find out the "cap" or the maximum interest rate that can be charged during the life of the loan. Ask how often the rate might change and what determines the rate change.

o Get a complete list of "closing" or "settlement" costs and find out which costs will be refunded if your loan is not approved.

o Be wary of financing that is based on "negative amortization." While the payments might be lower than in other types of loan agreements, they're not enough to cover the monthly interest charges. The portion of interest that is left unpaid is added to the principal, which means that each month, the borrower pays interest on a higher amount than before. With negative amortization, the debt actually keeps increasing rather than decreasing. You could end up owing a lot of money at the end of the loan or losing your home.

Home Equity Credit Lines

o Although a home equity credit line might allow you to take tax deductions you could not take with other types of loans, your home will be at risk if you cannot make the monthly payments. o Some questions to ask when comparing home equity loan offers: - How large a credit line can be extended?

- How long is the term of the loan?

- What is the minimum monthly payment? Is there a maximum? -What is the annual percentage rate?

- If the interest rate "floats," or is adjustable, how much can it increase at one time? Is there a maximum rate?

- Are there any annual fees or transaction fees?

Reverse Mortgages

o If you own your home, a reverse mortgage loan will pay you in monthly advances or through a line of credit. It lets you convert your equity into cash which you can use for any purpose, while retaining your ownership in your home. Before you sign, be sure you understand all the terms and conditions.

o Interest rates on this type of loan might be higher and are charged on a compound basis. Application fees, points and closing costs also might be higher than other types of loans. Interest rates are not deductible on your income taxes until you repay the loan in full. There will be less equity for you and your heirs in the future.

For more information or to file a complaint, contact:

Department of Housing and Urban Development
Office of Single Family Housing
451 Seventh Street, S.W., Room 9282
Washington, D.C. 20410

(202) 708-3175

State and Local Consumer Protection Offices
(See the list beginning on page 70.)

Selecting a Financial Institution

Carefully select a financial institution by comparing the terms and prices of all of the services you need.

- o Shop around. Do not do business with the first institution that seems willing to do business with you.

- o Check the front door to see if the institution displays a government logo indicating that it is insured Federally. Generally, if the institution is insured Federally, an individual is covered for up to \$100,000 in deposits if the institution fails.

Truth in Savings Act

- o Requires financial institutions to disclose the "Annual Percentage Yield," or "APY," on savings accounts. The APY tells you how much money you would earn if you kept \$100 in the account for one year.

- o Requires that the institution credit your entire deposit instead of crediting a portion of your deposit or using a "low balance per month" method. This increases your earnings.

- o Requires that institutions have available a list of their fees for bounced checks, stop payment orders, certified checks, wire transfers or similar items. Ask for the list.

- o Prohibits institutions from advertising "free" checking if there are hidden charges or requirements, for example, having to maintain a minimum balance to qualify.

Checking Accounts

- o Before you open a checking account, find out what the fees will be for writing checks, for bounced checks, for the checks themselves and for other services. Ask if the institution will send you the canceled checks with your monthly statement. If not, find out the cost for copies of canceled checks. You might need them for proof of payment in some situations.

Loans

- o When shopping for a mortgage, check the real estate section of your local newspaper to find out the current interest rates. Check the rates for 30-year mortgages, 15-year mortgages and adjustable rate mortgages. Ask the lending institution to explain the differences.
 - o Most home improvement loans are secured by a mortgage on your home. It's better not to finance expensive credit life insurance or to consolidate other debts into this loan. Your home will be at risk for every extra dollar you borrow. If you don't make your payments, you could lose your home.
 - o For car loans, compare the rates offered by the car dealer with those of local lending institutions. Don't add expensive extras like credit life insurance to the total amount of the loan. You do not have to purchase credit insurance in order to get a loan.
- ### Credit Cards

- o For a small fee, you can purchase a list of the most competitive interest rates and credit cards in the country and find out how to qualify for the lowest rate possible by contacting Bankcard Holders of America, 560 Herndon Parkway, Suite 120, Herndon, VA 22070, (703) 481-1110.
- o If you cannot pay off your full credit card balance each month, a lower interest rate will save you money. If you do pay off your balance in full each month, choose a card with no annual fee.
- o Report billing errors and unauthorized charges to your credit card company right away. Keep a list of credit card numbers and card company phone numbers to alert a credit card company immediately if a card is stolen or missing. If you report the incident immediately, the most you will have to pay for any unauthorized charges is \$50 on each card, regardless of how high the total unauthorized charges go before you report your card missing.
- o Don't give your credit card number over the phone to unfamiliar companies or to people who say they need it to "verify" your identity in order to give you a prize.
- o After signing your name on a credit card charge slip, pull out the carbons and rip them up.
- o A Federal law gives all consumers equal access to credit. The Equal Credit Opportunity Act makes it illegal for creditors to

discriminate against applicants on the basis of race, sex, national origin, marital status, age or religion, or because of public assistance income.

o Be cautious of offers for "secured" credit cards. These cards usually require you to set aside money in a separate bank account in an amount equal to the line of credit on the card to guarantee that you will pay the credit card debt. Some of these offers advertise that secured cards can be used to "repair" a bad credit record, but you should know that no matter how well you handle this account, your payment history on your past debts still will be taken into consideration when you apply to other lenders for credit or for employment or housing.

For more information or to file a complaint, contact:

Federal Deposit Insurance Corporation
Office of Consumer Affairs
550 17th Street, N.W.
Washington, DC 20429
(202) 898-3536
(202) 898-6726 (voice/TDD)
1 (800) 934-3342 (toll free)

Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs
20th and C Streets, N.W.
Mail Stop 198
Washington, DC 20551
(202) 452-3693
(202) 898-6726 (FDIC Voice/TDD)

Comptroller of the Currency
Consumer Affairs
250 E Street, S.W.
Washington, DC 20219
(202) 874-4820

Bankcard Holders of America
560 Herndon Parkway, Suite 120
Herndon, VA 22070
(703) 481-1110

National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428
(703) 518-6300

State Banking Authorities

(See Consumer Assistance Directory, page 87.)

State and Local Consumer Protection Offices
(See Consumer Assistance Directory, page 70.)

Credit

Credit Reporting

The three biggest credit reporting agencies, TRW, Equifax and Trans Union, each have millions of credit files on consumers nationwide. Their toll-free numbers are:

- o TRW - 1 (800) 392-1122;
- o Equifax - 1 (800) 685-1111; and
- o Trans Union - 1 (800) 851-2674.

You can find other credit bureaus in your area by looking in the Yellow Pages under Credit Bureaus or Credit Reporting.

If you apply for credit, insurance, a job or to rent an apartment, your credit record might be examined. You can make sure yours is accurate.

- o Get a copy once a year or before major purchases. Your report is generally free if you've been denied credit in the past 60 days. Otherwise, the credit bureau can impose a reasonable charge.
- o Read the report carefully. The credit bureau must provide trained personnel to explain the information in the report.
- o Dispute any incorrect information in your credit record. Write to the credit bureau and be specific about what is wrong with your report. Send copies of any documents that support your dispute.

In response to your complaint, the credit bureau:

- o must investigate your dispute and respond to you, usually within 30-35 days; information that is inaccurate or cannot be verified must be corrected or taken off your report; and
- o cannot be required to remove accurate, verifiable information that is less than seven years old (10 years for bankruptcies). If you are dissatisfied with the results of the re-investigation, you can have the credit bureau include a 100-word consumer statement, giving your version of the disputed information. You also can contact the source of the disputed information and try to

resolve the matter.

If there is an error on a report from one credit bureau, the same mistake might be on others as well. You might want to contact the three major bureaus, as well as any local bureau listed in the Yellow Pages of your telephone book.

Credit bureaus sometimes sell your name to banks or others who want to send you offers for credit cards or other forms of credit. If you don't want your name included on such lists, write or call the three major credit bureaus and tell them not to release your name.

Credit Repair

You might see or hear ads from companies that promise to "clean up" or "erase" your bad credit and give you a fresh start. They charge high fees, usually hundreds of dollars, but do not deliver on their promises.

If you are thinking of paying someone to "repair" your credit, remember this:

- o Negative credit information can be reported for seven years (10 years for a bankruptcy).
- o No one can require a credit bureau to remove accurate negative information before that period is up.
- o There are no "loopholes" or laws that credit repair companies can use to get correct information off your credit report. o No credit repair company can do anything you can't do for yourself. (See the section on Credit Reporting, page 19.) o A "money-back guarantee" does you no good if the company has gone out of business or refuses to make good on its refund promise.
- o The only way to "repair" bad credit is by good credit practices over a period of time.

Some credit repair companies promise not just to clean up your existing credit record, but to help you establish a whole new credit identity. Remember, it is illegal to make false statements on a credit application or to misrepresent your Social Security Number. If you use such methods, you could face fines or even prison. Beware of any company or method that:

- o encourages you to omit or lie about bad credit experience when

you apply for new credit;

- o tells you to use a new name or address or a new number, for example, an Employer Identification Number (EIN), in place of your Social Security Number in applying for credit; or

- o says it is legal to establish a new credit identity.

You can rebuild your good credit by handling credit responsibly. You might want to contact a Consumer Credit Counseling Service (CCCS) office. This is a non-profit organization that will provide help at little or no cost to you. For a CCCS office in your area, call 1 (800) 388-CCCS.

Credit Billing and Disputes

The Fair Credit Billing Act applies to credit card and charge accounts and to overdraft checking. It can be used for:

- o billing errors;

- o unauthorized use of your account;

- o goods or services charged to your account, but not received or not provided as promised; and

- o charges for which you request an explanation or written proof of purchase.

Protect Your Rights

- o Write to the creditor or card issuer within 60 days after the first bill containing the disputed charge is mailed to you. (Even if more than 60 days have passed since you were billed for the item, you still might be able to dispute the charge if you only recently found out about the problem.)

- o Send your letter to the address provided on the bill; do not send the letter with your payment.

- o In your letter, give your name and account number, the date and amount of the charge disputed, and a complete explanation of why you are disputing the charge. Be specific.

- o To be sure your letter is received, and so you will have a record, you might wish to send it by certified mail, with a return receipt requested.

If you follow these requirements, the creditor or card issuer must acknowledge your letter in writing within 30 days after it is received and conduct an investigation within 90 days.

While the bill is being disputed and investigated, you need not pay the amount in dispute. The creditor or card issuer may not take action to collect the disputed amount, including reporting the amount as delinquent, and may not close or restrict your account.

If there was an error or you do not owe the amount, the creditor or card issuer must credit your account and remove any finance charges or late fees relating to the amount not owed. For any amount still owed, you have the right to an explanation and copies of documents proving you owe the money.

If the bill is correct, you must be told in writing what you owe and why. You will owe the amount disputed, plus any finance charges. You may ask for copies of relevant documents.

Debt Collection

The Fair Debt Collection Practices Act applies to those who collect debts owed to creditors for personal, family and household debts, including car loans, mortgages, charge accounts and money owed for medical bills. A debt collector may not:

- o contact you at unreasonable times or places, for example, before 8 a.m. or after 9 p.m., unless you agree, or at work if you tell the debt collector your employer disapproves;

- o contact you after you write a letter to the collection agency telling them to stop, except to notify you if the debt collector or creditor intends to take some specific action;

- o contact your friends, relatives, employer or others, except to find out where you live and work or tell such people that you owe money;

- o harass you by, for example, threats of harm to you or your reputation, use of profane language or repeated telephone calls;
- o make any false statement, including that you will be arrested; and

- o threaten to have money deducted from your paycheck or sue you unless the collection agency or creditor actually intends to do so, and it is legal to do so.

If you are contacted by a debt collector, you have a right to a written notice, sent within five days after you are first contacted, telling you:

- o the amount owed;
- o the name of the creditor; and
- o what action to take if you believe you don't owe the money. If you believe you do not owe the money or don't owe the amount claimed, contact the creditor in writing and send a copy to the debt collection agency with a letter telling them not to contact you.

If you do owe the money or part of it, contact the creditor to arrange for payment.

Equal Credit Opportunity Act

The Equal Credit Opportunity Act guarantees you equal rights in dealing with anyone who regularly offers credit, including banks, finance companies, stores, credit card companies and credit unions. A creditor is someone to whom you owe money. When you apply for credit, a creditor may not:

- o ask about or consider your sex, race, national origin or religion;
- o ask about your marital status or your spouse, unless you are applying for a joint account or relying on your spouse's income or you live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas and Washington); o ask about your plans to have or raise children;
- o refuse to consider reliable public assistance income or regularly received alimony or child support; and
- o discount or refuse to consider income because of your sex or marital status or because it is from part-time work or retirement benefits.

You have the right to:

- o have credit in your birth name, your first name and your spouse's last name, or your first name and a combined last name;
- o have a co-signer other than your spouse if one is necessary;
- o keep your own accounts after you change your name or marital status or retire, unless the creditor has evidence you are unable or unwilling to pay;
- o know why a credit application is rejected; the creditor must

give you the specific reasons or tell you of your right to find out the reasons if you ask within 60 days; and

- o have accounts shared with your spouse reported in both your names.

Credit Cards

Choosing a Credit Card

Credit card issuers offer a wide variety of terms. Consider and compare all the terms, including the following, before you select a card:

- o Annual Percentage Rate (APR) - the cost of credit as a yearly rate.

- o Free or Grace Period - allows you to avoid any finance charge by paying your balance in full before the due date. If there is no free period, you will pay a finance charge from the date of the transaction, even if you pay your entire balance when you receive your bill.

- o Fees and Charges - most issuers charge an annual fee; some also might charge a fee for a cash advance or if you fail to make a payment on time or go over your credit limit.

Shop around for the terms that are best for you. Before giving money to a company that promises to help you get a credit card:

- o find out who the card issuer is and get the credit card terms in writing, including all the fees and whether a deposit is required;

- o try to apply to a card issuer directly, rather than giving money to a third party; if you don't get the credit card, you might not be able to get your money back;

- o beware of "credit cards" that only allow you to buy from certain overpriced, restricted goods catalogs; and

- o beware of companies that promise "instant credit" or guarantee you a credit card "even if you have bad credit or no credit history;" no one can guarantee you credit in advance.

Using a Credit Card

Know your credit card protections. When you have used your card for a purchase and you don't receive the goods or services as promised, you might be able to withhold payment for the goods or

services. Card issuers must investigate billing disputes. (See the section on Credit Billing and Disputes, page 20.)

If your card is lost or stolen, you are not liable for any charges if you report the loss before the card is used. If the card is used before you report it missing, the most you will owe is \$50.

Protect your credit record. Pay bills promptly to keep finance charges low and to protect your credit rating. Keep track of your charges and don't exceed your credit limit. Report any change of address prior to moving so that you receive bills promptly.

Preventing Credit Card Fraud

- o Sign cards when they arrive, so no one can forge your signature on the cards and use them.
- o Keep copies of all sales slips. Open credit card bills promptly and compare the sales slips with the charges on your bill.
- o Promptly report any suspicious or unauthorized charges to the card issuer.
- o Never give your credit card number over the phone unless you have made the call and you know the company is reputable.
- o Draw a line through blank spaces on charge slips. Do not sign a blank charge slip.
- o Destroy carbons and incorrect charge slips.
- o Keep a record of your card numbers and expiration dates and the phone number of the card issuer in a safe place.

To order free brochures on credit, contact the Federal Trade Commission, Public Reference Section, 6th and Pennsylvania Avenue, N.W., Suite 130, Washington, DC 20580, (202) 326-2222. To file a complaint, contact your state or local consumer protection agency, your state attorney general or your Better Business Bureau.

Consumer Privacy

How to Reduce Unwanted Solicitations and Guard Your Privacy o Pay for local purchases with cash, rather than by check or credit card.

- o Ask manufacturers, catalogue or magazine subscription

companies, charities and others with whom you do business not to sell your name to others for marketing purposes.

- o Don't release your Social Security Number except to an employer, government agency, lender or credit bureau that requires it to identify you.
- o Don't give anyone your credit card or checking account numbers unless you're making purchases with them, and don't put credit card numbers on your checks.
- o When filling out warranty or other information cards, don't include optional or unnecessary personal information.
- o Federal law gives you the right to ask telemarketers to take your name off of their lists and not to call you again. Keep records of their names, addresses and the dates of your requests. File a complaint with the Federal Communications Commission (see page 109) if they don't remove your name from their marketing lists once you have made your request.
- o Personal information is easily obtained by companies promoting sweepstakes, contests and prize offers. Be careful to check out the companies before deciding to do business with them or releasing personal or financial information. Contact your state or local consumer agency (see page 70) or Better Business Bureau (see page 63). These three types of promotions are in the top 10 consumer complaints nationwide.

Review Files that Contain Information about You

The Medical Information Bureau (MIB) is a data bank used by insurance companies. You might want to obtain a copy of your file and make sure the information it contains is correct. Write to the Medical Information Bureau, P.O. Box 105, Essex Station, Boston, MA 02112.

Credit bureaus keep records about your credit history. You should review periodically your credit reports for accuracy. (See the section on "Credit Reporting," beginning on page 19.) To limit mail or telephone calls you do not want, you can sign up at no cost for a service that tells some of the telephone or mail marketing companies not to contact you. (See the sections on Telemarketing and Mail Order, pages 13 and 12, respectively, for more information.)

Many states have their own privacy laws concerning telemarketing, employment, the use of social security, credit card or checking

account numbers, medical records, mailing lists, credit reports, debt collection, computerized communications, insurance records and public data banks. Check with your state or local consumer agency about specific privacy rights or a referral to the appropriate agency.

Advance Fee Scams

Be wary of ads promising guaranteed jobs, guaranteed loans, credit repair, debt consolidation or similar claims. Many of these are only a way to get you to send money in exchange for little or no service.

- o Be cautious when responding to advertisements which use 900 telephone numbers. You can be charged substantial and differing amounts for calls to 900 numbers.
- o Be careful with your personal information, including Social Security Numbers, credit card numbers and bank account numbers, among others. Fraudulent businesses could use this information to make an unauthorized charge to your credit card or to withdraw money from your bank account.
- o Before you make any payment, ask the business to send you a contract and other information stating the terms of the service and whether you can cancel the service and get a refund.
- o Ask how long the firm has been in business and if it is licensed properly. Request that the company send you copies of its business or other licenses. Review all contracts carefully.
- o Contact your state or local consumer protection agency and the Better Business Bureau to find out a company's complaint record.
- o Some states have enacted laws banning or regulating these types of businesses. To find out the law in your state or to report a fraud, contact your state or local consumer protection agency.
- o For information on the dangers of these types of scams, call the non-profit National Fraud Hotline at 1 (800) 876-7060 (toll free).

Special Contracts

Health Clubs

When you are considering whether to join a health club, be cautious of:

- o joining clubs that have not opened - they might never open;
- o low-cost "bait" ads - many "switch" you to expensive long-term

contracts;

- o promises that you can cancel anytime and stop paying - check the written contract for the terms of membership and any other promises;

- o the fine print - many low-cost ads and contracts severely restrict hours of use and services;

- o signing long-term contracts - consumer protection agencies report that many consumers quit using the club within a few months;

- o automatic monthly billing to your charge card or debit from a checking account - these are easier to start than to stop; and o unbelievably low one-time fees with no monthly dues.

Before you sign, be sure to:

- o check with your doctor before you begin an exercise program;
- o visit the club at the hours you will be using it;

- o check to see that promised equipment/services are actually available;

- o talk to current members regarding their satisfaction with the club;

- o check out several clubs before you sign a contract;

- o consider your commitment to a long-term program - good intentions seem to fade as the reality of the hard work sets in;
- o read the contract carefully before you sign; is interest charged for a payment plan? Are all promises in writing?; and o check with your local or state consumer agency or Better Business Bureau for any laws in your state, cancellation rights or complaints against the company.

Dating Clubs/Matchmakers

When you choose to deal with a dating service, be sure to check:

- o from how far away the referrals might come;

- o the economic/professional status of dates;

- o that dates are club members;

- o your ability to review the video/profile/picture, etc. of a proposed date before your phone number is given or a meeting is

arranged;

- o that the information in your file is clear, e.g., wishes, interests, requirements, "won't accept;"
- o the length of the contract and the number of dates/introductions promised;
- o the cost of any additional fee to extend/renew/continue the membership;
- o any extra costs associated with club functions (parties, picnics, trips);
- o what the club promises to do for the basic fee - there might be little relationship between the cost and performance of the club; beware of very high priced companies;
- o that all "guarantees" are in writing;
- o for figures on its percent of success and the average length of time needed to locate an acceptable spouse if the club promises to find you a spouse; and
- o the cancellation policy - check with your state or local consumer agency for your legal rights; contact your consumer agency or the Better Business Bureau to file a complaint.

Timeshares/Campgrounds

- o Prizes and awards might be used in promoting timeshares and campgrounds. They sometimes are overvalued or misrepresented. Free awards might "bait" you into driving a long distance to the property, only to attend a long high-pressure sales pitch to obtain your prize.
- o Be realistic. Make your decision based on how much you will use it and if it provides the recreational and vacation purposes you want. Don't decide to purchase based on an investment possibility. It might be difficult or almost impossible to resell.
- o Ask about such additional costs as finance charges, annual fees and maintenance fees. Maintenance fees can go up yearly. o Compare your total annual cost with that of hotels or your normal vacation expenses.
- o Ask about availability during your vacation periods. Ask what other timeshares or campgrounds you may use with your membership.

- o Talk to individuals, who already purchased from the company, about the services, availability, upkeep and reciprocal rights to use other facilities.
- o Get everything in writing and make sure verbal promises are in the written contract. Have an attorney review any contracts/documents and make sure there are no blanks on the papers you sign.
- o Do you have cancellation rights? State laws vary. Check with your local or state consumer agency.
- o Check for any complaints against the company, seller, developer and management company with your consumer agency or the Better Business Bureau.
- o To order a free publication on timeshares and health clubs, contact the Federal Trade Commission, Public Reference Section, 6th & Pennsylvania Avenue, N.W., Suite 130, Washington, DC 20580, (202) 326-2222.

Travel Scams

- o Don't be taken by solicitations by postcard, letter or phone claiming you've won a free trip or can get discounts on hotels and airfares. These offers usually don't disclose the hidden fees involved, for example, deposits, surcharges, excessive handling fees or taxes.
- o Some travel scams require you to purchase a product to get a trip that's "free" or "two-for-one." You'll end up paying for the "free" trip or more for the product than the trip is worth, and the two-for-one deal might be more expensive than if you had arranged a trip yourself by watching for airfare deals.
- o Be wary of travel offers which ask you to redeem vouchers or certificates from out-of-state companies. Their offers are usually valid only for a limited time and on a space-available basis. The hotels are often budget rooms and very uncomfortable. The company charges you for the trip in advance, but will the company still be in business when you're ready to take the trip?
 - o Check the reputation of any travel service you use, especially travel clubs offering discounts on their services in exchange for an annual fee. Contact your state or local consumer protection agency or the Better Business Bureau.
- o Request copies of a travel club's or agent's brochures and contracts before purchasing your ticket. Don't rely on oral

promises. Find out about cancellation policies and never sign contracts that have blank or incomplete spaces.

- o Never give out your credit card number to a club or company with which you're unfamiliar or which requires you to call 900 numbers for information.

- o Don't feel pressured by requests for an immediate decision or a statement that the offer is only good "if you act now." Don't deal with companies that request payment in advance or that don't have escrow accounts where your deposit is held.

- o Research cut-rate offers, especially when dealing with travel consolidators who might not be able to provide your tickets until close to your departure date.

- o You can protect yourself by using a credit card to purchase travel services. If you don't get what you paid for, contact the credit card issuer and you might be able to get the charges reversed. Be aware that you have 60 days to dispute a charge. See page 20 for further information on billings and disputes.

Rent-To-Own

Although buying in a rent-to-own transaction sounds like a simple solution when you are short of cash, rent-to-own can be expensive. The rental charge can be three or four times what it would cost if you paid cash or financed the purchase at the highest interest rate typically charged in installment sales. Before signing a rent-to-own contract, ask yourself the following questions:

- o Is the item something I absolutely have to have right now? o Can I delay the purchase until I have saved enough money to pay cash or at least make a down payment on an installment plan? o Does a retail store offer a layaway plan for the item?

- o Have I considered all my credit options, including applying for retail credit from the merchant or borrowing money from a credit union, bank or small loan company?

- o Would a used item purchased from a garage sale, classified ad or secondhand store serve the purpose?

If you decide that rent-to-own is the best choice for you, here are some questions you should ask before you sign on the dotted line.

- o What is the total cost of the item? The total cost can be determined by multiplying the amount of each payment by the number

of payments required to purchase the item. Make sure to add in any additional charges, for example, finance, handling or balloon payments at the end of the contract.

- o Am I getting a new or used item?
- o Can I purchase the item before the end of the rental term? If so, how is the price calculated?
- o Will I get credit for all of my payments if I decide to purchase the item?
- o Is there a charge for repairs during the rental period? Will I get a replacement while the rented item is not in my possession?
- o What happens if I am late on a payment? Will the item be repossessed? Will I pay a penalty if I return the item before the end of the contract period?

Comparison shop among various rent-to-own merchants. Contact your local or state consumer protection agency to find out if there are any complaints on record against the business. Check for any specific state laws. Read the contract carefully and make sure you understand all the terms and get all promises in writing.

Remember, know what you are paying. Compare the cash price plus finance charges in an installment plan with the total cost of a rent-to-own transaction.

Long-term rent-to-own contracts cost so much more than installment plans that you could rent an item, make a number of payments, return the item, buy it on an installment plan and still come out ahead.

Product Safety and Recalls

Knowing how to use products correctly, reading instructions and being alert to hazards will help to ensure a safe environment around you. You also should pay attention to product recalls in the news and consumer magazines. Several Federal government agencies provide recall information on a variety of products, including toys, cars, child safety seats, food, and health and beauty aids.

- o Read about major appliances, tools and other items before you buy. There are several consumer magazines at the library which give detailed information on the prices, features and safety of

various products.

- o Learn to use power tools and electrical appliances safely. If you don't know what a ground fault circuit interrupter (GFCI) is, find out. Read the instructions carefully before using the equipment.
- o Don't use things for purposes the manufacturer never intended. Tools aren't kids' toys.
- o Poolside safety demands non-climbable fencing, CPR training, a poolside phone, a GFCI and constant adult supervision to help ensure the protection of children. Some building codes require some of these safety features.
- o Make sure toys are age appropriate. Your 10-year-old's baseball bat can be a lethal weapon in the hands of your three-year-old slugger.
- o Kids should always wear bicycle helmets. Some states now require it. When shopping for helmets, look for the ANSI and/or SNELL sticker to ensure the safest helmet.
- o Small parts can present choking hazards to children who put things in their mouths. Beware of balloons, balls, marbles and older children's toys.
- o Baby items demand special attention. Cribs, baby walkers and baby gates have changed dramatically as the result of new safety requirements. Don't buy used baby items that can't comply with current standards.
- o Garage and tag sales are places where small appliances, power tools, baby furniture and toys with safety defects, lead paints or other hazards get passed along to new owners. Make sure these types of items meet current safety requirements.
- o If you spot a product defect, design flaw, allergic reaction or hidden hazard, contact the U.S. Consumer Product Safety Commission or your state or local consumer protection agency.
- o Read product labels. Some products can turn into deadly poisons when mixed with other products, stored improperly or used in poorly vented areas.
- o Keep all medicines, cleaning products, wood finishes, toxic art supplies and paints out of the sight and reach of young children. Keep leftover products in their original containers. Have the poison control emergency number near your phone. Get rid of old

and dated products.

- o Look for tamper-resistant packaging on foods and medicine. o Watch out for dinnerware decorated with lead paint or glaze and lead crystal decanters. If there's no way to ensure the items are lead-free, don't buy them.
- o Contact the Auto Safety Hotline at 1 (800) 424-9393 (toll free) to report safety problems, and to obtain recall and safety information on new and used cars, trucks, motorcycles, motor homes, child seats and other motor vehicle equipment.

For consumer education material or to file a complaint, contact:
(consumer products, other than cars, food or drugs)

Product Safety Hotline

U.S. Consumer Product Safety Commission

Washington, DC 20207

1 (800) 638-CPSC (toll free)

1 (800) 492-8104 (toll free TDD in MD)

1 (800) 638-8270 (toll free TDD outside of MD)

(vehicles, child safety seats and other motor vehicle equipment)

Auto Safety Hotline

National Highway Traffic Safety Administration

Department of Transportation

Washington, DC 20590

(202) 366-0123

(202) 366-7800 (TDD)

1 (800) 424-9393 (toll free outside DC)

1 (800) 424-9153 (toll free TDD outside DC)

(food, drugs, medical devices, such radiological products as microwave ovens, televisions and sunlamps)

U.S. Food and Drug Administration

Recall and Emergency Coordinator

Refer to the white pages of your local telephone book for your regional FDA office.

Recalls

Item 595Z

Pueblo, CO 81009

(Write to this address to receive a free publication prepared by the U.S. Office of Consumer Affairs that explains which Federal agencies issue consumer product recalls, the kinds of products each of them covers, how to report product safety problems, and how to find out about warnings or recalls that have been announced.)

State and Local Consumer Protection Office (See page 70.)

Nutrition Labeling

The new food label format will offer more complete, useful and accurate nutrition information than has been available in the past. Shoppers will be able to compare the nutritional value of every packaged food on the grocery shelf.

Nutrition Labeling Panel - Content

The revamped nutrition panel on each food product will be called "Nutrition Facts" and will list the following mandatory dietary components:

- o total calories;
- o calories from fat;
- o total fat;
- o saturated fat;
- o cholesterol;
- o sodium;
- o total carbohydrates;
- o dietary fiber;
- o sugars;
- o protein;
- o vitamins A and C;
- o calcium; and
- o iron.

Voluntary dietary components that can be listed on the label include calories from saturated fat, polyunsaturated fat, monosaturated fat, potassium, soluble fiber, insoluble fiber, sugar alcohol, other carbohydrates, and essential vitamins and minerals.

Nutrition Labeling - Format

All nutrients must be stated as a percentage of their "Daily Value" (the daily nutrient intake level recommended by public health

authorities) to show how much of a day's ideal total of a particular nutrient a consumer is getting. For example, if a serving of soup contains half the amount of sodium that is recommended for consumers daily, the food label will show the "Daily Value" of sodium in that soup as 50%. These percentages are based on a daily intake of 2,000 calories.

Serving Sizes

Serving sizes will be standardized and will reflect more closely the amount of food usually eaten at one time. The serving size for similar products from different manufacturers will be comparable.

Nutrient Content Descriptors

Food manufacturers will be required to use standardized definitions when making claims concerning the nutrient contents of foods, for example, "light," "low-fat," "free," "reduced calories" and "high fiber."

Health Claims

Product claims about the relationship between a nutrient or food and the risk of a disease will be limited to specific types of claims in seven areas. For example, if a product makes a health claim related to the link between calcium and osteoporosis, the product must contain at least 200 milligrams of calcium and must be a form of calcium that can be absorbed easily by the body. The claims must be stated so that the consumer can understand the relationship between the nutrient and the disease.

For more information, contact:

Food and Drug Administration
Consumer Affairs and Information
Department of Health and Human Services
5600 Fishers Lane
Room 16-85 (HFE-88)
Rockville, MD 20857
(301) 443-3170

Department of Agriculture
Human Nutrition Information Service
Federal Building
Rooms 360 and 364
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-8617

Introducing '%Daily Value' The Key to Healthy Eating

There's a new nutrition tool called "%Daily Value" that allows you to easily determine whether a food contributes a lot or a little of a particular nutrient. A high percentage means the food contains a lot of a nutrient. A low percentage means it contains a little. You don't have to worry about doing calculations.

Let's say you're trying to eat less fat. You come across two different brands of frozen mixed vegetables in sauce. One of the packages lists 5% as the %Daily Value for total fat. The other package gives 15%. Which should you choose? The one with 5% because five is a significantly lower number than 15.

The following is an example of the information found in a Nutrition Facts label:

Nutrition Facts

Serving Size 1/2 cup (114g)

Servings Per Container 4

Amount per Serving

Calories 90 Calories from Fat 30

	%Daily Value*
Total Fat 3g	5%
Saturated Fat 0g	0%
Cholesterol 30mg	10%
Sodium 660mg	28%
Total Carbohydrate 31g	10%
Dietary Fiber 0g	0%
Sugars 5g	
Protein 5g	

Vitamin A 4% Vitamin C 2%

Calcium 15% Iron 4%

* Percent Daily Values are based on a 2,000 calorie diet.

TIP: If the %Daily Value for a nutrient is 5% or less, that means the food is low in that nutrient.

Part II

Consumer Assistance Directory

Corporate Consumer contacts

This section will help you resolve a complaint about a service or product. First, be sure to go back to the place where you bought the product or service. Try to resolve the complaint with the seller. If that does not work, the next step is to write or call the company's headquarters.

This section lists the names and addresses of more than 550 corporate headquarters, and in many cases, the name of the person to contact. Many listings also include toll free "800" numbers. Unless otherwise noted, all "800" numbers are toll free and can be used anywhere in the continental United States. Many companies have Telecommunications Devices for the Deaf (TDDs). All TDD and "800" numbers are in bold type.

In some cases, you will see a company name or brand name listed with the instructions to see another company listed elsewhere in this section, for example, "Admiral, see Maycor." This means that questions about Admiral products should be directed to the consumer contact at Maycor because Maycor handles complaints for the Admiral brand.

If you do not find the product name in this section, check the product label or warranty for the name and address of the manufacturer. Public libraries also have information that might be helpful. The Standard & Poor's Register of Corporations, Directors and Executives, Trade Names Directory, Standard Directory of Advertisers, and Dun & Bradstreet Directory are four sources that list information about most firms. If you cannot find the name of the manufacturer, the Thomas Register of American Manufacturers lists the manufacturers of thousands of products.

Remember, to save time, first take your complaint back to where you bought the product. If you contact the company's headquarters first, the consumer contact probably will direct you back to the local store where you made the purchase.

Ms. Anna Wright
Administrator
AAMCO Transmissions, Inc.
One Presidential Boulevard

Bala Cynwyd, PA 19004-9990
(215) 668-2900
1 (800) 523-0401 (toll free)

Consumer Affairs
AETNA Life and Casualty
151 Farmington Avenue
Hartford, CT 06156
(203) 273-0123
1 (800) US-AETNA (toll free outside CT)

AJAY Leisure Products
1501 East Wisconsin Street
Delavan, WI 53115
(414) 728-5521
1 (800) 558-3276 (toll free)

Ms. Susan Mach
Director of Consumer Affairs
AT&T
295 North Maple Avenue
Room 2334F2
Basking Ridge, NJ 07920
(908) 221-5311

Customer Service
Ace Hardware Corporation
2200 Kensington Court
Oak Brook, IL 60521
(708) 990-6600

Admiral see Maycor

Airwick Industries, Inc. see Reckitt & Colman Inc.

Ms. Andrea Cohan, Senior Manager
Customer Response Center
Alamo Rent A Car
P.O. Box 22776
Ft. Lauderdale, FL 33335
(305) 522-0000
1 (800) 327-0400 (toll free)

Manager, Consumer Affairs
Alaska Airlines
P.O. Box 68900
Seattle, WA 98168
(206) 431-7286 (consumer affairs)
(206) 431-7197 (customer relations/baggage, air cargo and freight)

claims)
(206) 431-3753 (existing refunds and lost ticket applications file information)

Ms. Michelle Evans
Manager, Consumer Relations Department
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Melrose Park, IL 60160
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Consumer Affairs Department
Allied Van Lines
P.O. Box 4403
Chicago, IL 60680
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Allstate Insurance Company
Allstate Plaza--F4
Northbrook, IL 60062
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Aloha Airlines
P.O. Box 30028
Honolulu, HI 96820
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Alpo Pet Foods
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Lehigh Valley, PA 18003
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Amana, IA 52204
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4000 East Sky Harbor Boulevard
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American Airlines, Inc.
P.O. Box 619612 MD 2400
DFW International Airport, TX 75261-9612
(817) 967-2000

Approved Auto Repair
American Automobile Association
Mailspace 15
1000 AAA Drive
Heathrow, FL 32746-5063
(written complaints only)

American Cyanamid Company see Lederle Consumer Health

Mr. Martin J. Hummel, Vice President
Executive Customer Relations
American Express Company
American Express Tower
World Financial Center
New York, NY 10285
(212) 640-4753
1 (800) 528-4800
(toll free--green card inquiries)
1 (800) 327-2177
(toll free - gold card inquiries)
1 (800) 525-3355
(toll free--platinum card inquiries)

Customer Service
American Family Publishers
P.O. Box 62000
Tampa, FL 33662
1 (800) AFP-2400 (toll free)

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Consumer Correspondent
American Greetings Corporation
10500 American Road
Cleveland, OH 44144
(216) 252-7300
1 (800) 321-3040 (toll free)

Consumer Affairs Department

American Home Food
Products, Inc.
685 Third Avenue
New York, NY 10017
1 (800) 544-5680

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Consumer Assistance
American Standard, Inc.
P.O. Box 6820
Piscataway, NJ 08855-6820
1 (800) 223-0068

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Vice President, Public, Government and Investor Relations
American Stores Company
P.O. Box 27447
Salt Lake City, UT 84127
(801) 539-0112
1 (800) 541-2863 (toll free)

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American Tourister, Inc.
91 Main Street
Warren, RI 02885
(401) 245-2100
1 (800) 635-5505 (toll free outside RI)

Operations Department
America's Favorite Chicken Corporation
6 Concourse Parkway
Suite 1700
Atlanta, GA 30328-5352
(404) 391-9500

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Director of Corporate Communications
Ameritech
1050 Connecticut Avenue, N.W., Suite 730
Washington, D.C. 20036
(202) 955-3058

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Customer Relations and Consumer Affairs
Amoco Oil Company
200 East Randolph Drive
Chicago, IL 60601
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Amtrak
Washington Union Station
60 Massachusetts Avenue, N.E.
Washington, DC 20002
(202) 906-2121
1 (800) USA-RAIL (toll free reservations and information)

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Director, Distributor/Customer Services
Amway Corporation
7575 East Fulton Road
Ada, MI 49355
(616) 676-7717
1 (800) 548-3878 (toll free TDD)

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Andersen Windows, Inc.
100 Fourth Avenue North
Bayport, MN 55003
(612) 430-7255

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Anheuser-Busch, Inc.
One Busch Place
St. Louis, MO 63118-1852
(314) 577-3093

Financial Relations
Aon Corporation
123 North Wacker Drive
Chicago, IL 60606
(312) 701-3000

Customer Relations Department
Apple Computer, Inc.
20525 Mariani Avenue
Cupertino, CA 95014
1 (800) 776-2333 (toll free--complaints and questions)
1 (800) 538-9696 (toll free--dealer information)

Aramis, Inc. see Estee Lauder, Inc.

Customer Service
Arizona Mail Order

3740 East 34th Street
Tucson, AZ 85713
(602) 748-8600

Arm & Hammer see Church & Dwight Co., Inc.

Mr. Harry Robinson
Consumer Relations Administrator
Armorall Products Corporation
6 Liberty
Aliso Viejo, CA 92656
(714) 362-0600
1 (800) 747-4104 (toll free)

Consumer Communications
Armour Swift Eckrich
2001 Butterfield Road
Downers Grove, IL 60515
(708) 512-1000
1 (800) 325-7424 (toll free - Eckrich products)

Mr. Fred Fuest
Manager, Consumer Affairs
Armstrong Tire Division
Pirelli/Armstrong Tire Corporation
500 Sargent Drive
New Haven, CT 06536
1 (800) 243-0167 (toll free)

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Armstrong World Industries
P.O. Box 3001
Lancaster, PA 17604
(717) 396-4401
1 (800) 233-3823 (toll free)

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Atari Video Game Systems
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Sunnyvale, CA 94089
(408) 745-2098

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ARCO Products Company

1055 W. 7th Street
Los Angeles, CA 90051-0570
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Automobile Magazine see K-III

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Avon Fashions, Inc. see Newport News

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Bali
Sara Lee Corporation
3330 Healy Drive
P.O. Box 5100
Winston-Salem, NC 27103
(919) 768-8611
1 (800) 654-6122 (toll free)

Corporate Communications
Bally Manufacturing Corporation
8700 West Bryn Mawr
Chicago, IL 60631
(312) 399-1300

Customer Relations #3538
Bank of America, NT & SA
Box 37000
San Francisco, CA 94137
(415) 241-7677

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The Bank of New York Company
48 Wall Street, 16th Floor
New York, NY 10286
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Barnett Banks, Inc.
P.O. Box 40789
Jacksonville, FL 32231
(904) 791-7720

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R.G. Barry Corporation
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San Antonio, TX 78230
(210) 366-1092

Bass Pro Shop
1935 South Campbell
Springfield, MO 65898
1 (800) BASS-PRO (toll free)

Eddie Bauer Customer Service
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OTC Health Care Products
Bausch and Lomb
Personal Products Division
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Ms. Janice Glerum
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Contact Lens Division
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Bausch and Lomb
P.O. Box 478
Rochester, NY 14692-0478
1 (800) 343-5594 (toll free)

Customer Service
L.L. Bean, Inc.
Casco Street
Freeport, ME 04033-0001
1 (800) 341-4341 (toll free)
1 (800) 545-0090 (toll free TDD)

Customer Service Department
Bear Creek Corporation
2518 South Pacific Highway
P.O. Box 299
Medford, OR 97501
(503) 776-2400

Beatrice Cheese, Inc.
Cheese Division
770 North Springdale Road
Waukesha, WI 53186
(414) 782-2750

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Becton Dickinson
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Franklin Lakes, NJ 07417
(201) 847-6618

Beech Holdings Corp. see Budget Rent-A-Car Corporation

Beiersdorf, Inc.
P.O. Box 5529
Norwalk, CT 06856-5529
(203) 853-8008

1 (800) 233-2340 (toll free outside CT)

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Consumer Affairs Manager
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1 (800) 251-5325 (toll free TDD)

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Best Western International
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Phoenix, AZ 85080-2007
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Consumer Relations Department
BIC Corporation
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Milford, CT 06460
(203) 783-2000

Birds Eye
see General Foods

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Black and Decker Household Products
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Shelton, CT 06484
1 (800) 231-9786

Consumer Services
Black and Decker Power Tools
626 Hanover Pike
Hampstead, MD 21074
(410) 239-5300
1 (800) 762-6672 (toll free)

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Senior Vice President of Operations
Blockbuster Entertainment Corporation
One Blockbuster Plaza
Ft. Lauderdale, FL 33301
(305) 832-3000

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Block Drug Company, Inc.
257 Cornelison Avenue
Jersey City, NJ 07302
(201) 434-3000, ext. 308
1 (800) 365-6500 (toll free outside NJ)

Customer Service Department
Bloomingdale's by Mail, Ltd.
475 Knotter Drive
P.O. Box 593
Cheshire, CT 06410-9933
(203) 271-1313 (mail order inquiries only)

Blue Bell, Inc. see Wrangler

Consumer Affairs
Blue Cross and Blue Shield Association
1310 G Street, N.W., 12th Floor
Washington, DC 20005
(202) 626-4780

Bohannon Communications, Inc. see The Bohannon Group

Industry and Customer Affairs Division
The Bohannon Group
P.O. Box 775340

St. Louis, MO 63177-5340
(314) 533-2499

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Bojangles
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Charlotte, NC 28224
(704) 527-2675, ext. 226

Consumer Response Department
Borden, Inc.
180 East Broad Street
Columbus, OH 43215
(614) 225-4511

Boyle-Midway Household Products, Inc. see Reckitt & Colman Inc.
Ms. Stephanie Smith
Manager, Consumer Affairs
Bradlees Discount Department Stores
One Bradlees Circle
P.O. Box 9015
Braintree, MA 02184-9015
(617) 380-5377

Breck Hair Care Products see the Dial Corporation

Consumer Affairs
Bridgestone/Firestone, Inc.
2550 W. Golf Rd., Suite 400
Rolling Meadows, IL 60008
1 (800) 367-3872 (toll free)

Customer Service
Brights Creek
5000 City Lane Road
Hampton, VA 23661
(804) 827-1850

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685 Routes 202/206 North
Somerville, NJ 08876-1279
1 (800) 468-7746 (toll free)

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Bristol-Myers Squibb Pharmaceutical Group

P.O. Box 4000
Princeton, NJ 08543-4000
(609) 252-4000
1 (800) 332-2056 (toll free)

Brita, USA see Clorox Company

Customer Relations
British Airways
75-20 Astoria Blvd.
Jackson Heights, NY 11370
(718) 397-4000

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Consumer Services Administrator
Brown-Forman Beverage Company
P.O. Box 1080
Louisville, KY 40201
1 (800) 753-1177 (toll free)

Consumer Care Information
Brown Group, Inc.
P.O. Box 354
St. Louis, MO 63166
1 (800) 766-6465 (toll free)

Customer Relations
Budget Rent-A-Car Corporation
P.O. Box 111580
Carrollton, TX 75011-1580
1 (800) 621-2844 (toll free)

Investor Service Center
Bull & Bear Group, Inc.
11 Hanover Square
New York, NY 10005
(212) 363-1100
1 (800) 847-4200 (toll free)

Manager, Customer Relations
Bulova Watch Company
26-15 Brooklyn Queens Expressway East
Woodside, NY 11377
(718) 204-3300 (consumer relations)
(718) 204-3222 (repairs)

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President
Burlington Coat Factory Warehouse Corporation

1830 Route 130 North
Burlington, NJ 08016
(609) 387-7800

Burlington Hosiery see Kayser-Roth Corporation

Public Relations
Burlington Industries
3330 West Friendly Avenue
Greensboro, NC 27420
(919) 379-2276

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Burroughs Wellcome Company
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Research Triangle Park, NC 27709
(919) 248-3000, ext. 4511

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CBS Broadcast Group
Audience Services

524 West 57th Street
New York, NY 10019
(212) 975-3166

Consumer Affairs Department
CIBA Consumer Pharmaceuticals
581 Main Street
Woodbridge, NJ 07095
(908) 602-6780

Ciba-Geigy Corporation
Plant Protection
410 Swing Road
Greensboro, NC 27409
(919) 632-6000
1 (800) 334-9481 (toll free)

Ciba-Geigy Corporation
Pharmaceuticals Division
556 Morris Avenue
Summit, NJ 07901-1398
(908) 277-5000

CIBA Vision Corporation
11460 John Creek Parkway
Duluth, GA 30136

1 (800) 227-1524, ext. 4435 (toll free--consumer relations)
Customer Service
CIE America
2515 McCave Way
P.O. Box 19663
Irvine, CA 92713-9663
1(800) 877-1421, ext. 4260 (toll free)

CIE Terminals see CIE America

Mr. Mark A. Whiter
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CIGNA Property and Casualty Companies
1601 Chestnut Street
Philadelphia, PA 19192
(215) 761-4555

Consumer Affairs Department
CPC International Inc.
International Plaza
Box 8000
Englewood Cliffs, NJ 07632
(201) 894-4000

Mr. Paul Reisbord
President and Chairman of the Board
C&R Clothiers
8660 Hayden Place
Culver City, CA 90232
(310) 559-8200

CVN see QVC Network

Customer Relations Department
CVS
One CVS Drive
Woonsocket, RI 02895-0988
(401) 765-1500
1 (800) 444-1140 (toll free)

Cabela's, Inc.
812 13th Avenue
Sidney, NE 69160-8888
1 (800) 237-8888 (toll free)

Ms. Darlene Stovall
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Cadbury Beverages, Inc.
6 High Ridge Park

Stamford, CT 06905
(203) 968-7673
1 (800) 426-4891 (toll free - 9 a.m.-4 p.m. ET)

Caloric Modern Maid Corporation see Amana Refrigeration, Inc. Ms.
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Campbell Place
Camden, NJ 08103-1799
(609) 342-3714

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Winery Operations
Canandaigua Wine Company
116 Buffalo Street
Canandaigua, NY 14424
(716) 394-7900

Customer Relations Department
Canon U.S.A., Inc.
One Canon Plaza
Lake Success, NY 11042
(516) 328-4215

Audience Information
Capitol Cities/ABC, Inc.
77 West 66th Street
New York, NY 10023
(212) 456-7477

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3655 Northwest 87th Avenue
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1 (800) 327-7373 (toll free)

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Carrier Air Conditioning Company
P.O. Box 4808
Syracuse, NY 13221
1 (800) 227-7437 (toll free)
Bryant Heating and Air Conditioning
1 (800) 428-4326 (toll free)
Day & Night Heating and Air Conditioning
1 (800) 428-4326 (toll free)

Payne Heating and Air Conditioning
1 (800) 428-4326 (toll free)

Carte Blanche see Diners Club

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Consumer Relations Department
Carter-Wallace Inc.
1345 Avenue of the Americas
New York, NY 10105
(212) 339-5000

Retail Operations
Carvel Corporation
20 Batterson Park Road
Farmington, CT 06032-2502
(written inquiries only)

Customer Service Department
Casio, Inc.
570 Mount Pleasant Avenue
Dover, NJ 07801
(201) 361-5400

Ceridian Contact Center
Ceridian Corporation
8100 34th Avenue South
Minneapolis, MN 55425
(612) 853-3400
1 (800) 232-1985 (toll free)

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Customer Service Supervisor
Champion Spark Plug Company
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Toledo, OH 43661
(419) 535-2458
1 (800) 537-8984 (toll free outside OH)
1 (800) 537-9996 (toll free in OH)

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Chanel, Inc.
9 West 57th Street, 44th Floor
New York, NY 10019
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Consumer Products Division
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1715 West 38th Street
Chattanooga, TN 37409
(615) 821-4571, ext. 211
1 (800) 366-6833 (toll free outside TN)

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Concord, CA 94524
1 (800) 962-1223 (toll free)

Guest Relations
Chi-Chi's, Inc.
10200 Linn Station Road
Louisville, KY 40223
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Chuck E. Cheese see Pizza Time, Inc.

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Church & Dwight Company, Inc.
469 North Harrison Street
Princeton, NJ 08540-7648
(609) 683-5900

1 (800) 524-1328

Church's Fried Chicken, Inc.
see America's Favorite Chicken Corp.

Cincinnati Microwave
One Microwave Plaza
Cincinnati, OH 45249-9502
(513) 489-5400
1 (800) 433-3487(toll free)

Circuit City Stores, Inc.
9950 Mayland Drive
Richmond, VA 23233
(804) 527-4000
1 (800) 251-2665 (toll free)

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Corporate Director of Customer Affairs
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8506 Osage Avenue
Los Angeles, CA 90045
(213) 215-9660
1 (800) 321-1023 (toll free)

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Consumer Affairs Dept.
Clairol, Inc.
300 Park Avenue South
New York, NY 10010
1(800) 223-5800 (toll free voice/TDD)
1 (800) HISPANA (toll free Spanish voice/TDD)

Clinique Laboratories, Inc. see Estee Lauder, Inc.

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Clipay Building Products Company
312 Walnut Street, Suite 1600
Cincinnati, OH 45202-4036
1 (800) 225-6729 (toll free)

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1221 Broadway
Oakland, CA 94612-1888
(510) 271-7283
1 (800) 292-2200 (toll free--laundry brands)
1 (800) 537-2823(toll free--charcoal and food brands)
1 (800) 227-1860 (toll free--household surface cleaners)
1 (800) 426-6228 (toll free--insecticides)
1 (800) 242-7482 (toll free--water purification systems)

Consumer Affairs Department
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New York, NY 10019
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1 (800) 438-2653 (toll free)
1 (800) 262-2653 (toll free TDD)

Corporate Office
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1 (800) 338-8388 (toll free--household products)

Corporate Office
Collins & Aikman Group, Inc.
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Mr. Richard Petitt
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Colonial Penn Group, Inc.
1818 Market Street, 26th Floor
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(215) 988-3027

1 (800) 523-1700 (toll free-auto customer service)
1 (800) 523-2800 (toll free-homeowner customer service)
1 (800) 523-4000 (toll free-health customer service)
1 (800) 523-9100 (toll free-life customer service)

Columbia House
A Division of SONY Music
Entertainment, Inc.
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New York, NY 10101-4450
1 (800) 457-0500 (toll free--records and tapes)
1 (800) 457-0866 (toll free--videos)

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Combined Insurance Company of America see Aon Corporation

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West Chester, PA 19380
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Customer Relations Department
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Houston, TX 77269-2000
1 (800) 345-1518 (toll free)

Comprehensive Care Corp.
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Consumers Products Group see Commodore Business Machines, Inc.
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Ms. Barbi Berg 2CR
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One Fordham Road
North Reading, MA 01864-2680
1 (800) 428-CONS (2667) (toll free)

Conwood Company, L.P.
813 Ridge Lake Boulevard
Memphis, TN 38120
(901) 761-2050

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NH320
Golden, CO 80401
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Coppertone see Schering-Plough HealthCare Products, Inc.

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Corning Incorporated
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1 (800) 631-7358 (toll free)

Consumer Relations
Cotter & Company
2740 North Clybourn Avenue
Chicago, IL 60614-1088
(312) 975-2700

Service Department
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2500 Interplex Drive
Trevose, PA 19053-6998
(215) 639-1310
1 (800) 677-8200 (toll free)

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1 (800) AT CROSS (toll free)

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(609) 426-1300 (in NJ)
1 (800) 726-0190 (toll free outside NJ)

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Current, Inc.
P.O. Box 2559
Colorado Springs, CO 80901
1 (800) 525-7170 (toll free)

Customer Care Department
Curtis Mathes Corporation
P.O. Box 112
Athens, TX 75751
(903) 675-2292
1 (800) 949-4999 (toll free - technical services)
1 (800) 657-1979 (toll free - parts administration)

d-Con see L&F Products

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DHL Corporation
1820 Gateway Drive, Suite 300
San Mateo, CA 94404
1 (800) CALL-DHL (toll free)

Dairy Queen see International Dairy Queen

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White Plains, NY 10604
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Danskin
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York, PA 17405-7016
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Central Consumer Relations
Dayton's, Hudson's, Marshall Field's Dept. Stores
Box 875
700 Nicollet Mall
Minneapolis, MN 55402
(612) 375-3382

Shareholder Services

Dean Witter, Discover & Company
2 World Trade Center, 66th Floor
New York, NY 10048
1 (800) 733-2307 (toll free)

Dearfoam see R.G. Barry Corporation

Deere & Company
John Deere Road
Moline, IL 61265-8098
(309) 765-8000

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Del Monte Foods
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San Francisco, CA 94119-3575

1 (800) 543-3090 (toll free)

Del Pharmaceuticals, Inc. see Del Laboratories, Inc.

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Delco Remy Division
General Motors Corporation
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Spartanburg, SC 29319-0001
(803) 596-8000

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1 (800) 225-8000 (toll free)

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Consumer Information Center

The Dial Corporation

15101 N. Scottsdale Rd.

Scottsdale, AZ 85254

(602) 207-5518

1 (800) 528-0849 (toll free-foods division)

1 (800) 45-PUREX (toll free-household and laundry division) 1 (800)

258-DIAL (toll free-personal care division)

Customer Relations

Diet Center, Inc.

921 Penn Avenue

Pittsburgh, PA 15222-3814

(412) 338-8700

1 (800) 333-2581 (toll free)

Customer Relations Department

Digital Equipment Corporation

40 Old Bolton Road

Stow, MA 01775-1215

(508) 493-7161

1 (800) 332-4636 (toll free)

Customer Relations

Dillard Department Stores, Inc.

1600 Cantrell Road

Little Rock, AR 72202

(501) 376-5200

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Diners Club International

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Englewood, CO 80112

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Domino's Pizza, Inc.

P.O. Box 997

Ann Arbor, MI 48106-0997
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Vice President, Legal Affairs
Doubleday Book & Music Clubs, Inc.
401 Franklin Avenue
Garden City, NY 11530-5806
(516) 873-4628

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DowBrands
P.O. Box 68511
Indianapolis, IN 46268-0511
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Corporate Communications
Ms. Wynema Hamilton, Coordinator
Consumer Affairs
Dr Pepper/Seven-Up Companies, Inc.
(Welch's & IBC Root Beer)
P.O. Box 655086
Dallas, TX 75265-5086
(214) 360-7000

Customer Service Department
Walter Drake & Sons, Inc.
Drake Building
Colorado Springs, CO 80940-0001
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155 Hidden Ravines Drive
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CIBA Consumer Pharmaceuticals
581 Main Street
Woodbridge, NJ 07095
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Randolph, MA 02368
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Customer Information Center
DuPont Company
BMP / Reeves Mill
Wilmington, DE 19880-0010
1 (800) 441-7515 (toll free)

Consumer Affairs Department
Duracell USA
Division of Duracell, Inc.
Berkshire Corporate Park
Bethel, CT 06801
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Durkee-French Foods see Reckitt & Colman Inc.

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101 East Gloucester Pike
Barrington, NJ 08007-1380
(609) 573-6260

Electrolux Corporation
2300 Windy Ridge Parkway

Suite 900
Marietta, GA 30067
(404) 933-1000
1 (800) 243-9078 (toll free)

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A CF Company
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(415) 855-9100
1 (800) 227-1981 (toll free)

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New York, NY 10020
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(212) 245-4609 (collect)

Retail Customer Service Department
Esprit de Corp.
900 Minnesota Street
San Francisco, CA 94107-3000
(415) 648-6900

1 (800) 777-8765 (toll free)

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(203) 743-8553

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1201 East Bell Street
Bloomington, IL 61701-6902
(309) 823-5735
1 (800) 282-2886 (toll free--warranty center)

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Columbus, OH 43207
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Consumer Affairs Department
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(901) 395-4539
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(212) 957-2500
1 (800) 841-3336 (toll free--Fieldcrest Stores)
1 (800) 237-3209 (toll free--Cannon Stores)

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(203) 728-6000

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Customer Service Center
First Fidelity Bancorporation
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(215) 734-5090
1 (800) 345-9042 (toll free)
(215) 734-5599 (TDD)

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Los Angeles, CA 90017
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1 (800) 626-3400 (toll free)

Customer Service
First Union National Bank
of Florida
P.O. Box 2870
Jacksonville, FL 32231-0010
(904) 361-6996
1 (800) 735-1012 (toll free)

Fisher see SFS Corporation

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Fisher Price
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Southfield, MI 48037-4077
(313) 355-9300
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Florsheim Shoe Company
130 South Canal Street
Chicago, IL 60606-3999
(312) 559-2500

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Flowers Industries, Inc.
P.O. Box 1338
Thomasville, GA 31799-1338
(912) 226-9110

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New York, NY 10011
(212) 620-2409

Customer Service
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6523 North Galena Road
Peoria, IL 61632
(309) 691-4610 (Monday--Friday, 8:30 a.m.--5 p.m.)
(309) 691-3633 (Monday--Friday, after 5:15 p.m.)

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Customer Service/Operations
The Franklin Mint
U.S. Route One
Franklin Center, PA 19091
(215) 459-6000

Frank's Nursery and Crafts, Inc.
A Subsidiary of General Host Corporation
6501 East Nevada
Detroit, MI 48234
(313) 366-8400

Customer Relations
Fretter Appliance Company
35901 Schoolcraft Road
Livonia, MI 48150
(313) 537-3701
1 (800) 736-3430 (toll free)

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The Frigidaire Co.
6000 Perimeter Drive
Dublin, OH 43017
1 (800) 374-7714
1 (800) 451-7007 (toll free - Frigidaire Appliances)
1 (800) 485-1445 (toll free - Gibson Appliances)
1 (800) 323-7773 (toll free - Kelvinator Appliance Company) 1 (800)
537-5530 (toll free--O'Keefe & Merit Appliances)
1 (800) 537-5530 (toll tree--Tappan Company, Inc.)
1 (800) 245-0600 (toll free--White Westinghouse)

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One Fruit of the Loom Drive
Bowling Green, KY 42102-9015
(502) 781-6400

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Customer Service Department
Fuji Photo Film U.S.A., Inc.
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Carlstadt, NJ 07072-3009
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Customer Resource Center
Fuller Brush Company
P.O. Box 1247
Great Bend, KS 67530-0729
1 (800) 523-3794 (toll free)

GTE Corporation
One Stamford Forum
Stamford, CT 06904
(203) 965-2000

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(209) 579-3161

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(415) 952-1678

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Gannett Company, Inc.
1100 Wilson Boulevard
Arlington, VA 22234
(703) 284-6048

General Electric Company
For information on GE consumer products and services, call: GE
ANSWER CENTER _ service
1 (800) 626-2000 (toll free)

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General Foods Corporation
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White Plains, NY 10625
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General Host Corporation
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Stamford, CT 06904
(203) 357-9900

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(612) 540-4295
1 (800) 328-6787 (toll free--bakery products)
1 (800) 328-1144 (toll free--cereals)
1 (800) 222-6846 (toll free--Gorton's)
1 (800) 231-0308 (toll free--snacks)

Customer Relations Department
General Motors Acceptance Corporation (GMAC)
3044 West Grand Boulevard, Room AX348

Detroit, MI 48202
(313) 556-0510
1 (800) 441-9234 (toll free)
1 (800) TDD-GMAC (toll free TDD)

Customer Service
General Tire Inc.
One General Street
Akron, OH 44329-0007
1 (800) 847-3349 (toll free)

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Customer Service
Generra
316 Occidental Avenue, South
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Seattle, WA 98104
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Sales Department
Genesee Brewing Company, Inc.
445 St. Paul Street
Rochester, NY 14605
(716) 546-1030

Ms. Denise Irish (paper products)
Ms. Kathy Ziprik (building products)
Georgia-Pacific Corp.
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Atlanta, GA 30348-5605
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(404) 527-0038 (paper products)

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445 State Street
Fremont, MI 49413-1056
(616) 928-2000
1(800) 4-GERBER (toll free--24 hours)
1 (800) 421-4221 (toll free, 24-hour breastfeeding advice) 1 (800)
828-9119 (toll free--baby formula)

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(301) 341-4327 (TDD)

Gibson Appliances see The Frigidaire Co.

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Gillette Company
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Goodyear Tire & Rubber Co.
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(216) 796-6055 (TDD)
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A Subsidiary of Zale Corporation
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(214) 580-4924

Consumer Affairs
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St. Louis, MO 63167
1 (800) 225-2883 (toll free)

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Greyhound Lines, Inc.
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Dallas, TX 75266-0362
(214) 419-3914

Guess? Inc.
1444 South Alameda Street
Los Angeles, CA 90021
(213) 765-3100

Guinness Import Company
Six Landmark Square
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1 (800) 521-1591 (toll free)

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Kansas City, MO 64111-9986
(816) 753-6900
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HVR Company see Clorox Company

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Hallmark Cards, Inc.
P.O. Box 419034
Kansas City, MO 64141-6034
(816) 274-5697

Halston Borghese, Inc.
767 5th Avenue, 49th Floor
New York, NY 10153
(212) 572-3100

Hanes see L'eggs

Hannibal Sports Promotions, Inc. see The Bohannon Group

Mr. Michael Larson
Vice President, Customer Service
Hanover-Direct Inc.
340 Poplar Street
Hanover, PA 17333-9989
(717) 637-6000

Hardwick see Maycor

Consumer Relations Department
Hartz Mountain Corporation

700 Frank E. Rodgers Blvd. South
Harrison, NJ 07029-9987
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Hasbro, Inc.
P.O. Box 200
Pawtucket, RI 02861-0200
1 (800) 255-5516

Hathaway Shirts see Warnaco Men's Apparel

Mr. Patrick Beckett, Marketing Manager
Heath Company
Benton Harbor, MI 49022
(616) 925-6000

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Chairman and CEO
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Hertz Corporation

225 Brae Boulevard
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(201) 307-2000
1 (800) 654-3131 (toll free--reservations)
1 (800) 654-2280 (toll free TDD)

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19310 Prune Ridge Avenue
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Hilton Hotels Corporation
9336 Civic Center Drive
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(703) 516-4100
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Hostess Cakes see Continental Baking Co.

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Hunt-Wesson, Inc.
P.O. Box 4800
Fullerton, CA 92634-4800
(714) 680-1431

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Communications Department

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Jockey International, Inc.

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Kingsford Products Company see Clorox Company

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St. Joseph, MO 49085-1392
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Kohler Company
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One Land's End Lane
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Sara Lee Hosiery
Sara Lee Corporation
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Winston-Salem, NC 27105
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Customer Service
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Dallas, TX 75379-9900
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Customer Service
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Consumer Affairs Department
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MTV Networks see Viacom International Inc.

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Magic Chef see Maycor

Magnavox see Phillips Consumer Electronics

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One Marine Midland Center
Buffalo, NY 14203
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Maytag see Maycor

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Consumer Services
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Norge see Maycor

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Origins Natural Resources, Inc. see Estee Lauder

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Peoples Drug Stores, Inc. see CVS

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Pepperidge Farm, Inc.
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Somers, NY 10589-2201
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Pet Incorporated
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Philco see Philips Consumer Electronics

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Department of Consumer Affairs
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Public Relations
Phillips Petroleum Company
16 Phillips Building
Bartlesville, OK 74004
(918) 661-1215

Piaget see North American Watch Corporation

Pillsbury Company
Consumer Response
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Minneapolis, MN 55440
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Consumer Affairs Dept.
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MS 1526
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(302) 674-6000
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Playtex Family Products Corp.

215 College Rd.
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Paramus, NJ 07652
1 (800) 624-0825 (toll free in NJ)
1 (800) 222-0453 (toll free outside NJ)

Customer Service Department
Polaroid Corporation
784 Memorial Drive
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Ponderosa see Metromedia Steakhouses Company, L.P.

Popeye's see America's Favorite Chicken

Premiere Magazine see K-III

Prescriptives, Inc. see Estee Lauder

Princess Marcella see Halston Borghese, Inc.

Princeton Pharmaceutical Products see Bristol-Myers Squibb
Pharmaceutical Group

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Progresso see Pet Incorporated

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Prudential Insurance Company of America
Executive Offices
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Newark, NJ 07101
(201) 802-6000

Prudential Property & Casualty Company
23 Main Street
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Holmdel, NJ 07733
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Prudential Securities Inc.
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Publishers Clearing House
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Quasar see Matsushita Services Company

Radio Shack see Tandy Corporation

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Orville Redenbacher see Hunt-Wesson, Inc.

Consumer Relations
Reebok International, Ltd.
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Remington Arms see DuPont Co.

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Richardson-Vicks, Inc. see Procter & Gamble Company

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59 Route 10
East Hanover, NJ 07936
(201) 503-7500

Sanyo Electric Inc. see SFS Corporation

Sara Lee Corporation
Three First National Plaza
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Schering-Plough HealthCare Products, Inc.
3030 Jackson Avenue
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Scholl see Schering-Plough HealthCare Products, Inc.

Consumer Relations Department
Schwinn Bicycle Company
217 North Jefferson Street
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Scott Paper Company
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(516) 682-1563
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Customer Service
Serta, Inc.
2800 River Road
Des Plaines, IL 60018
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Seventeen Magazine see K-III

Seven-Up see Dr Pepper/Seven-Up Companies, Inc.

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Cleveland, OH 44115-1075
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Shoppers Department
Shoney's Inc.
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Skaggs Company see American Stores Company

Skoal Moist Smokeless Tobacco see UST

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Snapper Power Equipment
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Soap Opera Digest
Soap Opera Weekly see K-III

Solar Nutritionals see Thompson Medical Company

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Southern Bell Corporation see BellSouth Telecommunications Ms.

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Squibb see Bristol-Myers Squibb Pharmaceutical Group

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90 Park Avenue
New York, NY 10016-1389
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Consumer Products
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J.P. Stevens see WestPoint Pepperell

Consumer Relations
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Sunbeam/Oster Household Products
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TJX Companies (T.J. Maxx)
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(508) 390-1000
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(214) 235-1200

TV Guide see News America Publishing, Inc.

Customer Service
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Union Fidelity Life Insurance Company see Aon Corporation

Mr. Stephen A. Colton
Manager, Consumer Affairs
Uniroyal Goodrich Tire Company
600 South Main Street
Akron, OH 44397-0001
(216) 374-3796
1 (800) 521-9796 (toll free)

UNISYS Corporation
P.O. Box 500
Blue Bell, PA 19424-0001
(215) 986-4011

Mr. Paul Tinebra
Director of Customer Relations
United Airlines

P.O. Box 66100
Chicago, IL 60666
(312) 952-6168
1 (800) 323-0170 (toll free TDD--reservations)

Mr. Dick Porter
National Consumer Relations Manager
United Parcel Service of America, Incorporated
400 Perimeter Center
Terraces North
Atlanta, GA 30346
(404) 913-6000

United States Fidelity & Guarantee Company
100 Light Street
Baltimore, MD 21203-1138
(301) 547-3000

Bette Malone _ Relocation Service
United Van Lines, Inc.
One United Drive
Fenton, MO 63026
1 (800) 325-3870 (toll free)

Mr. Greg Vasquez
Supervisor, Customer Service
Unocal Corporation
17700 Castleton Street, Suite 500
City of Industry, CA 91748
(818) 854-7063
1 (800) 527-5476 (toll free)

The Upjohn Company
Consumer Products Division (Over-the-Counter)
Patient Information (Prescriptions)
7000 Portage Road
Kalamazoo, MI 49001
1 (800) 253-8600 (toll free)

Mrs. Deborah Thompson
Director, Consumer Affairs
USAir
P.O. Box 1501
Winston-Salem, NC 27102-1501
(919) 661-0061
(703) 892-7020

Consumer Services Representative
U.S. Shoe Corporation

One Eastwood Drive
Cincinnati, OH 45227-1197
(513) 527-7000
1 (800) 284-9955 (toll free - Easy Spirit)
1 (800) 284-9949 (toll free - Selby, Cobbie and Joyce)

Mr. Jim Butler, Supervisor
Executive Consumer Services
U.S. Sprint
8001 Stemmons Freeway
Dallas, TX 75247
(214) 688-5707
1 (800) 347-8988 (toll free)

U S WEST, Inc.
Orchard Falls Building
7800 E. Orchard Rd.
Englewood, CO 80111-2533
(303) 793-6500
1 (800) USW-HELP (toll free)
1 (800) 955-5833 (toll free TDD)

Consumer Relations Department
Valvoline Oil Company
3499 Dabney Drive
P.O. Box 14000
Lexington, KY 40512
(606) 264-7777

Van Heusen Company
1001 Frontier Road
Bridgewater, NJ 08807
(908) 685-0050
1 (800) 777-1726

Ms. Carole Stewart, Advertising Director
Vanity Fair
640 Fifth Avenue
New York, NY 10019
(212) 582-6767
1 (800) 832-8662 (toll free)

Mr. George J. Kahl
Vice President Marketing
Van Munching and Co., Inc.
1270 Avenue of the Americas, 10th Floor
New York, NY 10020
(212) 332-8500

Ms. Hilary E. Condit
Vice President, Corporate Relations
Viacom International Inc.
1515 Broadway, 28th Floor
New York, NY 10036
(212) 258-6346

Mr. Peter Doane
Vice President/Treasurer
Vicorp Restaurants Inc.
400 West 48th Avenue
Denver, CO 80216
(303) 296-2121

Customer Relations
Visa USA, Inc.
P.O. Box 8999
San Francisco, CA 94128-8999
(415) 570-2900
Cardholder should always call issuing bank first.

Consumer Affairs
Vons Companies Inc.
P.O. Box 3338
Los Angeles, CA 90051
(818) 821-7000

Customer Service Representative
Wagner Spray Tech Corporation
1770 Fernbrook Lane
Plymouth, MN 55447
(612) 553-7000
1 (800) 328-8251 (toll free)

Susan Powers
Manager Customer Relations
Walgreen Co.
200 Wilmot Road
Mail Stop 440
Deerfield, IL 60015
(708) 940-2927
1 (800) 289-2273 (toll free)

Customer Relations
Wal-Mart Stores, Inc.
702 S.W. Eighth Street
Bentonville, AR 72716-0117
(501) 273-4000

Ms. Rebecca Pierce
Consumer Affairs Manager
Wamsutta Pacific
1285 Avenue of the Americas
34th Floor
New York, NY 10019
(212) 903-2000
1 (800) 344-2142 (toll free)

Wang Express
Wang Laboratories Inc.
1 Industrial Ave.
Lowell, MA 01851
(508) 656-8000

Mr. Daniel Pruolx
Manufacturing Vice President
Warnaco Men's Apparel
10 Water Street
Waterville, ME 04901
(207) 873-4241

Mr. Mitch Rosalsky, Director
Consumer Affairs Division
Warner-Lambert Company
201 Tabor Road
Morris Plains, NJ 07950
(201) 540-2459
1 (800) 223-0182 (toll free)
1 (800) 524-2624 (toll free--Parke Davis
Products/over-the-counter) 1 (800) 742-8377 (toll free--Schick
Razor)
1 (800) 562-0266 (toll free--EPT)
1 (800) 223-0182 (toll free--Warner-Lambert products)
1 (800) 524-2854 (toll free--Trident)
1 (800) 343-7805 (toll free TDD)

Customer Service
Weider Health and Fitness
21100 Erwin St.
Woodland Hills, CA 91367
(818) 884-6800

Welch's see Dr Pepper/Seven-Up companies, Inc.

Ms. Karen Wegmann
Executive Vice President
Corporate Community Development Group
Wells Fargo & Company

420 Montgomery Street
MAC 0101-121
San Francisco, CA 94163
(415) 396-3832
(916) 322-1700 (TDD)

Ms. Susan Kosling
Consumer Relations Manager
Wendy's International, Inc.
P.O Box 256
Dublin, OH 43017-0256
(614) 764-6800

Ms. Joanne Turchany
Manager of Consumer Information
West Bend Company
400 Washington Street
West Bend, WI 53095
(414) 334-2311

Ms. Karen Walters
Senior Operations Manager

Western Union Financial Services, Inc.
13022 Hollenberg Drive
Bridgeton, MO 63044
(314) 291-8000
a

Ms. Jackie McWhorter
Consumer Affairs Coordinator
WestPoint Pepperell
P.O. Box 609
West Point, GA 31833-0609
1 (800) 533-8229 (toll free)

Mr. Don Skinner, Director
Customer Relations Department
Whirlpool Corporation
2303 Pipestone Rd.
Benton Harbor, MI 49022-2427
(616) 926-5000
1 (800) 253-1301 (toll free)

White Westinghouse Appliances see The Frigidaire Co.

Customer Service
Williams-Sonoma
100 North Point Street

San Francisco, CA 94133
(415) 421-7900

Mr. C.H. McKellar
Executive Vice President
Winn Dixie Stores Inc.
Box B
Jacksonville, FL 32203
(904) 783-5000

Mr. Steven R. Evenson
Service Operations Manager
Winnebago Industries
P.O. Box 152
Forest City, IA 50436-0152
(515) 582-6939

Winthrop Consumer Products see Sterling Health

Corporate Communications
Wisconsin Bell
722 North Broadway, 13th Floor
Milwaukee, WI 53202-4396
(414) 678-0681
1 (800) 237-8576 (toll free)
1 (800) 242-9393 (toll free TDD in WI)

Wonder Bread see Continental Baking Company

Customer Service
F.W. Woolworth Company
233 Broadway
New York, NY 10279-0001
(212) 553-2000

Customer Service
World Book Educational Products
101 Northwest Point Boulevard
Elk Grove Village, IL 60007-1192
1 (800) 621-8202 (toll free)

Ms. Wanda Fitch
Consumer Relations
Wrangler
P.O. Box 21488
Greensboro, NC 27420
(919) 373-3564, 5664

Ms. Barbara Zibell

Consumer Affairs Administrator
Wm. Wrigley Jr. Company
410 North Michigan Avenue
Chicago, IL 60611
(312) 644-2121

Customer Relations
Xerox Corporation
100 Clinton Avenue South
Rochester, NY 14644
(716) 423-5480

Ms. Lindsey Foster, Manager
Customer Relations
Yamaha Motor Corporation
6555 Katella Avenue
Cypress, CA 90630-5101
(714) 761-7439

Mrs. Lori L. Wren
Manager, Consumer Relations
The Yardley Limited Company
P.O. Box 372
Memphis, TN 38101-0372
(901) 320-2166

Ms. Laura Moore, Manager
Corporate Communications
Zale Corporation
901 West Walnut Hill Lane
Irving, TX 75038-1003
(214) 580-5104

Mr. Larry Liddle
Director of Customer Assistance
Zenith Data Systems
2150 East Lake Cook Road
Buffalo Grove, IL 60089
(708) 808-4356

Vice President, Consumer Affairs
Zenith Electronics Corporation
1000 Milwaukee Avenue
Glenview, IL 60025-2493
(708) 391-8100 (voice only)
1 (800) 488-8129 (toll free TDD only)

National Consumer Organizations

These organizations define their missions as consumer assistance, protection and/or advocacy. The descriptions below are based on information they provided. The services they provide vary. Those that assist individuals with marketplace problems are specified clearly. Otherwise, these organizations do not assist consumers with individual complaints, although many are interested in hearing from consumers about problems, issues, trends, etc., in connection with their advocacy and consumer education activities. Most, though not all, develop and distribute consumer education and information materials; several are professional associations primarily or exclusively concerned with improving consumer protection or customer service; and many are engaged in advocacy of consumer interests before government, the courts and the news media. Where information or education materials are offered, there might be a charge; contact the organization to find out.

Alliance Against Fraud in Telemarketing (AAFT)
c/o National Consumers League
815 15th Street, N.W., Suite 928-N
Washington, DC 20005
(202) 639-8140
(202) 347-0646 (fax)

The alliance, coordinated by the National Consumers League, is an international coalition of public interest groups, trade associations, labor unions, businesses, law enforcement agencies, consumer reporters and consumer protection agencies. AAFT members promote cooperative educational efforts to alert potential victims to the threat of telemarketing fraud and steps consumers can take to protect themselves.

American Association of Retired Persons (AARP)
Consumer Affairs Section
601 E Street, N.W.
Washington, DC 20049
(202) 434-6030
(202) 434-6466 (fax)
AARP's Consumer Affairs Section advocates on behalf of mid-life and older consumers, develops and distributes consumer information, and educates the private sector about the specific needs of older consumers. Programs and materials on housing, insurance, funeral practices, eligibility for public benefits, financial security and consumer protection issues are developed, with special focus on the needs and problems of older consumers.

American Council on Consumer Interests (ACCI)
240 Stanley Hall
University of Missouri - Columbia
Columbia, MO 65211
(314) 882-3817
(314) 884-4807 (fax)

Contact: Anita B. Metzen, Executive Director

Serving the professional needs of consumer educators, researchers and policymakers, ACCI publications and educational programs foster the production, synthesis and dissemination of information in the consumer interest.

American Council on Science and Health (ACSH)
1995 Broadway, 2nd Floor
New York, NY 10023-5860
(212) 362-7044
(212) 362-4919 (fax)

A non-profit public education group, ACSH's goal is to provide up-to-date, sound information on the relationship between health and chemicals, foods, lifestyles and the environment. Booklets and special reports on a variety of topics are available, as is a quarterly magazine.

Bankcard Holders of America (BHA)
Suite 120
560 Herndon Parkway
Herndon, VA 22070
(703) 481-1110
(703) 481-6037 (fax)

A non-profit organization, BHA assists consumers in saving money on credit, getting out of debt and resolving credit problems. It offers lists of low-rate and secured credit cards, more than 20 guidebooks and educational brochures on credit topics, and a newsletter.

Call for Action
3400 Idaho Avenue, N.W.
Suite 101
Washington, DC 20016
(202) 537-0585
(202) 244-4881 (fax)

Call for Action does assist consumers with marketplace problems. An international non-profit hotline, Call for Action is affiliated with radio and television stations and helps consumers and small businesses through mediation of marketplace disputes. A list of the affiliated radio and television stations is available by contacting the hotline.

Center for Auto Safety (CAS)
2001 S Street, N.W., Suite 410
Washington, DC 20009
(202) 328-7700

CAS does assist consumers with auto-related problems. CAS advocates on behalf of consumers in auto safety and quality, fuel efficiency, emissions and related issues. For advice on specific problems, CAS requests that consumers write, including a brief statement of the problem or question; year, make and model of the vehicle; and a stamped self-addressed envelope.

Center for Science in the Public Interest (CSPI)
1875 Connecticut Avenue, N.W., Suite 300
Washington, DC 20009
(202) 332-9110
(202) 265-4954 (fax)

A non-profit, membership organization, CSPI conducts research, education and advocacy on nutrition, health, food safety and related issues and publishes the monthly Nutrition Action Healthletter, as well as other consumer information materials.

Citizen Action
1120 19th Street, N.W.
Suite 630
Washington, DC 20036
(202) 775-1580
(202) 296-4054 (fax)

Citizen Action works on behalf of its 3 million members and 32 state organizations on health care reform, environment and energy issues.

COCO (Congress of Consumer Organizations)
P.O. Box 158
Newton Center, MA 02150
(617) 552-8184

COCO publishes a monthly newsletter, the COCO INTERCOM, on a broad range of consumer issues.

Community Nutrition Institute (CNI)
2001 S Street, N.W., Suite 530
Washington, DC 20009
(202) 462-4700
(202) 462-5241 (fax)

An advocate for programs and services to enable consumers to enjoy a diet that is adequate, safe and healthy, CNI also works to increase citizen participation in the state and Federal policy and administrative processes to achieve these goals. CNI publishes Nutrition Week, a newsletter covering nutrition and food safety issues.

Congress Watch
215 Pennsylvania Avenue, S.E.
Washington, DC 20003
(202) 546-4996
(202) 547-7392 (fax)

An arm of Public Citizen, Congress Watch works for consumer-related legislation, regulation and policies in such areas as trade and banking, health and safety, and campaign financing, and has publications available on the issues with which it deals.

Consumer Action (CA)
116 New Montgomery, Suite 233
San Francisco, CA 94105
(415) 777-9635 (consumer complaint hotline, 10 a.m. -3 p.m., PST)
(415) 777-5267 (fax)

Consumer Action does assist consumers with marketplace problems. An education and advocacy organization specializing in banking and telecommunications issues, Consumer Action offers a consumer complaint hotline, free information on its surveys of banks and long-distance telephone companies, and consumer education materials in as many as eight languages.

Consumer Alert
2700 South Quincy Street
Suite 210
Arlington, VA 22206
(703) 845-8802
(703) 845-8920 (fax)

Consumer Alert is a non-profit, membership organization whose mission is to inform the public about the consumer benefits of competitive enterprise, advancing competition as the best regulator of business. A bimonthly newsletter and other materials are available.

Consumer Federation of America (CFA)
1424 16th Street, N.W., Suite 604
Washington, DC 20036
(202) 387-6121
(202) 265-7989 (fax)

Made up of more than 240 organizations representing a membership exceeding 50 million consumers, CFA is a consumer advocacy and education organization. Issues on which it currently represents consumer interests before Congress and Federal regulatory agencies include telephone service, insurance and financial services, product safety, indoor air pollution, health care, product liability and utility rates. It develops and distributes studies of various consumer issues, as well as consumer guides in book and pamphlet form. In addition, CFA publishes several newsletters.

Consumers for World Trade (CWT)
2000 L Street, N.W., Suite 200
Washington, DC 20036
(202) 785-4835
(202) 416-1734 (fax)

A non-profit organization, CWT supports trade expansion and liberalization to promote economic growth and increase consumer choice and price competition in the marketplace. Various publications are available.

Consumers Union of U.S., Inc. (CU)
101 Truman Avenue
Yonkers, NY 10703-1057
(914) 378-2000
(914) 378-2900 (fax)

A non-profit, independent organization, CU researches and tests consumer goods and services and disseminates the results in its monthly magazine, Consumer Reports, as well as other publications and media.

Council of Better Business Bureaus, Inc. (CBBB)
4200 Wilson Boulevard
Arlington, VA 22203
(703) 276-0100

Sponsored by national companies, the Council of Better Business Bureaus provides coordination and leadership to the 166 Better Business Bureaus (BBBs) in the U.S. (see page XX for the listing), offers a national advertising review program, dispute resolution services, an advisory service that reports on national charities, consumer information services, and voluntary industry guidelines for advertising and selling products and services.

Families USA
1334 G Street, N.W., Suite 300
Washington, DC 20005
(202) 737-6340
(202) 347-2417 (fax)

A national, non-profit membership organization committed to comprehensive reform of health and long-term care, Families USA works to educate and mobilize consumers on health care issues. In addition to its two grassroots advocacy networks, a.s.a.p., a network of health and long-term care reform activists, and HealthLink USA, a nationwide health reform computer network for advocacy groups, Families USA develops and distributes reports and other materials on health and long-term care issues.

Health Research Group (HRG)
2000 P Street, NW
Washington, DC 20036
(202) 833-3000

A division of Public Citizen, HRG works for protection against unsafe foods, drugs, medical devices and workplaces, and advocates for greater consumer control over personal health decisions. A monthly Health Letter and other publications are available.

National Association of Consumer Agency Administrators (NACAA) 1010
Vermont Avenue, N.W.
Suite 514
Washington, DC 20005
(202) 347-7395
(202) 347-2563 (fax)

An association of the administrators of local, state and Federal government consumer protection agencies, NACAA provides training

programs, public policy studies and conferences, professional publications and other member services.

National Association of Attorneys General (NAAG)
Consumer Protection Committee
444 North Capitol Street, N.W.
Washington, DC 20001
(202) 434-8000
(202) 434-8008 (fax)

Contact: Emmitt Carlton, Consumer Protection and Charities
Counsel, (202) 434-8016

An association of state attorneys general and their staffs, NAAG's Consumer Protection Committee provides coordination and information exchange among the states and Federal regulatory agencies on consumer protection issues. The committee's current priority subjects include auto sales and repair; banking, housing and credit; charitable trusts and solicitations; consumer education; the elderly and consumer law; telecommunications; and telemarketing fraud.

National Association of State Utility Consumer Advocates (NASUCA)
1133 15th Street, N.W., Suite 575
Washington, DC 20005
(202) 727-3908
(202) 727-3911 (fax)

A national organization of 43 utility ratepayer advocate offices in 38 states and the District of Columbia, NASUCA members represent millions of consumers served by investor-owned gas, telephone, electric and water companies before state regulatory commissions, the courts, the Federal Energy Regulatory Commission and the Federal Communications Commission.

National Coalition for Consumer Education (NCCE)
434 Main Street, Suite 201
Chatham, NJ 07928
(201) 635-1916
(201) 635-9526 (fax)

The coalition brings together people and resources from government, business, education, consumer organizations and the media to educate consumers about such important issues as financial management, health and safety, and the environment. The coalition develops and provides educational materials and resources

to consumer educators, but does not handle requests from individuals.

National Consumers League (NCL)
815 15th Street, N.W., Suite 928-N
Washington, DC 20005
(202) 639-8140
(202) 737-2164 (fax)

Founded in 1899, NCL is America's pioneer consumer advocacy organization. The league is a non-profit, membership organization working for consumer health and safety protection and fairness in the marketplace and workplace. Current principal issue areas include consumer fraud, food and drug safety, fair labor standards, child labor, health care, the environment and telecommunications. The league develops and distributes consumer education materials and a newsletter.

National Foundation For Consumer Credit, Inc. (NFCC)
8611 2nd Avenue, Suite 100
Silver Spring, MD 20910
(301) 589-5600
1 (800) 388-2227 (toll free)
(301) 495-5623 (fax)

The foundation does advise consumers on credit problems. A non-profit membership organization, the foundation's goals are to educate and counsel consumers on credit issues and problems and promote the intelligent use of credit in individual and family financial planning. NFCC provides leadership for a growing number, currently more than 800, of non-profit community Consumer Credit Counseling Services in the U.S. and Canada.

National Fraud Information Center (NFIC)
c/o National Consumers League
815 15th Street, N.W., Suite 928-N
Washington, DC 20005
1 (800) 876-7060 (toll free-TDD available)
(202) 347-0646 (fax)

NFIC does assist consumers with recognizing and filing complaints about fraud. A project of the National Consumers League, the center's toll-free hotline assists consumers with information to help them avoid becoming victims of fraud, referral to appropriate law enforcement agencies and professional associations, and assistance in filing complaints. The center also provides professionals involved in consumer fraud prevention and

enforcement with telecommunications systems and data links to improve fraud regulation, prevention and law enforcement.

National Institute for Consumer Education (NICE)
207 Rackham Building
College of Education
Eastern Michigan University
Ypsilanti, MI 48197
(313) 487-2292
(313) 487-7153 (fax)

A consumer education resource and professional development center for K-12 classroom teachers, business, government, labor and community educators, NICE conducts training programs, develops teaching guides and resource lists, and manages a national clearinghouse of consumer education materials, including videos, software programs, textbooks and curriculum guides.

National Insurance Consumer Organization (NICO)
P.O. Box 15492
Alexandria, VA 22309
(703) 549-8050

A non-profit organization, NICO's mission includes educating the consumer on buying insurance, monitoring the insurance industry for consumer fraud and abuse, and advocating insurance consumers' rights. NICO develops and distributes consumer information on insurance.

Public Citizen, Inc.
2000 P Street, N.W.
Washington, DC 20036
(202) 833-3000

A national, non-profit membership organization representing consumer interests through lobbying, litigation, research and publications, Public Citizen represents consumer interests in Congress, the courts, government agencies and the media. Primary current areas of interest include product liability, health care delivery, safe medical devices and medications, open and ethical government, and safe and sustainable energy use.

Public Voice for Food and Health Policy
1001 Connecticut Avenue, N.W.
Suite 522

Washington, DC 20036
(202) 659-5930
(202) 659-3683 (fax)

A national research, education and advocacy organization, Public Voice works for food and agriculture policies and practices that improve the safety, health and affordability of the food supply and protect the environment. Public Voice develops and distributes consumer information materials on pesticide reduction, nutrition labeling and seafood safety.

Society of Consumer Affairs Professionals in Business (SOCAP) 801
North Fairfax Street, Suite 404
Alexandria, VA 22314
(703) 519-3700
(703) 549-4886 (fax)

An international professional organization, SOCAP provides training, conferences and publications to encourage and maintain the integrity of business in transactions with consumers; to encourage and promote effective communication and understanding among business, government and consumers; and to define and advance the consumer affairs profession.

U.S. Public Interest Research Group (U.S. PIRG)
215 Pennsylvania Avenue, S.E.
Washington, DC 20003
(202) 546-9707

The group is the national lobbying office for state public interest research groups, consumer/environmental advocacy groups active in 33 states that lobby and publish reports on issues, including credit bureau errors; bank fees and services; toy, ATV and product safety; toxic chemicals in art supplies and other consumer products; and recycling, over-packaging and green consumerism. U.S. PIRG does not handle individual consumer complaints directly, but measures complaint levels to gauge the need for remedial legislation.

Car Manufacturers

If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If the problem is not resolved, contact the manufacturer's regional or national office. Many of these are listed in this section.

If you still cannot resolve your problem, contact one of the third-party dispute resolution programs. The list of these programs begins on page 67. Be sure to contact your local or state consumer agency to see if your state offers state-run dispute resolution programs.

If you suspect you have a vehicle problem that might fall under your state's lemon law, call your local or state consumer agency to find out about your rights under the lemon law.

Be sure to review the automobile tips beginning on page 9. If you have a safety problem with your vehicle, you can report it to the Auto Safety Hotline at the National Highway Traffic Safety Administration (see page 108). Also contact the NHTSA to obtain recall and crash test information. (Note: no complaint handling is provided.)

All of the "800" numbers in the following list are toll free within the continental United States.

ACURA
Customer Relations Department
ACURA
1919 Torrance Boulevard
Torrance, CA 90501-2746
1 (800) 382-2238 (toll free)

Alfa-Romeo Distributors of North America, Inc.
Customer Service Manager
Alfa-Romeo Distributors of North America, Inc.
8259 Exchange Drive
P.O. Box 598026
Orlando, FL 32859-8026
(407) 856-5000

American Honda Motor Company, Inc.

California
Customer Relations Department
American Honda Motor Company, Inc.
Western Zone
700 Van Ness Boulevard
Torrance, CA 90509-2260
(213) 781-4565

Utah, Arizona, Colorado, New Mexico,
Nebraska, Kansas, Oklahoma, Nevada,
Texas (El Paso)

Customer Relations Department
American Honda Motor Company, Inc.
West Central Zone
1600 South Abilene Street, Suite D
Aurora, CO 80012-5815
(303) 696-3935

Maine, Vermont, New Hampshire, New York State (excluding NY City,
its five boroughs, Long Island, Westchester County), Connecticut
(excluding Fairfield County), Massachusetts, Rhode Island
Customer Relations Department
American Honda Motor Company, Inc.
New England Zone
555 Old Country Road
Windsor Locks, CT 06096-0465
(203) 623-3310

Tennessee, Alabama, Georgia, Florida
Customer Relations Department
American Honda Motor Company, Inc.
Southeastern Zone
1500 Morrison Parkway
Alpharetta, GA 30201-2199
(404) 442-2045

Minnesota, Iowa, Missouri, Wisconsin, Illinois, Michigan (Upper
Peninsula)
Customer Relations Department
American Honda Motor Company, Inc.
North Central Zone
601 Campus Drive, Suite A-9
Arlington Heights, IL 60004-1407
(708) 870-5600

West Virginia, Maryland, Virginia, North Carolina, South Carolina,
District of Columbia
Customer Relations Department
American Honda Motor Company, Inc.
Mid-Atlantic Zone Office
902 Wind River Lane, Suite 200
Gaithersburg, MD 20878-1974
(301) 990-2020

Ohio (Steubenville), West Virginia (Wheeling), Pennsylvania, New
Jersey, Delaware, New York (NY City, its five boroughs, Long
Island, Westchester County), Connecticut (Fairfield County)
Customer Relations Department
American Honda Motor Company, Inc.
Northeast Zone

115 Gaither Drive
Moorestown, NJ 08057-0337
(609) 235-5533

Michigan (except for Upper Peninsula), Indiana, Ohio, Kentucky
Customer Relations Department
American Honda Motor Company, Inc.
Central Zone
101 South Stanfield Road
Troy, OH 45373-8010
(513) 332-6250

Washington, Oregon, Idaho, Montana, Wyoming, North Dakota, South
Dakota, Hawaii, Alaska
Customer Relations Department
American Honda Motor Company, Inc.
Northwest Zone
12439 N.E. Airport Way
Portland, OR 97220-0186
(503) 256-0943

Texas (excluding El Paso), Arkansas (excluding Fayetteville,
Bentonville, Fort Smith, Jonesboro), Oklahoma (Lawton, Ardmore),
Louisiana, Mississippi
Customer Relations Department
American Honda Motor Company, Inc.
South Central Zone
4529 Royal Lane
Irving, TX 75063-2583
(214) 929-5481

Corporate Office:
American Honda Motor Company, Inc.
Consumer Affairs Department
1919 Torrance Boulevard
Torrance, CA 90501-2746
(213) 783-3260

American Isuzu Motors, Inc.

California
Regional Customer Relations Manager
American Isuzu Motors, Inc.
One Autry Street
Irvine, CA 92718-2785
(714) 770-2626

Alabama, Florida, Georgia, Mississippi, North Carolina, South
Carolina

Regional Customer Relations Manager
American Isuzu Motors, Inc.
Southeastern Region
205 Hembree Park Drive
P.O. Box 6250
Roswell, GA 30076
(404) 475-1995

Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri (except
Kansas City Metro Area), North Dakota, Ohio, Wisconsin
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Central Region
1830 Jarvis Avenue
Elk Grove Village, IL 60007
(708) 952-8111

Connecticut, Maine, Massachusetts, New Hampshire, New Jersey (north
of Toms River), New York, Rhode Island, Vermont
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Northeast Region
156 Ludlow Avenue
P.O. Box 965
Northvale, NJ 07647-0965
(201) 784-1414

Arizona, Arkansas, Kansas (Kansas City Metro Area), Louisiana,
Nevada (southern), New Mexico, Oklahoma, Texas
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Southwest Region
1150 Isuzu Parkway
Grand Prairie, TX 75050
(214) 647-2911

Alaska, Hawaii, Idaho, Montana, Nevada (northern), Oregon, Utah,
Washington, Wyoming, Colorado, Nebraska, South Dakota
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Northwest Region
8727 148th Avenue, N.E.
Redmond, WA 98052
(206) 881-0203

New Jersey (south of Toms River), Pennsylvania, Maryland,
Delaware, Kentucky, Tennessee, Virginia, West Virginia
Regional Customer Relations Manager
American Isuzu Motors, Inc.

1 Isuzu Way
Glen Burnie, MD 21061
(410) 761-2121

Headquarters:
American Isuzu Motors, Inc.
Customer Relations Department
13181 Crossroads Parkway North
P.O. Box 2480
City of Industry, CA 91746-0480
(310) 699-0500
1 (800) 255-6727 (toll free)

American Motors Corporation see Jeep/Eagle Division of Chrysler
Motors Corporation

American Suzuki Motor Corporation

American Suzuki Motor Corporation
3251 E. Imperial Highway
Brea, CA 92621-6722
Attn: Customer Relations Department

Automobiles
1 (800) 934-0934 (toll free)
Motorcycles
(714) 996-7040, ext. 380

Audi of America, Inc.

Customer Relations - 3E03
Audi of America, Inc.
3800 Hamlin Road
Auburn Hills, MI 48326
General assistance and
customer relations
1 (800) 822-2834 (toll free)
Replacement and repurchase assistance
1 (800) 955-5100 (toll free)

BMW of North America, Inc.

Corporate Office:
National Customer Relations Manager
BMW of North America, Inc.
P.O. Box 1227
Westwood, NJ 07675-1227
1 (800) 831-1117 (toll free)

Chrysler Motors Corporation

Phoenix Zone Office
Customer Relations Manager
Chrysler Corporation
11811 N. Tatum Boulevard, Suite 4025
Phoenix, AZ 85028-1627
(602) 953-6899

Los Angeles Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 14112
Orange, CA 92613-1512
(714) 565-5200

San Francisco Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 5009
Pleasanton, CA 94566-0509
(510) 463-1770

Denver Zone Office
Customer Relations Manager
Chrysler Corporation
12225 East 39th Avenue
Denver, CO 80239
(303) 373-8888

Orlando Zone Office
Customer Relations Manager
Chrysler Corporation
8000 South Orange Blossom Trail
Orlando, FL 32809
(407) 352-7402

Atlanta Zone Office
Customer Relations Manager
Chrysler Corporation
3350 Cumberland Circle, Ste. 800
Atlanta, GA 30339
(404) 644-6800

Chicago Zone Office
Customer Relations Manager
Chrysler Corporation
650 Warrenville Road, Suite 502
Lisle, IL 60532

(708) 515-2450

Kansas City Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 25668
Overland Park, KS 66225-5668
(913) 469-3090

New Orleans Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 157
Metairie, LA 70004
(504) 830-3400

Washington, D.C. Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 1900
Bowie, MD 20716
(301) 464-4040

Boston Zone Office
Customer Relations Manager
Chrysler Corporation
550 Forbes Boulevard
Mansfield, MA 02048-2038
(508) 261-2299

Detroit Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 3000
Troy, MI 48007-3000
(313) 952-1300

Minneapolis Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 1231
Minneapolis, MN 55440
(612) 553-2546

St. Louis Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 278
Hazelwood, MO 63042

(314) 895-0731

Syracuse Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 603
Dewitt, NY 13214-0603
(315) 445-6941

New York Zone Office
Customer Relations Manager
Chrysler Corporation
500 Route 303
Tappan, NY 10983-1592
(914) 359-0110

Charlotte Zone Office
Customer Relations Manager
Chrysler Corporation
4944 Parkway Plaza Boulevard
Suite 470
Charlotte, NC 28217
(704) 357-7065

Cincinnati Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 41902
Cincinnati, OH 45241
(513) 530-1500

Portland Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 744
Beaverton, OR 97075
(503) 526-5555

Philadelphia Zone Office
Customer Relations Manager
Chrysler Corporation
Valley Brook Corporate Center
101 Linden Wood Drive, Suite 320
P.O. Box 3025
Malvern, PA 19355-0725
(215) 251-2990

Pittsburgh Zone Office
Customer Relations Manager

Chrysler Corporation
Penn Center West 3, Suite 420
Pittsburgh, PA 15276-0198
(412) 788-6622

Memphis Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 18008
Memphis, TN 38181-0008
(901) 797-3870

Dallas Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 110162
Carrollton, TX 75011-0162
(214) 242-8462

Houston Zone Office
Customer Relations Manager
Chrysler Corporation
363 North Sam Houston Parkway East
Suite 590
Houston, TX 77060-2405
(713) 820-7062

Milwaukee Zone Office
Customer Relations Manager
Chrysler Corporation
P.O. Box 1634
Waukesha, WI 53187-1634
(414) 798-3750

Corporate Office:
Ms. A. Tomlanovich
Chrysler Customer Center
Chrysler Corporation
P.O. Box 302
Center Line, MI 48015-93062
1 (800) 992-1997 (toll free)

Ferrari North America, Inc.
Corporate Office:
Mr. Kenneth McCay
Director of Service and Parts
Ferrari North America, Inc.
250 Sylvan Avenue
Englewood Cliffs, NJ 07632

(201) 816-2650

Ford Motor Company

Customer Relations Manager

Ford Motor Company

300 Renaissance Center

P.O. Box 43360

Detroit, MI 48243

1 (800) 392-3673 (toll free--all makes)

1 (800) 521-4140 (toll free--Lincoln and Merkur only)

1 (800) 241-3673 (toll free--towing and dealer location service) 1

(800) 232-5952 (toll free TDD)

General Motors Corporation

Customer Assistance Center

Chevrolet/Geo Motor Division

General Motors Corporation

P.O. Box 7047

Troy, MI 48007-7047

1 (800) 222-1020 (toll free)

1 (800) TDD-CHEV (toll free TDD)

Customer Assistance Center

Pontiac Division

General Motors Corporation

One Pontiac Plaza

Pontiac, MI 48340-2952

1 (800) 762-2737 (toll free)

1 (800) TDD-PONT (toll free TDD)

Customer Assistance Network

Oldsmobile Division

General Motors Corporation

P.O. Box 30095

Lansing, MI 48921

1 (800) 442-6537 (toll free)

1 (800) TDD-OLDS (toll free TDD)

Customer Assistance Center

Buick Motor Division

General Motors Corporation

902 East Hamilton Avenue

Flint, MI 48550

1 (800) 521-7300 (toll free)

1 (800) TD-BUICK (toll free TDD)

Consumer Relations Center

Cadillac Motor Car Division
General Motors Corporation
30009 Van Dyke
P.O. Box 9025
Warren, MI 48090-9025
1 (800) 458-8006 (toll free)
1 (800) TDD-CMCC (toll free TDD)

Customer Service Department
GMC Truck Division
General Motors Corporation
Mail Code 1607-07
16 Judson Street
Pontiac, MI 48342
1 (800) 462-8782
1 (800) GMC-TKTD (toll free TDD)

Saturn Assistance Center
Saturn Corporation
General Motors Corporation
100 Saturn Parkway
Spring Hill, TN 37174
1 (800) 553-6000 (toll free)
1 (800) TDD-6000 (toll free TDD)

Honda see American Honda Motor Company, Inc.

Hyundai Motor America
Customer Service
Hyundai Motor America
10550 Talbert Avenue
P.O. Box 20850
Fountain Valley, CA 92728-0850
1 (800) 633-5151 (toll free)

ISUZU see American Isuzu Motors, Inc.

Jaguar Cars Inc.

U.S. National Headquarters:
Customer Relations Department
Jaguar Cars Inc.
555 MacArthur Boulevard
Mahwah, NJ 07430-2327
(201) 818-8500

Jeep/Eagle Division of Chrysler Motors Corporation see Chrysler
Zone and National Offices

Mazda Motor of America, Inc.
Corporate Headquarters:
Customer Relations Manager
Mazda Motor of America, Inc.
P.O. Box 19734
Irvine, CA 92718
1 (800) 222-5500 (toll free)

Mercedes Benz of North America, Inc.

National Headquarters:
Mercedes Benz of North America
1 Mercedes Drive
Montvale, NJ 07645-0350
(201) 573-0600

Customer Assistance Center
1 Glenview Road
Montvale, NJ 07645
(201) 476-6200

North Central Region Office
3333 Charles Street
Franklin Park, IL 60131-1469

Northeast Region Office
Baltimore Commons Business Park
1300 Mercedes Drive (2nd Floor)
Hanover, MD 21076-0348

Southern Region Office
8813 Western Way
Jacksonville, FL 32245-7604

Western Region Office
8357 Sunset Boulevard
Hollywood, CA 90093-0637

Mitsubishi Motor Sales of America, Inc.

Corporate Office:
National Consumer Relations Manager
Mitsubishi Motor Sales of America, Inc.
6400 West Katella Avenue
Cypress, CA 90630-5208
1 (800) 222-0037 (toll free)

Nissan Motor Corporation in USA

Nissan Motor Corporation in USA
P.O. Box 191
Gardena, CA 90248-0191
1 (800) 647-7261 (toll free-all consumer inquiries)

Peugeot Motors of America, Inc.
Mr. William J. Atanasio
National Customer Relations Manager
Peugeot Motors of America, Inc.
P.O. Box 607
One Peugeot Plaza
Lyndhurst, NJ 07071-3498
(201) 935-8400
1 (800) 345-5549 (toll free)

Porsche Cars North America, Inc.
Manager, Owner Relations
Porsche Cars North America, Inc.
100 West Liberty Street
P.O. Box 30911
Reno, NV 89520-3911
1 (800) 545-8039

Saab Cars USA, Inc.
Customer Assistance Center
Saab Cars USA, Inc.
4405-A Saab Drive
P.O. Box 9000
Norcross, GA 30091
1 (800) 955-9007 (toll free)

Subaru of America, Inc.

National Customer Service Center
Subaru of America, Inc.
Subaru Plaza
P.O. Box 6000
Cherry Hill, NJ 08034-6000
1 (800) SUBARU3 (toll free)
1 (800) 782-2783 (toll free)

Hawaii
Schuman Carriage Company
1234 S. Berentania Street
P.O. Box 2420
Honolulu, HI 96804
(808) 553-6211

Suzuki see American Suzuki

Motor Corporation

Toyota Motor Sales, Inc.
Customer Assistance Center
Toyota Motor Sales USA, Inc.
Department A102
19001 South Western Avenue
Torrance, CA 90509
1 (800) 331-4331 (toll free)

Volkswagen United States, Inc.

Customer Relations - 2F02
Volkswagen United States, Inc.
3800 Hamlin Road
Auburn Hills, MI 48326
General assistance and customer relations
1 (800) 822-8987 (toll free)
Replacement and repurchase assistance
1 (800) 955-5100 (toll free)

Volvo Cars of North America
Corporate Office:
Consumer Affairs
Volvo Cars of North America
P.O. Box 914
Rockleigh, NJ 07647-0914
(201) 767-4737
1 (800) 458-1552

Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. BBBs offer a variety of consumer services. For example, they can provide consumer education materials, answer consumer questions, mediate and arbitrate complaints, and provide general information on companies' consumer complaint records.

Each BBB has its own policy about reporting information. It might or might not tell you the nature of the complaints against a business, but all will tell you if a complaint has been registered. Many of the BBBs accept written complaints and will contact a firm on your behalf. BBBs do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice. However, many bureaus do offer binding arbitration, a form of dispute resolution, to those who ask for it. If you need help with a

consumer question or complaint, call your local BBB to ask about its services.

This list includes the local BBBs in the United States. The Council of Better Business Bureaus can give you the addresses for the BBBs in Canada.

National Headquarters
Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard
Arlington, VA 22203
(703) 276-0100

Local Bureaus

Alabama

1210 South 20th Street
P.O. Box 55268 (35255-5268)
Birmingham, AL 35205
(205) 558-2222

102 Court Street, Suite 512
Florence, AL 35630
1 (800) 239-1642

501 Church Street, N.W.
P.O. Box 383 (35804-0383)
Huntsville, AL 35801-5549
(205) 533-1640 (24 hrs.)

707 Van Antwerp Building
Mobile, AL 36602-3221
(205) 433-5494
1 (800) 544-4714 (toll free-South Alabama)

60 Commerce Street
Suite 806
Montgomery, AL 36104-3559
(205) 262-5606

Alaska

2805 Bering Street, #2
Anchorage, AK 99503-3819
(907) 562-0704

Arizona

4428 North 12th Street
Phoenix, AZ 85014-4585
(602) 264-1721

50 W. Drachman Street, Suite 103
Tucson, AZ 85705-7353
(602) 622-7651 (inquiries)
(602) 622-7654 (complaints)
1 (800) 696-2827 (toll free-South Arizona only)

Arkansas

1415 South University
Little Rock, AR 72204-2605
(501) 664-7274
1 (800) 482-8448 (toll free in AR)

California

705 Eighteenth Street
Bakersfield, CA 93301-4882
(805) 322-2074

290 N. 10th Street, Suite 206
P.O. Box 970
Colton, CA 92324-0814
(900) 225-5222 (\$.95/minute)

6101 Ball Road, Suite 309
Cypress, CA 90630-3966
(900) 225-5222 (\$.95/minute)

1398 E. Indianapolis
Suite 102
Fresno, CA 93705-0341
(209) 222-8111

3400 West 6th Street, Suite 403
Los Angeles, CA 90020-2538
(900) 225-5222 (\$.95/minute)

494 Alverado Street, Suite C
Monterey, CA 93940-2717
(408) 372-3149

510 16th Street, Suite 550
Oakland, CA 94612-1584

(510) 238-1000 (24 hours)

400 S Street
Sacramento, CA 95814-6997
(916) 443-6843

3111 Camino del Rio N. Suite 600
San Diego, CA 92108-1729
(619) 521-5898

33 New Montgomery Street, Suite 290
San Francisco, CA 94105-4506
(415) 243-9999

1530 Meridian Avenue
Suite 100
San Jose, CA 95125
(408) 445-3000

400 South El Camino Real, Suite 450
P.O. Box 294 (94401-0294)
San Mateo, CA 94402-1706
(415) 696-1240

402 East Carrillo Street, Suite C
P.O. Box 746
Santa Barbara, CA 93101-0746
(805) 963-8657

1111 North Center Street
Stockton, CA 95202-1383
(209) 948-4880
(209) 948-4881
(209) 577-3675 (Stanislaus)

Colorado

3022 North El Paso
P.O. Box 7970 (80933-7970)
Colorado Springs, CO 80907-5454
(719) 636-1155

1780 South Bellaire, Suite 700
Denver, CO 80222-4350
(303) 758-2100 (inquiries, 24 hours)
(303) 758-2212 (complaints)
(303) 758-4786 (TDD, 24 hours)

1730 South College Avenue

Suite 303
Fort Collins, CO 80525-1073
(303) 484-1348
(303) 493-2470
(307) 778-2809 (Cheyenne)

119 West 6th Street, Suite 203
Pueblo, CO 81003-3119
(719) 542-6464

Connecticut

2345 Black Rock Turnpike
P.O. Box 1410 (06430-1410)
Fairfield, CT 06430-3267
(203) 374-6161
(203) 798-7300 (Danbury)
(203) 853-0659 (Norwalk)
(203) 359-9892 (Stamford)
(203) 597-1177 (Waterbury)

100 South Turnpike Road
Wallingford, CT 06492-4395
(203) 269-2700
(203) 529-3575 (Hartford)
(203) 443-8145 (New London)

Delaware

2055 Limestone Road
Suite 200
Wilmington, DE 19808-5532
(302) 996-9200

District of Columbia

1012 14th Street, N.W.
14th Floor
Washington, DC 20005-3410
(202) 393-8000

Florida

In addition to the Better Business Bureaus, Florida has a number of Better Business Councils which are affiliated with local Chambers of Commerce throughout the state. The Better Business Councils are listed following the Better Business Bureaus. Better Business Bureaus

5830-142nd Avenue North, Suite B
P.O. Box 7950 (34618-7950)
Clearwater, FL 34620
(813) 842-5459 (Pasco City)
(813) 535-5522 (Pinellas County)
(813) 854-1154 (Hillsborough, Tampa)
(813) 957-0093 (Sarasota, Manatee)
1 (800) 525-1447 (toll free-Hernando only)
(all 24 hours)

1853 Victoria Street
Fort Myers, FL 33901
(900) 225-5222 (24 hrs.-\$.95/min)

7820 Arlington Expressway
Suite 147
Jacksonville, FL 32211
(904) 721-2288

16291 N.W. 57th Avenue
Miami, FL 33014-6709
(900) 225-5222 (24 hrs.-\$.95/min)

400 South Alcaniz Street
P.O. Box 1511 (32597-1511)
Pensacola, FL 32501
(904) 433-6111

1950 Port St. Lucie Blvd.
Suite 211
Port St. Lucie, FL 34954-5579
(407) 878-2010
(407) 337-2083

580 Village Blvd.
Suite 340
West Palm Beach, FL 33409
(407) 686-2200
(407) 337-2083 (Martin County)

1011 North Wymore Road
Suite 204
Winter Park, FL 32789-1736 (Orlando)
(407) 621-3300 (24 hours)

Better Business Councils

P.O. Box 321
Bradenton, FL 34206-0321

(813) 748-1325 (Manatee County)

P.O. Box 640
Fort Walton Beach, FL 32549-0640
(904) 664-2515 (Okaloosa, Santa Rosa and Walton Counties)

3520 Airport Road
Lakeland, FL 33811
(813) 644-2442 (Polk County)

P.O. Box 492426
Leesburg, FL 34749-2426
(904) 326-0770 (Lake and Sumter Counties)

400 Fortenberry Road
Merritt Island, FL 32952
(407) 459-2200 (Cocoa Beach)

12705 South Tamiami Trail
North Port, FL 34287
(813) 426-8744

4100 Dixie Highway, NE
Palm Bay, FL 32905
(407) 984-8454 (South Brevard County)

1819 Main Street, Suite 240
Sarasota, FL 34236
(813) 366-3144

P.O. Drawer 2767
Titusville, FL 32781-2767
(407) 268-2822 (North Brevard County)

257 Tamiami Trail, North
Venice, FL 34285-1534
(813) 485-3510

Georgia

611 N. Jefferson Street
P.O. Box 3241 808 (31702)
Albany, GA 31701
(912) 883-0744

100 Edgewood Avenue
Suite 1012
Atlanta, GA 30303-3075
(404) 688-4910

(615) 266-6144 (North Georgia-Chattanooga)

624 Ellis Street, Suite 106
P.O. Box 2085 (30903-2085)
Augusta, GA 30901-1463
(706) 722-1574

Eight 13th Street
P.O. Box 2587 (31902-2587)
Columbus, GA 31901-2151
(706) 324-0712
(706) 324-0713

1765 Shurling Drive
Macon, GA 31211-2199
(912) 742-7999

6606 Abercorn Street
Suite 108-C
P.O. Box 13956 (31416-0956)
Savannah, GA 31405
(912) 354-7521
(912) 354-7522

Hawaii

1600 Kapiolani Boulevard
Suite 201
Honolulu, HI 96814-3801
(808) 942-2355

Idaho

1333 West Jefferson
Boise, ID 83702-5320
(208) 342-4649

1575 South Boulevard
Idaho Falls, ID 83404-5926
(208) 523-9754

Illinois

211 West Wacker Drive
Chicago, IL 60606-1217
(312) 444-1188 (inquiries)
(312) 346-3313 (complaints)

3024 West Lake

Peoria, IL 61615-3770
(309) 688-3741

810 East State Street, 3rd Floor
Rockford, IL 61104-1001
(815) 963-2222

Indiana

722 West Bristol Street
Suite H-2
P.O. Box 405 (46515-0405)
Elkhart, IN 46514-2988
(219) 262-8996

4004 Morgan Avenue
Suite 201
Evansville, IN 47715-2265
(812) 473-0202
(812) 473-1425

1203 Webster Street
Fort Wayne, IN 46802-3493
(219) 423-4423
1 (800) 552-4631 (toll free in IN)

4231 Cleveland Street
Gary, IN 46408-2490
(219) 980-1511
(219) 769-8053
1 (800) 637-2118 (toll free in Northern Indiana)

Victoria Centre
22 E. Washington Street
Suite 200
Indianapolis, IN 46204-3584
(317) 488-2222

201 Dixie Way North, Suite 30
South Bend, IN 46637-3360
(219) 277-9121
1 (800) 439-5313 (toll free in northern IN)

Iowa

852 Middle Road, Suite 290
Bettendorf, IA 52722-4100
(319) 355-6344

615 Insurance Exchange Building
Des Moines, IA 50309-2375
(515) 243-8137

318 Badgerow Building
Sioux City, IA 51101-1611
(712) 252-4501

Kansas

501 E. Jefferson, Suite 24
Topeka, KS 66607-1190
(913) 232-0454

212 South Market Street
Suite 300
Wichita, KS 67202-3857
(316) 263-3146

Kentucky

410 West Vine Street
Suite 280
Lexington, KY 40507-1616
(606) 259-1008

844 South Fourth Street
Louisville, KY 40203-2186
(502) 583-6546 (24 hours)
1 (800) 388-2222 (toll free in KY and Southern IN)

Louisiana

1605 Murray Street, Suite 117
Alexandria, LA 71301-6875
(318) 473-4494

2055 Wooddale Boulevard
Baton Rouge, LA 70806-1546
(504) 926-3010

1626 Barrow Street
Houma, LA 70360-6354
(504) 868-3456

100 Huggins Road
P.O. Box 30297 (70593-0297)
Lafayette, LA 70506
(318) 981-3497

3941-L Ryan Street
P.O. Box 7314 (70606-7314)
Lake Charles, LA 70605
(318) 478-6253

141 Desiard Street, Suite 808
Monroe, LA 71201-7380
(318) 387-4600

1539 Jackson Avenue
Suite 400
New Orleans, LA 70130-5843
(504) 581-6222 (24 hours)
(504) 528-9277

3612 Youree Drive
Shreveport, LA 71105-2122
(318) 861-6417

Maine

812 Stevens Avenue
Portland, ME 04103-2648
(207) 878-2715

Maryland

2100 Huntingdon Avenue
Baltimore, MD 21211-3215
(410) 347-3990 (Inquiries)
(410) 347-3997 (Complaints)

Massachusetts

20 Park Plaza, Suite 820
Boston, MA 02116-4344
(617) 426-9000
1 (800) 4BBB-811 (toll free-802 area code)

293 Bridge Street, Suite 320
Springfield, MA 01103-1402
(413) 734-3114

32 Franklin Street
P.O. Box 16555 (01601-6555)
Worcester, MA 01608-1900
(508) 755-2548

Michigan

620 Trust Building
Grand Rapids, MI 4503-3001
(616) 774-8236
(616) 772-6063 (Holland)
(616) 382-4616 (Kalamazoo)
(616) 722-0707 (Muskegon)

30555 Southfield Road
Suite 200
Southfield, MI 48076-7751 (Detroit)
(810) 644-9100 (24 hours)

Minnesota
2706 Gannon Road
St. Paul, MN 55116-2600
(612) 699-1111

Mississippi

4915 I-75 North
P.O. Box 12745 (39236-2745)
Jackson, MS 39216
(601) 987-8282

Missouri

306 E. 12th street, Suite 1024
Kansas City, MO 64106-2418
(816) 421-7800

5100 Oakland, Suite 200
St. Louis, MO 63110-1400
(314) 531-3300 (24 hours)

205 Park Central East
Suite 509
Springfield, MO 65806-1326
(417) 862-4222
1 (800) 497-4222 (toll free in southwestern Missouri)

Nebraska

3633 O Street, Suite 1
Lincoln, NE 68510-1670
(402) 476-8855

2210 North 91st Plaza
Omaha, NE 68134-6022
(402) 391-7612

Nevada

1022 East Sahara Avenue
Las Vegas, NV 89104-1515
(702) 735-6900

991 Bible Way
P.O. Box 21269 (89515-1269)
Reno, NV 89502
(702) 322-0657

New Hampshire

410 South Main Street
Concord, NH 03301-3459
(603) 224-1991
(603) 228-3789
(603) 228-3844

New Jersey

2 Forest Avenue
Paramus, NJ 07652-5291
(201) 845-4044

2 Sylvan Way, 3rd Floor
Parsippany, NJ 07054
(Newark)
(201) 642-INFO

1721 Route 37 East
Toms River, NJ 08753-8239
(908) 270-5577

1700 Whitehorse-Hamilton Square, #D-5
Trenton, NJ 08690-3596
(609) 588-0808

16 Maple Avenue
P.O. Box 303
Westmont, NJ 08108-0303
(609) 854-8467

New Mexico

2625 Pennsylvania, NE
Suite 2050
Albuquerque, NM 87110-3657

(505) 844-0500
1 (800) 873-2224 (toll free in NM)

308 North Locke
Farmington, NM 87401-5855
(505) 326-6501

201 N. Church, Suite 330
Las Cruces, NM 88001-3548
(505) 524-3130

New York

346 Delaware Avenue
Buffalo, NY 14202-1899
(900) 225-5222 (24 hr.-\$.95/min)

266 Main Street
Farmingdale, NY 87401-5855
1 (900) 463-6222 (24 hr.- \$.95/min.)

257 Park Avenue, South
New York, NY 10010-7384
1 (900) 463-6222 (24 hr.- \$.95/min.)

847 James Street, Suite 200
Syracuse, NY 13202-2552
(315) 479-6635

30 Glenn Street
White Plains, NY 10603-3213
1 (900) 463-6222 (24 hr.-\$.95/min.)

North Carolina

1200 BB&T Building
Asheville, NC 28801-3418
(704) 253-2392

5200 Park Road, Suite 202
Charlotte, NC 28209-3650
(704) 527-0012 (24 hours)

3608 West Friendly Avenue
Greensboro, NC 27410-4895
(919) 852-4240 (24 hours)

3125 Poplarwood Court
Suite 308

Raleigh, NC 27604-1080
(919) 872-9240
1 (800) 222-0950 (toll free in Eastern North Carolina)

Eden Place
8366 Drena Drive
P.O. Box 69 (28673-0069)
Sherrils Ford, NC 28673
(704) 478-5622

500 West 5th Street, Suite 202
Winston-Salem, NC 27101-2728
(910) 725-8348

Ohio

222 W. Market Street
Akron, OH 44303-2111
(216) 253-4590

1434 Cleveland Avenue, N.W.
P.O. Box 8017 (44711-8017)
Canton, OH 44703-3135
(216) 454-9401
1 (800) 362-0494 (toll free in OH)

898 Walnut Street
Cincinnati, OH 45202-2097
(513) 421-3015

2217 East 9th Street, Suite 200
Cleveland, OH 44115-1299
(216) 241-7678

1335 Dublin Street, Suite 30A
Columbus, OH 43215-1000
(614) 486-6336

40 West Fourth Street
Suite 1250
Dayton, OH 45402-1828
(513) 222-5825

112N, West High Street (45801)
P.O. Box 269
Lima, OH 45802-0269
(419) 223-7010
1 (800) 462-0468 (toll free)

425 Jefferson Avenue, Suite 909
Toledo, OH 43604-1055
(419) 241-6276

600 Mahoning Bank Building
P.O. Box 1495
Youngstown, OH 44501-1495
(216) 744-3111
(216) 424-5522 (Lisbon)
(216) 394-0628 (Warren)

Oklahoma

17 South Dewey
Oklahoma City, OK 73102-2400
(405) 239-6081/6860 (inquiries)
(405) 239-6083 (complaints)
(405) 239-6082 (general information)

6711 South Yale, Suite 230
Tulsa, OK 74136-3327
(918) 492-1266

Oregon

610 S.W. Alder Street, Suite 615
Portland, OR 97205-3690
(503) 226-3981
1 (800) 488-4166 (toll free in OR and Southwest Washington)
Pennsylvania

528 North New Street
Bethlehem, PA 18018-5789
(215) 866-8780
(215) 372-2005 (Berks County)

6 Marion Court
Lancaster, PA 17602-5205
(717) 291-1151
1 (800) 220-8032 (toll free in Harrisburg & York County)

1930 Chestnut Street
P.O. Box 2297
Philadelphia, PA 19103-0297
1 (900) 225-5222 (24 hr.-\$.95/min.)

610 Smithfield Street
Pittsburgh, PA 15222-2578
(412) 456-2700

129 N. Washington Avenue
P.O. Box 993 (18501-0993)
Scranton, PA 18503-2204
(717) 342-9129
(717) 655-0445

Puerto Rico

1608 Bori Street (00927-6100)
P.O. Box 363488
San Juan, PR 00936-3488
(809) 756-5400

Rhode Island

Bureau Park
Box 1300
Warwick, RI 02887-1300 (Providence)
(401) 785-1212 (inquiries)
(401) 785-1213 (complaints)

South Carolina

2330 Devine Street (29205)
P.O. Box 8326
Columbia, SC 29202-8326
(803) 254-2525

113 Mills Avenue
Greenville, SC 29605-4077
(803) 242-5052

1601 North Oak Street, Suite 403
Myrtle Beach, SC 29577-1601
(803) 626-6881

Tennessee

P.O. Box 1178 TCA, #121
Blountville, TN 37617-1178
(615) 323-6311

1010 Market Street, Suite 200
Chattanooga, TN 37402-2614
(615) 266-6144

2633 Kingston Pike, Suite 2
P.O. Box 10327 (37939-0327)

Knoxville, TN 37919
(615) 522-2552

3792 South Mendenhall
P.O. Box 750704 (38175-0704)
Memphis, TN 38115
(901) 795-8771 (24 hours)

NationsBank Plaza
414 Union Street, Suite 1830
Nashville, TN 37219-1778
(615) 242-4222 (24 hours)

Texas

3300 S. 14th Street
Suite 307
Abilene, TX 79605-5052
(915) 691-1533

1000 South Polk
P.O. Box 1905 (79105-1905)
Amarillo, TX 79101-3408
(806) 379-6222

2101 So. IH35, Suite 302
Austin, TX 78741-3854
(512) 445-2911 (24 hours)

476 Oakland Avenue
P.O. Box 2988 (77704-2988)
Beaumont, TX 77701-2011
(409) 835-5348

4346 Carter Creek Parkway
Bryan, TX 77802-4413
(409) 260-2222

216 Park Avenue
Corpus Christi, TX 78401
(512) 887-4949

2001 Bryan Street, Suite 850
Dallas, TX 75201-3093
(214) 220-2000 (24 hours)

5160 Montana Avenue
Lower Level
El Paso, TX 79903-4904

(915) 772-2727

1612 Summit Avenue, Suite 260
Fort Worth, TX 76102-5978
(817) 332-7585 (24 hours)

2707 North Loop West
Suite 400
Houston, TX 77008-1085
(713) 868-9500 (24 hours)

1206 14th Street, Suite 901
Lubbock, TX 79401-3922
(806) 763-0459 (24 hours)

10100 County Road, 118 West
P.O. Box 60206
Midland, TX 79711-0206
(915) 563-1880
1 (800) 592-4433 (toll free in TX)

3121 Executive Drive
P.O. Box 3366 (76902-3366)
San Angelo, TX 76904
(915) 949-2989

1800 Northeast Loop 41
Suite 400
San Antonio, TX 78217-5296
(210) 828-9441

3600 Old Bullard Road, Suite 103A
P.O. Box 6652 (75711-6652)
Tyler, TX 75701
(903) 581-5704

6801 Sanger Avenue, Suite 125
P.O. Box 7203 (76714-7203)
Waco, TX 76710
(817) 772-7530

609 International Boulevard
P.O. Box 69
Weslaco, TX 78599-0069
(210) 968-3678

1106 Brook Avenue
Wichita Falls, TX 76301-5079
(817) 723-5526

1 (800) 388-1778 (toll free)

Utah

1588 South Main Street
Salt Lake City, UT 84115-5382
(801) 487-4656 (24 hours)
1 (800) 456-3907 (toll free in UT)

Vermont

20 Park Plaza, Suite 820
Boston, MA 02116-4344
(617) 426-9000
1 (800) 4BBB-811 (toll free in 802 area code)

Virginia

11903 Main Street
Fredericksburg, VA 22408
(703) 373-9872

3608 Tidewater Drive
Norfolk, VA 23509-1499
(804) 672-5651
(804) 722-9101 (Peninsula area)

701 East Franklin, Suite 712
Richmond, VA 23219-2332
(804) 648-0016 (24 hours)

31 West Campbell Avenue
Roanoke, VA 24011-1301
(703) 342-3455

Washington

401 N. Union, Suite 105
Kennewick, WA 99336-3819
(509) 783-0892

4800 South 188th Street, Suite 105
P.O. Box 68926 (98168-0926)
Seatac, WA 98188
(206) 431-2222
(206) 448-6222 (24 hours)

East 123 Indiana, Suite 106

Spokane, WA 99207-2356
(509) 328-2100

222 Washington Mutual Bldg.
P.O. Box 1584 (98907-1584)
Yakima, WA 98901
(509) 248-1326

Wisconsin

740 North Plankinton Avenue
Milwaukee, WI 53203-2478
(414) 273-1600 (inquiries)
(414) 273-0123 (complaints)

Trade Association and Other Resolution Programs

Companies that manufacture similar products or offer similar services often belong to industry associations. These associations help resolve problems between their member companies and consumers.

Depending on the industry, you might have to contact an association, service council or consumer action program.

If you have a problem with a company and cannot get it resolved with the company, ask if the company is a member of an association. Then, check this list to see if the association is listed. If the name of the association is not included on this list, check with a local library.

This list includes the names and addresses of the associations and other dispute resolution programs that handle consumer complaints for their members. In some cases, the national organizations listed here can refer you to dispute resolution programs near you.

These programs are usually called alternative dispute resolution programs. Generally, there are three types of programs: arbitration, conciliation and mediation. All three methods of dispute resolution vary. Ask for a copy of the rules of the program before you file your case. Generally, the decisions of the arbitrators are binding and must be accepted by both the customer and the business. However, in other forms of dispute resolution, only the business is required to accept the decision. In some programs, decisions are not binding on either party. Remember, before contacting one of these programs, try to resolve the complaint by contacting the company.

Ms. Joan McNeel, Director
Public Relations
American Apparel Manufacturers Association
2500 Wilson Boulevard, Suite 301
Arlington, VA 22201
(703) 524-1864

Ms. Karen Holt
Public Relations Coordinator
American Arbitration Association
140 West 51st Street
New York, NY 10020-1203
(212) 484-4006

American Bar Association
Section on Dispute Resolution
1800 M Street, N.W., Suite 790
Washington, DC 20036
(202) 331-2258

Mr. John W. Johnson
Executive Vice President
American Collectors Association
P.O. Box 39106
Minneapolis, MN 55439-0106
(612) 926-6547

Communications Department
American Council of Life Insurance
1001 Pennsylvania Avenue, N.W.
Washington, DC 20004-2599
1 (800) 942-4242 (toll free-8 a.m.-8 p.m. EST, M-F)

Ms. Jane Marden, Director,
Consumer and Community Affairs
American Gas Association
1515 Wilson Boulevard
Arlington, VA 22209
(703) 841-8583

American Health Care Association
1201 L Street, N.W.
Washington, DC 20005-4014
(202) 842-4444
1 (800) 321-0343 (toll free--publications only)

American Hotel and Motel Association
1201 New York Avenue, N.W., Suite 600

Washington, DC 20005-3931
(written inquiries only)

Mr. Herbert A. Finkston, Director
Professional Ethics Division
American Institute of Certified Public Accountants
Harborside Financial Center
201 Plaza III
Jersey City, NJ 07311-3881
(201) 938-3175

American Orthotic and
Prosthetic Association
1650 King Street, Suite 500
Alexandria, VA 22314-1885
(703) 836-7116

Mr. Ray Greenly, Vice President
Consumer Affairs
American Society of Travel Agents, Inc.
1101 King Street
Alexandria, VA 22314
(703) 739-2782

Mr. James A. Morrissey, Director
Communications Division
American Textile Manufacturers Institute
1801 K Street, N.W., Suite 900
Washington, DC 20006
(202) 862-0552

Automotive Consumer Action Program (AUTOCAP)
8400 Westpark Drive
McLean, VA 22102
(703) 821-7144

BBB AUTO LINE
Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard, Suite 800
Arlington, VA 22203-1804
1 (800) 955-5100 (toll free)

Better Hearing Institute
P.O. Box 1840
Washington, DC 20013
(703) 642-0580
1 (800) EAR-WELL (toll free)

Consumer Affairs

Blue Cross and Blue Shield Association
1310 G Street, N.W., 12th Floor
Washington, DC 20005
(202) 626-4780

Ms. Caroline C. Ajootian
Director, Consumer Protection Bureau
Boat Owners Association of The United States
Boat/U.S.
880 South Pickett Street
Alexandria, VA 22304-0730
(703) 823-9550

Career College Association Accrediting Commission for Trade and
Technical Schools
Accrediting Commission for Independent Colleges and Schools 750
First Street, N.E.
Washington, DC 20002
(202) 336-6700
(written inquiries only)

Ms. Sarah Hicks
Director of Public Relations
Carpet and Rug Institute
Box 2048
Dalton, GA 30722
(written inquiries only)

Mr. Robert M. Fells, Assistant Secretary
Cemetery Consumer Service Council
P.O. Box 3574
Washington, DC 20007
(703) 379-6426

Children's Advertising Review Unit (CARU)
Council of Better Business Bureaus, Inc.
845 Third Avenue
New York, NY 10022
(212) 754-1354

Chrysler Corporation
Chrysler Customer Center
12000 Chrysler Drive
Highland Park, MI 48288-0001
1 (800) 992-1997 (toll free)

Consumer Insurance Interest Group
400 North Washington Street
Alexandria, VA 22314

Department of Defense
Office of National Ombudsman
National Committee for Employer Support of the Guard and Reserve
1555 Wilson Boulevard, Suite 200
Arlington, VA 22209-2405
(703) 696-1391
1 (800) 336-4590 (toll free outside DC)

Ms. Marsha Goldberger, Director
Ethics and Consumer Affairs
Direct Marketing Association (DMA)
1101 17th Street, N.W., Suite 705
Washington, DC 20037
(written complaints only)

Mr. William Rogal
Code Administrator
Direct Selling Association
1776 K Street, N.W., Suite 600
Washington, DC 20006-2387
(written inquiries only)

Ford Dispute Settlement Board
P.O. Box 5120
Southfield, MI 48086-5120
1 (800) 392-3673 (toll free)

Ms. Carole M. Rogin, President
Hearing Industries Association
515 King Street, Suite 320
Alexandria, VA 22314
(703) 684-5744

Ms. Jeanne Salvatore
Manager, Public Relations & Consumer Affairs
Insurance Information Institute
110 William Street
New York, NY 10038
1 (800) 942-4242 (toll free)

National Headquarters
International Association for Financial Planning
2 Concourse Parkway, Suite 800
Atlanta, GA 30328
(404) 395-1605

Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive

Chicago, IL 60606
(312) 984-5858
1 (800) 621-0477 (toll free)

Media Advertising Credit Services
11600 Sunrise Valley Drive
Reston, VA 22091-1412
(703) 648-1248

Mr. Edward E. Simmons, Jr., CAE
Executive Vice President
Monument Builders of North America
1740 Ridge Avenue
Evanston, IL 60201
(708) 869-2031

Mr. Michael Schlerf
Media Relations Coordinator/Consumer Affairs
Mortgage Bankers Association of America
1125 15th Street, N.W., 7th Floor
Washington, DC 20005
(202) 861-1929

National Advertising Division (NAD)
A Division of the Council of Better Business Bureaus, Inc. 845
Third Avenue
New York, NY 10022
(212) 754-1320

Mr. William Young, Director
Consumer Affairs/Public Liaison
National Association of Home Builders
1201 15th Street, N.W.
Washington, DC 20005
(202) 822-0409
1 (800) 368-5242 (toll free outside D.C.)

National Association of Personnel Services
3133 Mt. Vernon Avenue
Alexandria, VA 22305
(703) 684-0180

Ms. Katherine L.J. Hoffman
Associate Director of Consumer Affairs
National Association of Professional Insurance Agents
400 North Washington Street
Alexandria, VA 22314

Arbitration Department

National Association of Securities Dealers, Inc.
33 Whitehall Street, 8th Floor
New York, NY 10004
(212) 858-4000

Mrs. Juanita Duggan, Senior Vice President
Government Affairs
National Food Processors Association
1401 New York Avenue, N.W.
Washington, DC 20005
(202) 639-5939

Ms. Laura M. Oatney
Director, Public Affairs & Education
National Futures Association
200 West Madison Street
Chicago, IL 60606-3447
(312) 781-1370
1 (800) 621-3570 (toll free outside IL)

Ms. Cindy Donahue
Assistant to Executive Director
National Home Study Council
1601 18th Street, N.W.
Washington, DC 20009
(written inquiries only)

National Tire Dealers and Retreaders Association
1250 Eye Street, N.W., Suite 400
Washington, DC 20005
(202) 789-2300
1 (800) 876-8372 (toll free)

Department of Consumer Affairs
National Turkey Federation
11319 Sunset Hills Road
Reston, VA 22090-5227
(written inquiries only)

Mr. Craig Halverson
Assistant Executive Director
Photo Marketing Association
3000 Picture Place
Jackson, MI 49201
(written complaints only)

Mrs. Jane Meyer
Director of Consumer Affairs
The Soap and Detergent Association

475 Park Avenue South
New York, NY 10016
(212) 725-1262

Tele-Consumer Hotline
1910 K Street, N.W., Suite 610
Washington, D.C. 20006
(202) 223-4371 (voice/TDD)

Ms. Marisa Cascio
Communications Associate
Toy Manufacturers of America
200 Fifth Avenue, Room 740
New York, NY 10010
(212) 675-1141

Mr. Robert E. Whitley, President
U.S. Tour Operators Association (USTOA)
211 East 51st Street, Suite 12-B
New York, NY 10022
(212) 944-5727

State, County and City Government Consumer Protection Offices
City, county and state consumer protection offices provide consumers with important services. They might mediate complaints, conduct investigations, prosecute offenders of consumer laws, license and regulate a variety of professionals, promote strong consumer protection legislation, provide educational materials and advocate in the consumer interest. City and county consumer offices are familiar with local businesses and local ordinances and state laws. If there is no local consumer office in your area, contact your state consumer office. State offices, sometimes in a separate department of consumer affairs or the attorney general's or governor's office, are familiar with state laws and look for statewide patterns of problems. Consumer protection offices in the U.S. territories also are included. If you have a consumer problem with a business outside the state where you live, you should contact the consumer office in the state where the business is located.

To save time, call the office before sending in a written complaint. Ask if the office handles the type of complaint you have or if the complaint forms are provided.

Many offices distribute consumer alerts on a variety of consumer issues. Call to obtain available educational information on your problem.

This list is arranged in alphabetical order by state name. State, county and city jurisdictions and "800" and TDD numbers are printed in bold type.

Alabama

State Office

Ms. Priscilla Black Duncan
Consumer Affairs Division
Office of Attorney General
11 South Union Street
Montgomery, AL 36130
(205) 242-7334
1 (800) 392-5658 (toll free in AL)

Alaska

The Consumer Protection Section in the Office of the Attorney General has been closed. Consumers with complaints are being referred to the Better Business Bureau (see page XX), small claims court and private attorneys.

American Samoa

Ms. Jennifer Joneson
Assistant Attorney General
Consumer Protection Bureau
P.O. Box 7
Pago Pago, AS 96799
011 (684) 633-4163
011 (684) 633-1838 (FAX)

Arizona

State Offices

Ms. H. Leslie Hall, Chief Counsel
Consumer Protection
Office of the Attorney General
1275 West Washington Street, Room 259
Phoenix, AZ 85007
(602) 542-3702
(602) 542-5763
(consumer information and complaints)
1 (800) 352-8431 (toll free in AZ)

Ms. Noreen Matts
Assistant Attorney General
Consumer Protection
Office of the Attorney General

402 West Congress Street, Suite 315
Tucson, AZ 85701
(602) 628-6504

County Offices

Mr. Stephen Udall, County Attorney
Apache County Attorney's Office
P.O. Box 637
St. Johns, AZ 85936
(602) 337-4364, ext. 240

Mr. Alan Polley, County Attorney
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, AZ 85603
(602) 432-9377

Mr. Terence C. Hance, County Attorney
Coconino County Attorney's Office
Coconino County Courthouse
100 East Birch
Flagstaff, AZ 86001
(602) 779-6518

Mr. Joe Albo, Jr., County Attorney
Gila County Attorney's Office
1400 East Ash Street
Globe, AZ 85501
(602) 425-3231

Mr. Jack M. Williams, County Attorney
Graham County Attorney's Office
Graham County Courthouse
800 West Main
Safford, AZ 85546
(602) 428-3620

Mr. Dennis L. Lusk, County Attorney
Greenlee County Attorney's Office
P.O. Box 1717
Clifton, AZ 85533
(602) 865-4108

Mr. Steven P. Suskin, County Attorney
La Paz County Attorney's Office
1200 Arizona Avenue
P.O. Box 709
Parker, AZ 85344

(602) 669-6118

Mr. William Ekstrom, County Attorney
Mohave County Attorney's Office
315 North 4th Street
P.O. Box 7000
Kingman, AZ 86402-7000
(602) 753-0719

Mr. Melvin Bowers, County Attorney
Navajo County Attorney's Office
P.O. Box 668
Holbrook, AZ 86025
(602) 524-6161, ext. #303

Mr. Stephen D. Neely, County Attorney
Pima County Attorney's Office
1400 Great American Tower
32 North Stone
Tucson, AZ 85701
(602) 740-5733

Mr. Gilberto V. Figueroa
Pinal County Attorney
P.O. Box 887
Florence, AZ 85232
(602) 868-6271

Ms. Jan Smith Florez, County Attorney
Santa Cruz County Attorney's Office
2100 N. Congress Drive, Suite 201
Nogales, AZ 85621
(602) 281-4966

Mr. Charles Hastings, County Attorney
Yavapai County Attorney's Office
Yavapai County Courthouse
Prescott, AZ 86301
(602) 771-3344

Mr. David S. Ellsworth, County Attorney
Yuma County Attorney's Office
168 South Second Avenue
Yuma, AZ 85364
(602) 329-2270

City Office

Mr. Ronald M. Detrick

Supervising Attorney
Consumer Affairs Division
Tucson City Attorney's Office
110 East Pennington Street, 2nd Floor
P.O. Box 27210
Tucson, AZ 85726-7210
(602) 791-4886

Arkansas

State Office
Ms. Kay Dewitt, Director
Consumer Protection Division
Office of Attorney General
200 Tower Building
323 Center Street
Little Rock, AR 72201
(501) 682-2341 (voice/TDD)
1 (800) 482-8982
(toll free voice/TDD in AR)

California

State Offices

Mr. James Conran, Director
California Department of Consumer Affairs
400 R Street, Suite 1040
Sacramento, CA 95814
(916) 445-1254 (consumer information)
(916) 522-1700 (TDD)
1 (800) 344-9940 (toll free in CA)

Office of Attorney General
Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550
(916) 322-3360
1 (800) 952-5225 (toll free in CA)
1 (800) 952-5548 (toll free TDD in CA)

Bureau of Automotive Repair
California Department of Consumer Affairs
10240 Systems Parkway
Sacramento, CA 95827
(916) 255-4300
1 (800) 952-5210
(toll free in CA--auto repair only)

County Offices

Alameda County Consumer Affairs Commission
4400 MacArthur Boulevard
Oakland, CA 94619
(510) 530-8682

Mr. Gary Yancey, District Attorney
Contra Costa County District Attorney's Office
725 Court Street, 4th Floor
P.O. Box 670
Martinez, CA 94553
(510) 646-4500

Mr. Alan Yengoyan
Senior Deputy District Attorney
Business Affairs Unit
Fresno County District Attorney's Office
2220 Tulare Street, Suite 1000
Fresno, CA 93721
(209) 488-3156
(209) 488-3564 (FAX)

Mr. Edward R. Jagels, District Attorney
Civil Section
Kern County District Attorney's Office
1215 Truxtun Avenue
Bakersfield, CA 93301
(805) 861-2421

Mr. Monty H. Hopper, Director
Kern County Department of Weights and Measures
1116 E. California Avenue
Bakersfield, CA 93307
(805) 861-2418

Marin County Mediation Services
Marin County Civic Center, Room 278
San Rafael, CA 94903
(415) 499-7454

Mr. Robert Nichols
Deputy District Attorney
Consumer Protection Division
Marin County District Attorney's Office
Hall of Justice, Room 183
San Rafael, CA 94903
(415) 499-6450

Ms. Susan Massini, District Attorney
Mendocino County District Attorney's Office
P.O. Box 1000
Ukiah, CA 95482
(707) 463-4211

Monterey County District Attorney
Consumer Protection Division
P.O. Box 1369
Salinas, CA 93902
(408) 755-5073

Mr. Daryl A. Roberts
Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
931 Parkway Mall
P.O. Box 720
Napa, CA 94559
(707) 253-4211

Mr. Robert C. Gannon, Jr.
Supervising Deputy District Attorney
Consumer/Environmental Protection Unit
405 W. 5th Street, Suite 606
Santa Ana, CA 92701
(714) 568-1240

Mr. Paul Zellerbach
Deputy District Attorney
Economic Crime Division
Riverside County District Attorney's Office
4075 Main Street
Riverside, CA 92501
(714) 275-5400

Mr. M. Scott Prentice
Supervising Deputy District Attorney
Consumer and Environmental Protection Division
Sacramento County District Attorney's Office
P.O. Box 749
Sacramento, CA 95812-0749
(916) 440-6174

Mr. Anthony Samson, Director
Consumer Fraud Division
San Diego County District Attorney's Office
P.O. Box X-1011
San Diego, CA 92112-4192

(619) 531-3507 (fraud complaint message line)

Mr. Robert H. Perez, Attorney
Consumer and Environmental Protection Unit
San Francisco County District Attorney's Office
732 Brannan Street
San Francisco, CA 94103
(415) 552-6400 (public inquiries)
(415) 553-1814 (complaints)

Ms. Lorrie Rogers
Consumer Mediator
San Joaquin County District Attorney's Office
222 East Weber, Room 412
P.O. Box 990
Stockton, CA 95202
(209) 468-2481

Ms. Leigh Lawrence
Director, Economic Crime Unit
Consumer Fraud Department
County Government Center
1050 Monterey Street, Room 235
San Luis Obispo, CA 93408
(805) 781-5856

Mr. John E. Wilson, Deputy in Charge
Consumer Fraud and Environmental Protection Unit
San Mateo County District Attorney's Office
401 Marshall Street
Hall of Justice and Records
Redwood City, CA 94063
(415) 363-4656

Mr. Allan Kaplan, Senior Deputy District Attorney
Consumer Protection Unit
Santa Barbara County District Attorney's Office
1105 Santa Barbara Street
Santa Barbara, CA 93101
(805) 568-2300

Consumer Fraud Unit
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Franklin, NJ 07416
(201) 827-4450

Mr. Robert King
Consumer Advocate
City Hall
94 Washington Street
Hoboken, NJ 07030
(201) 420-2038

Ms. Bernadine Jacobs, Director

Livingston Consumer Affairs
357 South Livingston Avenue
Livingston, NJ 07039
(201) 535-7976

Ms. Lillian Single, Director
Maywood Consumer Affairs
459 Maywood Avenue
Maywood, NJ 07607
(201) 845-2900
(201) 845-7822

Ms. Genevieve Ross, Director
Middlesex Borough Consumer Affairs
1200 Mountain Avenue
Middlesex, NJ 08846
(908) 356-8090

Ms. Mildred Pastore, Director
Mountainside Consumer Affairs
1455 Coles Avenue
Mountainside, NJ 07092
(908) 232-6600

Mr. Max Moses, Deputy Mayor
Director Consumer Affairs
Municipal Building
North Bergen, NJ 07047
(201) 392-2157
(201) 330-7291
(201) 330-7292

Ms. Annmarie Nicolette, Director
Nutley Consumer Affairs
Public Safety Building
228 Chestnut Street
Nutley, NJ 07110
(201) 284-4936

Ms. Beth Di Marco, Director
Parsippany Consumer Affairs
Municipal Building, Room 101
1001 Parsippany Boulevard
Parsippany, NJ 07054
(201) 263-7011

Mrs. Maria Jimenez, Director
Perth Amboy Public Information
City Hall

1 Olive Street
Perth Amboy, NJ 08861
(908) 826-1690, ext. 16, 17

Ms. Priscilla Castles, Director
Plainfield Action Services
510 Watchung Avenue
Plainfield, NJ 07060
(908) 753-3519

Mr. Michael B. Bukatman, Director
Secaucus Department of Consumer Affairs
Municipal Government Center
Secaucus, NJ 07094
(201) 330-2019

Ms. Marion Cramer, Director
Union Township Consumer Affairs
Municipal Building
1976 Morris Avenue
Union, NJ 07083
(908) 688-6763

Mr. Charles A. Stern, Director
Wayne Township Consumer Affairs
475 Valley Road
Wayne, NJ 07470
(201) 694-1800, ext. 3290

Mr. John Weitzel, Director
Weehawken Consumer Affairs
400 Park Avenue
Weehawken, NJ 07087
(201) 319-6005

Mr. John Busuttill, Director
West New York Consumer Affairs
428 60th Street
West New York, NJ 07093
(201) 861-2522

Mr. Herb Gilsenberg
Woodbridge Consumer Affairs
Municipal Building
One Main Street
Woodbridge, NJ 07095
(908) 634-4500, ext. 2697

New Mexico

State Office
Consumer Protection Division
Office of Attorney General
P.O. Drawer 1508
Santa Fe, NM 87504
(505) 827-6060
1 (800) 678-1508 (toll free in NM)

New York

State Offices

Mr. Richard M. Kessel
Chairperson and Executive Director
New York State Consumer Protection Board
99 Washington Avenue
Albany, NY 12210-2891
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Ms. Rachel Kretser
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Office of Attorney General
State Capitol
Albany, NY 12224
(518) 474-5481

Mr. John W. Corwin
Assistant Attorney General in Charge
Bureau of Consumer Frauds and Protection
Office of Attorney General
120 Broadway
New York, NY 10271
(212) 416-8345

Mr. Richard M. Kessel
Chairperson and Executive Director
New York State Consumer Protection Board
250 Broadway, 17th Floor
New York, NY 10007-2593
(212) 417-4908 (complaints)
(212) 417-4482 (main office)

Regional Offices

Mr. Dennis C. McCabe
Assistant Attorney General in Charge
Binghamton Regional Office

Office of Attorney General
59-61 Court Street, 7th Floor
Binghamton, NY 13901
(607) 762-1013

Mr. Peter B. Sullivan
Assistant Attorney General in Charge
Buffalo Regional Office
Office of Attorney General
65 Court Street
Buffalo, NY 14202
(716) 847-7184

Mr. Alan J. Burczak
Assistant Attorney General in Charge
Plattsburgh Regional Office
Office of Attorney General
70 Clinton Street
Plattsburgh, NY 12901
(518) 563-8012

Mr. Kent L. Mardon
Assistant Attorney General in Charge
Poughkeepsie Regional Office
Office of Attorney General
235 Main Street
Poughkeepsie, NY 12601
(914) 485-3920

Mr. Eugene Welch
Assistant Attorney General in Charge
Rochester Regional Office
Office of Attorney General
144 Exchange Boulevard
Rochester, NY 14614
(716) 546-7430

Ms. Susan B. Blum
Assistant Attorney General in Charge
Suffolk Regional Office
Office of Attorney General
300 Motor Parkway
Hauppauge, NY 11788
(516) 231-2400

Mr. John R. Voninski
Assistant Attorney General in Charge
Syracuse Regional Office
Office of Attorney General

615 Erie Boulevard West
Syracuse, NY 13204-2465
(315) 448-4848

Ms. Aniela J. Carl
Assistant Attorney General in Charge
Utica Regional Office
Office of Attorney General
207 Genesee Street
Utica, NY 13501
(315) 793-2225

County Offices

Mr. Thomas M. Jablonowski
Director of Consumer Affairs
Broome County Bureau of Consumer Affairs
Governmental Plaza, P.O. Box 1766
Binghamton, NY 13902
(607) 778-2168

Mr. Nelson Kranker, Director
Dutchess County Department of Consumer Affairs
38-A Dutchess Turnpike
Poughkeepsie, NY 12603
(914) 471-6322

Ms. Candace K. Vogel
Assistant District Attorney
Consumer Fraud Bureau
Erie County District Attorney's Office
25 Delaware Avenue
Buffalo, NY 14202
(716) 858-2424

Mr. James E. Picken, Commissioner
Nassau County Office of Consumer Affairs
160 Old Country Road
Mineola, NY 11501
(516) 571-2600

Mr. John McCullough, Executive Director
New Justice Conflict Resolution Services Inc.
210 East Fayette Street, Suite 700
Syracuse, NY 13202
(315) 471-4676

Mr. Edward J. Brown, Commissioner
Orange County Department of Consumer Affairs and Weights and

Measures
99 Main Street
Goshen, NY 10924
(914) 294-5151, ext. 1762

Mr. Francis D. Phillips II, District Attorney
Orange County District Attorney's Office
255 Main Street
County Government Center
Goshen, NY 10924
(914) 294-5471

Mr. Joseph LaBarbera
Putnam County Office Facility
Department of Consumer Affairs
Myrtle Avenue
Mahopac Falls, NY 10542-0368
(914) 621-2317

Ms. Johanna R. Farley, Commissioner
Rockland County Office of Consumer Protection
County Office Building
18 New Hempstead Road
New City, NY 10956
(914) 638-5280

Mr. Dennis S. Abbey, Director
Steuben County Department of Weights, Measures and Consumer Affairs
3 East Pulteney Square
Bath, NY 14810
(607) 776-9631
(607) 776-9631, ext. 2409 (voice/TDD)

Ms. Mary A. Fallon, Director
Suffolk County Executive's Office of Citizen Affairs
North County Complex, Bldg. 340
Veterans Memorial Highway
Hauppauge, NY 11788
(516) 853-4600

Mr. Jon Van Vlack, Director
Ulster County Consumer Fraud Bureau
285 Wall Street
Kingston, NY 12401
(914) 339-5680, ext. 240

Mr. Frank D. Castaldi, Jr.
Chief, Frauds Bureau
Westchester County District Attorney's Office

111 Grove Street
White Plains, NY 10601
(914) 285-8303

Mrs. Diane A. Keane, Director
Westchester County Department of Consumer Protection
112 East Post Road, 4th Floor
White Plains, NY 10601
(914) 285-2155

City Offices

Mr. James A. Adkinson, Director
Babylon Consumer Protection Board
Town Hall Office Annex
281 Phelps Lane
North Babylon, NY 11703
(516) 422-7636

Town of Colonie Consumer Protection
Memorial Town Hall
Newtonville, NY 12128
(518) 783-2790

Mr. Stephen Pedone, Commissioner
Mt. Vernon Office of Consumer Affairs
City Hall
Mt. Vernon, NY 10550
(914) 665-2433

Mr. Peter Lempin, Acting Commissioner
New York City Department of Consumer Affairs
42 Broadway
New York, NY 10004
(212) 487-4403

Bronx Neighborhood Office
New York City Department of Consumer Affairs
851 Grand Concourse
Room 913
Bronx, NY 10451
(718) 590-6006

Brooklyn Neighborhood Office
New York City Department of Consumer Affairs
1360 Fulton Street, Room 320
Brooklyn, NY 11216
(718) 636-7092

Ms. Isabel Butler, Director
Queens Neighborhood Office
New York City Department of Consumer Affairs
120-55 Queens Boulevard, Room 301A
Kew Gardens, NY 11424
(718) 261-2922

Ms. Johanna Kepley, Director
Staten Island Neighborhood Office
New York City Department of Consumer Affairs
Staten Island Borough Hall, Room 422
Staten Island, NY 10301
(718) 390-5154
(718) 390-5155

Mr. Joseph Kapuscinski, Director
City of Oswego Office of Consumer Affairs
City Hall
West Oneida Street
Oswego, NY 13126
(315) 342-8150

Mrs. Linda Oppenheim
Executive Assistant
Ramapo Consumer Protection Board
Ramapo Town Hall
237 Route 59
Suffern, NY 10901-5399
(914) 357-5100

Schenectady Bureau of Consumer Protection
City Hall, Room 204
Jay Street
Schenectady, NY 12305
(518) 382-5061

Mr. Ralph A. Capozzi, Director
Yonkers Office of Consumer Protection, Weights and Measures 201
Palisade Avenue
Yonkers, NY 10703
(914) 377-6807

North Carolina

State Office
Mr. Alan S. Hirsch
Special Deputy Attorney General
Consumer Protection Section
Office of Attorney General

Raney Building
P.O. Box 629
Raleigh, NC 27602
(919) 733-7741

North Dakota

State Offices

Ms. Heidi Heitkamp
Office of Attorney General
600 East Boulevard
Bismarck, ND 58505
(701) 224-2210
1 (800) 472-2600 (toll free in ND)

Mr. Tom Engelhardt, Director
Consumer Fraud Section
Office of Attorney General
600 East Boulevard
Bismarck, ND 58505
(701) 224-3404
1 (800) 472-2600 (toll free in ND)

County Office

Mr. Kent Keys, Executive Director
Quad County Community Action Agency
27 1/2 South Third Street
Grand Forks, ND 58201
(701) 746-5431

Ohio

State Offices

Mr. Mark T. D'Alessandro
Consumer Frauds and Crimes Section
Office of Attorney General
30 East Broad Street
State Office Tower, 25th Floor
Columbus, OH 43266-0410
(614) 466-4986 (complaints)
(614) 466-1393 (TDD)
1 (800) 282-0515 (toll free in OH)

Mr. William A. Spratley
Office of Consumers' Counsel
77 South High Street, 15th Floor

Columbus, OH 43266-0550
(614) 466-9605 (voice/TDD)
1 (800) 282-9448 (toll free in OH)

County Offices

Mr. William J. Owen, Director
Corrupt Activities Prosecution Unit
Franklin County Office of Prosecuting Attorney
369 South High Street
Columbus, OH 43215
(614) 462-3555

Mr. Steven C. LaTourette
County Prosecutor
Consumer Protection Division
Lake County Office of Prosecuting Attorney
Lake County Court House
Painesville, OH 44077
(216) 357-2683
1 (800) 899-5253 (toll free in OH)

Mr. Robert A. Skinner
Assistant Prosecuting Attorney
Montgomery County Fraud and Economic Crimes Division
301 West 3rd Street
Dayton Montgomery County Courts Building
Dayton, OH 45402
(513) 225-4747

Mr. David Norris, Prosecuting Attorney
Portage County Office of Prosecuting Attorney
466 South Chestnut Street
Ravenna, OH 44266-0671
(216) 296-4593

Mr. Lynn C. Slaby, Prosecuting Attorney
Summit County Office of Prosecuting Attorney
53 University Avenue
Akron, OH 44308-1680
(216) 643-2800

City Offices

Ms. Cheryl Meadows
Assistant to the City Manager
Cincinnati Office of Consumer Services
Division of Human Services
City Hall, Room 126

801 Plum Street
Cincinnati, OH 45202
(513) 352-3971

Mr. Anthony C. Julian, Director
Youngstown Office of Consumer Affairs and Weights and Measures 26
South Phelps Street
City Hall
Youngstown, OH 44503-1318
(216) 742-8884

Oklahoma

State Offices

Ms. Jane Wheeler
Assistant Attorney General
Office of Attorney General
Consumer Protection Division
4545 N. Lincoln Blvd., Suite 260
Oklahoma City, OK 73105
(405) 521-4274

Mr. John L. McClure, Administrator
Department of Consumer Credit
4545 N. Lincoln Boulevard, Suite 104
Oklahoma City, OK 73105-3408
(405) 521-3653

Oregon

State Office
Ms. Terry Leggett, Attorney in Charge
Financial Fraud Section
Department of Justice
1162 Court St. N.E.
Salem, OR 97310
(503) 378-4732

Pennsylvania

State Offices

Mr. Renardo Hicks, Director
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square, 14th Floor
Harrisburg, PA 17120
(717) 787-9707

1 (800) 441-2555 (toll free in PA)

Mr. Irwin A. Popowsky, Consumer Advocate
Office of Consumer Advocate-Utilities
Office of Attorney General
1425 Strawberry Square
Harrisburg, PA 17120
(717) 783-5048 (utilities only)

Mr. Michael Butler
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
1251 South Cedar Crest Blvd.
Suite 309
Allentown, PA 18103
(215) 821-6690

Mr. Mitchell Miller, Director
Bureau of Consumer Services
Pennsylvania Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17105-3265
(717) 783-1470 (out-of-state calls only)
1 (800) 782-1110 (toll free in PA)

Mr. Daniel R. Goodemote
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
919 State Street, Room 203
Erie, PA 16501
(814) 871-4371

Mr. Robin David Blecher
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
132 Kline Village
Harrisburg, PA 17104
(717) 787-7109
1 (800) 441-2555 (toll free in PA)

Mr. E. Barry Creany

Deputy Attorney General
Bureau of Consumer Protection
Office of the Attorney General
Professional Building

P.O. Box 716
Ebensburg, PA 15931
(814) 949-7900

Mr. John E. Kelly, Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
21 South 12th Street, 2nd Floor
Philadelphia, PA 19107
(215) 560-2414
1 (800) 441-2555 (toll free in PA)

Ms. Stephanie L. Royal
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
Manor Complex, 5th Floor
564 Forbes Avenue
Pittsburgh, PA 15219
(412) 565-5394

Mr. J.P. McGowan
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
214 Samters Building
101 Penn Avenue
Scranton, PA 18503-2025
(717) 963-4913

County Offices

Mr. Sidney Elkin, Director
Beaver County Alliance for Consumer Protection
699 Fifth Street
Beaver, PA 15009-1997
(412) 728-7267

Mr. A. Courtney Yelle, Director/Chief Sealer
Bucks County Consumer Protection, Weights and Measures
50 North Main Street
Doylestown, PA 18901
(215) 348-7442

Mr. Robert Taylor, Director
Chester County Weights and Measures/Consumer Affairs
Government Services Center, Suite 390
601 Westtown Road
West Chester, PA 19382-4547

(215) 344-6150

Consumer Mediator
Cumberland County Consumer Affairs
One Courthouse Square
Carlisle, PA 17013-3387
(717) 240-6180

Ms. Evelyn Yancoskie, Director
Delaware County Office of Consumer Affairs, Weights and Measures
Government Center Building
Second and Olive Streets
Media, PA 19063
(215) 891-4865

Mrs. Helen Dunigan, Director
Montgomery County Consumer Affairs Department
County Courthouse
Norristown, PA 19404
(215) 278-3565

City Office

Mr. Bruce Sagel, Chief
Economic Crime Unit
Philadelphia District Attorney's Office
1421 Arch Street
Philadelphia, PA 19102
(215) 686-8750

Puerto Rico

Mr. Ivón Ayala Córdiz, Secretary
Department of Consumer Affairs (DACO)
Minillas Station, P.O. Box 41059
Santurce, PR 00940-1059
(809) 721-0940

Mr. Pedro R. Pierluisi, Secretary
Department of Justice
P.O. Box 192
San Juan, PR 00902
(809) 721-2900

Rhode Island

State Offices

Ms. Christine S. Jabour, Esq.

Consumer Protection Division
Department of Attorney General
72 Pine Street
Providence, RI 02903
(401) 274-4400
(401) 274-4400, ext. 2354 (TDD)
1 (800) 852-7776 (toll free in RI)

Mr. Edwin P. Palumbo, Executive Director
Rhode Island Consumers' Council
365 Broadway
Providence, RI 02909
(401) 277-2764

South Carolina

State Offices

Mr. Ken Moore
Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
Columbia, SC 29211
(803) 734-3970

Mr. Steve Hamm, Administrator
Department of Consumer Affairs
P.O. Box 5757
Columbia, SC 29250-5757
(803) 734-9452
(803) 734-9455 (TDD)
1 (800) 922-1594 (toll free in SC)

Mr. W. Jefferson Bryson, Jr.
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 308
Columbia, SC 29201
(803) 734-0457
(803) 734-1147 (TDD)

South Dakota

State Office
Mr. Jeff Hallem, Assistant Attorney General
Division of Consumer Affairs
Office of Attorney General
500 East Capitol

State Capitol Building
Pierre, SD 57501-5070
(605) 773-4400

Tennessee

State Offices

Mr. Steven Hart, Deputy Attorney General
Division of Consumer Protection
Office of Attorney General
450 James Robertson Parkway
Nashville, TN 37243-0485
(615) 741-3491

Ms. Elizabeth Owen, Director
Division of Consumer Affairs
500 James Robertson Parkway
Nashville, TN 37243-0600
(615) 741-4737
1 (800) 342-8385 (toll free in TN)

Texas

State Offices

Mr. Joe Crews
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
P.O. Box 12548
Austin, TX 78711
(512) 463-2070

Mr. Robert E. Reyna
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Consumer Protection Division
Office of Attorney General
714 Jackson Street, Suite 800
Dallas, TX 75202-4506
(214) 742-8944

Mrs. Valli Jo Acosta
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
6090 Surety Drive, Room 113
El Paso, TX 79905
(915) 772-9476

Mr. Richard Tomlinson
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1019 Congress Street, Suite 1550
Houston, TX 77002-1702
(713) 223-5886

Mr. Stephen C. McIntyre
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1208 14th Street, Suite 900
Lubbock, TX 79401-3997
(806) 747-5238

Mr. Michael Winget-Hernandez
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Consumer Protection Division
Office of Attorney General
3201 North McColl Rd., Suite B
McAllen, TX 78501
(210) 682-4547

Mr. Aaron Valenzuela
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Consumer Protection Division
Office of Attorney General
115 East Travis Street, Suite 925
San Antonio, TX 78205-1607
(512) 225-4191

Office of Public Insurance Counsel
333 Guadalupe, Suite 3-120
Austin, TX 78701
(512) 322-4143

County Offices

Mr. Ted Steinke
Assistant District Attorney and Chief of Dallas County District
Attorney's Office
Specialized Crime Division
133 North Industrial Boulevard, LB 19
Dallas, TX 75207-4313
(214) 653-3820

Mr. Russel Turbeville

Assistant District Attorney and Chief
Harris County Consumer Fraud Division
Office of District Attorney
201 Fannin, Suite 200
Houston, TX 77002-1901
(713) 755-5836

City Office

Ms. Adela Gonzalez, Director
Dallas Consumer Protection Division
Health and Human Services Department
320 East Jefferson Boulevard, Suite 312
Dallas, TX 75203
(214) 948-4400
(214) 670-5216

Utah

State Office

Ms. Francine A. Giani, Director
Division of Consumer Protection
Department of Commerce
160 East 3rd South
P.O. Box 45804
Salt Lake City, UT 84145-0804
(801) 530-6001
(801) 530-6601 (FAX)

Vermont

State Offices

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Assistant Attorney General and Chief
Public Protection Division
Office of Attorney General
109 State Street
Montpelier, VT 05609-1001
(802) 828-3171

Mr. Bruce Martell, Supervisor
Consumer Assurance Section
Department of Agriculture, Food and Market
120 State Street
Montpelier, VT 05620-2901
(802) 828-2436

Virgin Islands
Mr. Clement Magras, Commissioner
Department of Licensing and Consumer Affairs
Property and Procurement Building
Subbase #1, Room 205
St. Thomas, VI 00802
(809) 774-3130

Virginia

State Offices

Mr. Frank Seales, Jr., Chief
Antitrust and Consumer Litigation Section
Office of Attorney General
Supreme Court Building
101 North Eighth Street
Richmond, VA 23219
(804) 786-2116
1 (800) 451-1525 (toll free in VA)

Ms. Betty W. Blakemore, Director
State Division of Consumer Affairs
Department of Agriculture and Consumer Services
Room 101, Washington Building
P.O. Box 1163
Richmond, VA 23209
(804) 786-2042

County Offices

Office of Citizen and Consumer Affairs
#1 Court House Plaza, Suite 314
2100 Clarendon Boulevard
Arlington, VA 22201
(703) 358-3260

Mr. Ronald B. Mallard, Director
Fairfax County Department of Consumer Affairs
12000 Government Center Parkway
Suite 433
Fairfax, VA 22030-6093
(Mail complaints only)

Ms. Susan Matthews, Director
Prince William County Citizen and Consumer Assistance
15941 Cardinal Drive, Suite FE 850
Prince William, VA 22191
(703) 792-7370

City Offices

Mr. James J. Jones, Administrator
Alexandria Office of Consumer Affairs
City Hall
P.O. Box 178
Alexandria, VA 22313
(703) 838-4350
(703) 838-5056 (TDD)

Mr. Robert L. Gill, Coordinator
Division of Consumer Affairs
City Hall
Norfolk, VA 23501
(804) 441-2821
(804) 441-2000 (TDD)

Ms. Dolores Daniels
Assistant to the City Manager
Roanoke Consumer Protection Division
364 Municipal Building
215 Church Avenue, S.W.
Roanoke, VA 24011
(703) 981-2583

Ms. Cathy Townsend Parks, Director
Consumer Affairs Division
Office of the Commonwealth's Attorney
Municipal Center
Virginia Beach, VA 23456
(804) 426-5836
(804) 427-8779 (FAX)

Washington

State Offices

Ms. Renee Olbricht, Investigator
Consumer Protection Division
Office of the Attorney General
P.O. Box 40118
Olympia, WA 98504-0118
(206) 753-6210

Ms. Sally Sterling
Director of Consumer Services
Consumer and Business Fair Practices Division
Office of the Attorney General

900 Fourth Avenue, Suite 2000
Seattle, WA 98164
(206) 464-6684
1 (800) 551-4636 (toll free in WA)

Mr. Owen Clarke, Chief
Consumer and Business Fair Practices Division
Office of the Attorney General
West 1116 Riverside Avenue
Spokane, WA 99201
(509) 456-3123

Ms. Cynthia Lanphear, Contact Person
Consumer and Business Fair Practices Division
Office of the Attorney General
1019 Pacific Avenue, 3rd Floor
Tacoma, WA 98402-4411
(206) 593-2904

City Offices

Ms. Kristie Anderson, Director
Department of Weights and Measures
3200 Cedar Street
Everett, WA 98201
(206) 259-8810

Mr. C. Patrick Sainsbury
Chief Deputy Prosecuting Attorney
Fraud Division
900 4th Avenue, #1002
Seattle, WA 98164
(206) 296-9010

Mr. Dale H. Tiffany, Director
Seattle Department of Licenses and Consumer Affairs
600 4th Avenue, #102
Seattle, WA 98104-1893
(206) 684-8484

Mr. Mike Mar
Weights & Measures Supervisor
Seattle Department of Licenses & Consumer Affairs
805 S. Dearborn Street
Seattle, WA 98134
(206) 386-1298

Mr. R. Keith Stoner
Consumer Affairs Inspector

Seattle Department of Licenses & Consumer Affairs
600 4th Avenue, #102
Seattle, WA 98104-1893
(206) 684-8405

West Virginia

State Offices

Mr. Donald L. Darling, Director
Consumer Protection Division
Office of Attorney General
812 Quarrier Street, 6th Floor
Charleston, WV 25301
(304) 558-8986
1 (800) 368-8808 (toll free in WV)

Mr. Stephen Casto, Director
Division of Weights and Measures
Department of Labor
570 MacCorkle Avenue
St. Albans, WV 25177
(304) 348-7890

Wisconsin

State Offices

Mr. John Alberts, Administrator
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
801 West Badger Road
P.O. Box 8911
Madison, WI 53708
(608) 266-9836
1 (800) 422-7128 (toll free in WI)

Ms. Margaret Quaid, Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
927 Loring Street
Altoona, WI 54720
(715) 839-3848
1 (800) 422-7128 (toll free in WI)

Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
200 North Jefferson Street, Suite 146A

Green Bay, WI 54301
(414) 448-5111
1 (800) 422-7128 (toll free in WI)

Regional Supervisor
Consumer Protection Regional Office
Department of Agriculture, Trade and Consumer Protection
3333 N. Mayfair Road, Suite 114
Milwaukee, WI 53222-3288
(414) 266-1231

Mr. James D. Jeffries
Assistant Attorney General
Office of Consumer Protection and Citizen Advocacy
Department of Justice
P.O. Box 7856
Madison, WI 53707-7856
(608) 266-1852
1 (800) 362-8189 (toll free)

Mr. Nadim Sahar
Assistant Attorney General
Office of Consumer Protection
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room 520
Milwaukee, WI 53203-1678
(414) 227-4948
1 (800) 362-8189 (toll free)

County Offices

Mr. Darryl Nevers
Assistant District Attorney
Milwaukee County District Attorney's Office
Consumer Fraud Unit
821 West State Street, Room 412
Milwaukee, WI 53233-1485
(414) 278-4792

Mr. James A. Dehne
Consumer Fraud Investigator
Racine County Sheriffs Department
717 Wisconsin Avenue
Racine, WI 53403
(414) 636-3125

Wyoming

State Office
Mr. Mark Moran, Assistant Attorney General
Office of Attorney General
123 State Capitol Building
Cheyenne, WY 82002
(307) 777-7874

State Agencies on Aging

The offices listed in this section coordinate services for older Americans. They provide information on services, programs and opportunities for these consumers. (This list is printed in larger type for the benefit of older consumers.)

Alabama
Dr. Oscar D. Tucker
Executive Director
Alabama Commission on Aging
RSA Plaza
770 Washington Avenue
Suite 470
Montgomery, AL 36130
(205) 242-5743
1 (800) AGELINE (toll free in AL)

Alaska
Ms. Connie J. Sipe
Executive Director
Older Alaskans Commission
P.O. Box 110209
Juneau, AK 99811-0209
(907) 465-3250

American Samoa
Mata'u Taelé (Director)
Territorial Administration on Aging
Government of American Samoa
Pago Pago, AS 96799
011 (684) 633-1251

Arizona
Mr. Richard Littler, Administrator
Aging and Adult Administration
1789 West Jefferson, 950A
Phoenix, AZ 85007
(602) 542-4446

Arkansas

Mr. Herb Sanderson, Director
Division of Aging and Adult Services
Department of Human Services
P.O. Box 1437, Slot 1412
Little Rock, AR 72203-1437
(501) 682-2441
1 (800) 482-8049 (toll free in AR, Adult Protective Services only)

California

Mr. Robert P. Martinez, Director
Department of Aging
1600 K Street
Sacramento, CA 95814
(916) 322-5290
(916) 323-8913 (TDD)
1 (800) 231-4024 (Ombudsman
Hotline-toll free in CA)

Colorado

Ms. Karen Beye
Executive Director
Colorado Department of Social Services
1575 Sherman Street
Denver, CO 80203-1714
(303) 866-5800

Connecticut

Ms. A. Cynthia Matthews
Commissioner
Department on Aging
175 Main Street
Hartford, CT 06106
(203) 566-3238
1 (800) 443-9946
(toll free voice/TDD in CT)

Delaware

Ms. Eleanor L. Cain, Director
Department of Health and Social Services
Division of Aging
1901 North DuPont Highway
New Castle, DE 19720
(302) 577-4791
1 (800) 223-9074
(toll free in DE)

District of Columbia

Ms. Jearline F. Williams
Executive Director

D.C. Office on Aging
1424 K Street, N.W., 2nd Floor
Washington, DC 20005
(202) 724-5623

Florida
Ms. Conchy T. Bretos
Assistant Secretary
Aging and Adult Services
1321 Winewood Boulevard
Room 323
Tallahassee, FL 32399-0700
(904) 488-8922

Georgia
Mrs. Judith E. Hagebak, Director
Office of Aging
878 Peachtree Street, N.E.
Suite 632
Atlanta, GA 30309
(404) 894-5333

Guam
Ms. D. Renee Anderson, MHR
Administrator
Division of Senior Citizens
Government of Guam - DPH & SS
P.O. Box 2816
Agana, GU 96910
(671) 632-4141
(671) 632-4153
(671) 632-4162

Hawaii
Dr. Jeanette Takamura, Director
Executive Office on Aging
335 Merchant Street, Suite 241
Honolulu, HI 96813
(808) 586-0100
1 (800) 468-4644
(toll free in HI)

Idaho
Mr. Kenneth C. Wilkes
Director
Idaho Office on Aging
Statehouse, Room 108
Boise, ID 83720
(208) 334-3833

Illinois

Ms. Maralee I. Lindley, Director
Department on Aging
421 East Capitol Avenue
Springfield, IL 62701
(217) 785-2870
1 (800) 252-8966
(toll free voice/TDD)

Indiana

Ms. Geneva Shedd, Director
Aging/In-Home Care Services Division
Indiana Family and Social Services Administration
P.O. Box 7083
Indianapolis, IN 46207-7083
(317) 232-7020
1 (800) 545-7763
(toll free in IN)

Iowa

Ms. Betty Grandquist
Executive Director
Department of Elder Affairs
914 Grand Avenue, Suite 236
Des Moines, IA 50319
(515) 281-5187
(515) 281-5188 (TDD)
1 (800) 532-3213 (toll free in IA)

Kansas

Ms. Joanne Hurst, Secretary
Department on Aging
Docking State Office Building
Room 122 South
915 Southwest Harrison Street
Topeka, KS 66612-1500
(913) 296-4986
1 (800) 432-3535
(toll free in KS)

Kentucky

Mr. S. Jack Williams, Director
Division for Aging Services
Department for Social Services
275 East Main Street
5th Floor West
Frankfort, KY 40621
(502) 564-6930

(502) 564-5497 (TDD)
1 (800) 372-2991 (toll free in KY-Long-Term Care Ombudsman) 1 (800)
372-2973 (toll free TDD in KY-Human Resources Ombudsman) Louisiana
Mr. Bobby Fontenot, Director
Governors Office of Elder Affairs
P.O. Box 80374
Baton Rouge, LA 70898
(504) 925-1700

Maine
Ms. Christine Gianopoulos
Director
Bureau of Elder and Adult Service
35 Anthony Avenue
Statehouse, Station 11
Augusta, ME 04333-0011
(207) 624-5335

Maryland
Ms. Rosalie S. Abrams, Director
Office on Aging
301 West Preston Street
10th Floor
Baltimore, MD 21201
(410) 225-1100
(410) 383-7555 (TDD)
1 (800) 243-3425 (toll free in MD)

Massachusetts
Mr. Franklin P. Ollivierre, Secretary
Executive Office of Elder Affairs
One Ashburton Place
Boston, MA 02108
(617) 727-7750
1 (800) 882-2003 (toll free in MA)
1 (800) 922-2275 (toll free voice/TDD in MA-Elder Abuse Hotline)

Michigan
Director
Office of Services to the Aging
P.O. Box 30026
Lansing, MI 48909
(517) 373-8230

Minnesota
Mr. Gerald Bloedow
Executive Secretary
Minnesota Board on Aging
444 Lafayette Road
St. Paul, MN 55155-3843

(612) 296-2770
(612) 297-7855 (FAX)
1 (800) 882-6262 (toll free in MN)

Mississippi
Mr. Eddie Anderson
Director
Division of Aging and Adult Services
455 North Lamar Street
Jackson, MS 39202
(601) 359-6770
(601) 359-6703
1 (800) 345-6347 (toll free in MS)

Missouri
Division of Aging
P.O. Box 1337
Jefferson City, MO 65102
(314) 751-8535
1 (800) 392-0210 (toll free)

Montana
Mr. Charles Rehbein
Coordinator of Aging Services
Governor's Office
State Capitol
Helena, MT 59620
(406) 444-4204
1 (800) 332-2272
(toll free in MT)

Nebraska
Ms. Jacklyn J. Smith, Director
Nebraska Department on Aging
State Office Building
P.O. Box 95044
Lincoln, NE 68509
(402) 471-2306

Nevada
Ms. Suzanne Ernst, Administrator
Division for Aging Services
Department of Human Resources
340 North 11th Street
State Mailroom
Las Vegas, NV 89158
(702) 486-3545

New Hampshire

Mr. Richard A. Chevrefils, Director
Division of Elderly and Adult Services
State Office Park South
115 Pleasant St., Annex Bldg. #1
Concord, NH 03301-3843
(603) 271-4680
1 (800) 351-1888 (toll free in NH)

New Jersey
Ms. Lois Hull, Director
Division on Aging
Department of Community Affairs
CN 807
Trenton, NJ 08625-0807
(609) 292-4833
1 (800) 792-8820 (toll free in NJ)

New Mexico
Ms. Michelle Lujan Grisham
Director, State Agency on Aging
224 East Palace Avenue
Santa Fe, NM 87501
(505) 827-7640 (voice/TDD)
1 (800) 432-2080
(toll free in NM)

New York
Ms. Jane Gould, Director
New York State Office for the Aging
Agency Building 2, ESP
Albany, NY 12223
(518) 474-4425
1 (800) 342-9871 (toll free in NY)

North Carolina
Ms. Bonnie M. Cramer, Director
Division of Aging
Department of Human Resources
Caller Box No. 29531
693 Palmer Drive
Raleigh, NC 27626-0531
(919) 733-3983
1 (800) 662-7030
(toll free voice/TDD in NC)

North Dakota
Ms. Linda Wright, Director
Aging Services
Department of Human Service

Northbrook Mall
1929 N. Washington Street
P.O. Box 7070
Bismarck, ND 58507-7070
(701) 224-2577
1 (800) 755-8521 (toll free in ND)

Ohio
Ms. Judith Y. Brachman, Director
Ohio Department of Aging
50 West Broad Street, 9th Floor
Columbus, OH 43266-0501
(614) 466-5500
(614) 466-6191 (TDD)
1 (800) 282-1206 (toll free in OH-nursing home information)

Oklahoma
Mr. Roy R. Keen
Division Administrator
Aging Services Division
P.O. Box 25352
Oklahoma City, OK 73125
(405) 521-2327
(405) 521-2328 (TDD)

Oregon
Mr. James C. Wilson
Administrator
Senior and Disabled Services Division
Department of Human Resources
State of Oregon
500 Summer St. NE, 2nd Floor
Salem, OR 97310-1015
(503) 378-4728
1 (800) 282-8096 or
1 (800) 232-3020 (toll free voice/TDD in OR)

Pennsylvania
Ms. Linda M. Rhodes, Secretary
Department of Aging
Market Street State Office Building
400 Market Street
Harrisburg, PA 17101-2301
(717) 783-1550

Puerto Rico
Ms. Ruby Rodriguez
Executive Director
Office of Elder Affairs
Call Box 50063

Old San Juan Station, PR 00902
(809) 721-4560

Rhode Island
Ms. Maureen Maigret, Director
Department of Elderly Affairs
160 Pine Street
Providence, RI 02903
(401) 277-2880 (voice/TDD)
1 (800) 322-2880
(toll free in RI)

South Carolina
Ms. Ruth Q. Seigler
Executive Director
South Carolina Commission on Aging
400 Arbor Lake Drive
Suite B-500
Columbia, SC 29223
(803) 735-0210
1 (800) 868-9095 (toll free)

South Dakota
Ms. Gail Ferris, Administrator
Office of Adult Services and Aging
700 Governors Drive
Pierre, SD 57501
(605) 773-3656

Tennessee
Ms. Emily Wiseman, Director
Commission on Aging
706 Church Street, Suite 201
Nashville, TN 37243-0860
(615) 741-2056

Texas
Ms. Mary Sapp
Executive Director
Texas Department on Aging
P.O. Box 12786
Austin, TX 78711
(512) 444-2727 (voice/TDD)
1 (800) 252-9240 (toll free in TX)

Utah
Ms. Robin Arnold-Williams
Director
Division of Aging and Adult Services

P.O. Box 45500
Salt Lake City, UT 84145-0500
(801) 538-3910

Vermont
Mr. Lawrence G. Crist
Commissioner
Department of Aging and Disabilities
103 South Main Street
Waterbury, VT 05671-2301
(802) 241-2400 (voice/TDD)

Virgin Islands
Mrs. Juel T. R. Molloy
Commissioner
Department of Human Services
Knud Hansen Complex, Bldg. A
1303 Hospital Ground
Charlotte Amalie, VI 00802
(809) 774-0930

Virginia
Ms. Thelma E. Bland
Commissioner
Department for the Aging
700 East Franklin Street
10th Floor
Richmond, VA 23219-2327
(804) 225-2271 (voice/TDD)
1 (800) 552-4464 (toll free in VA)
1 (800) 552-3402 (toll free in VA-Ombudsman Hotline)

Washington
Mr. Charles Reed
Assistant Secretary
Aging and Adult Services Administration, DSHS
P.O. Box 45050
Olympia, WA 98504-5050
(206) 493-2509
1 (800) 422-3263
(toll free in WA)

West Virginia
Mr. William E. Lytton, Jr.
Interim Executive Director
Commission on Aging
Holly Grove, 1900 Kanawha Boulevard, E.
Charleston, WV 25305-0160
(304) 558-3317

Wisconsin
Ms. Donna McDowell, Director
Bureau on Aging
P.O. Box 7851
Madison, WI 53707
(608) 266-2536

Wyoming
Mr. Morris L. Gardner, Administrator
Division on Aging
139 Hathaway Building
Cheyenne, WY 82002-0480
(307) 777-7986
1 (800) 442-2766 (toll free)

State Banking Authorities

The offices listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Some also answer general questions about banking and consumer credit. If you are dealing with a federally chartered bank, check the listing of "Selected Federal Agencies," beginning on page 105. Also see the information in "Selecting a Financial Institution" on page 18.

Alabama
Mr. Zack Thompson
Superintendent of Banks
101 South Union Street
Montgomery, AL 36130
(205) 242-3452

Alaska
Mr. Willis F. Kirkpatrick
Director of Banking, Securities and Corporations
P.O. Box 110807
Juneau, AK 99811-0807
(907) 465-2521

Arizona
Mr. Richard C. Houseworth
Superintendent of Banks
Arizona State Banking Dept.
2910 North 44th Street
Suite 310

Phoenix, AZ 85018
(602) 255-4421
1 (800) 544-0708 (toll free in AZ)

Arkansas
Mr. Bill J. Ford
Bank Commissioner
Tower Building
323 Center Street, Suite 500
Little Rock, AR 72201-2613
(501) 324-9019

California
Mr. James E. Gilleran
Superintendent of Banks
111 Pine Street, Suite 1100
San Francisco, CA 94111 -5613
(415) 557-3535
1 (800) 622-0620 (toll free in CA)
For consumer complaints against CA state-licensed banks, the "800"
number reaches the Consumer Services Office, located in Sacramento,
CA.

Colorado
Ms. Barbara M.A. Walker
State Bank Commissioner
Division of Banking
1560 Broadway St., Suite 1175
Denver, CO 80202
(303) 894-7575

Connecticut
Mr. Ralph Shulansky
Banking Commissioner
44 Capitol Avenue
Hartford, CT 06106
(203) 566-4560

Delaware
Mr. Keith H. Ellis
State Bank Commissioner
555 E. Loockerman Street
Suite 210
Dover, DE 19901
(302) 739-4235

District of Columbia
Ms. Linda Flemming McGhee
Acting Superintendent of Banking and Financial Institutions 1250 I

Street, N.W.
Suite 1003
Washington, DC 20005
(202) 727-1563

Florida
Mr. Gerald Lewis
State Comptroller
State Capitol
Tallahassee, FL 32399-0350
(904) 488-0286
1 (800) 848-3792 (toll free in FL)

Georgia
Mr. Edward D. Dunn
Commissioner
Banking and Finance
2990 Brandywine Road
Suite 200
Atlanta, GA 30341-5565
(404) 986-1633

Guam
Mr. Joaquin Blaz
Director
Department of Revenue and Taxation
855 West Marine Drive
Agana, GU 96910
011 (671) 477-5107

Hawaii
Ms. Lynne Himeda
Commissioner
Financial Institutions
P.O. Box 2054
Honolulu, HI 96805
(808) 586-2820

Idaho
Mr. Belton J. Patty
Director
Department of Finance
700 West State Street
2nd Floor
Boise, ID 83720-2700
(208) 334-3319

Illinois
Mr. Richard Luft

Commissioner of Banks and Trust Companies
117 South Fifth Street
Room 100
Springfield, IL 62701
(217) 785-2837
1 (800) 634-5452 (toll free in IL-credit card rate information
only)

Indiana
Mr. Charles W. Phillips
Director
Department of Financial Institutions
402 W. Washington Street
Room W066
Indianapolis, IN 46204-2294
(317) 232-3955
1 (800) 382-4880 (toll free in IN)

Iowa
Mr. R. H. Bueneke
Superintendent of Banking
200 East Grand, Suite 300
Des Moines, IA 50309
(515) 281-4014

Kansas
Mr. Frank D. Dunnick
State Bank Commissioner
700 Jackson Street, Suite 300
Topeka, KS 66603-3714
(913) 296-2266
(913) 296-0168 (FAX)

Kentucky
Mr. Edward B. Hatchett, Jr.
Commissioner, Department of Financial Institutions
477 Versailles Road
Frankfort, KY 40601
(502) 564-3390

Louisiana
Mr. Larry L. Murray
Commissioner
Financial Institutions
P.O. Box 94095
Baton Rouge, LA 70804
(504) 925-4660

Maine

Mr. H. Donald DeMatteis
Superintendent of Banking
State House Station #36
Augusta, ME 04333-0036
(207) 582-8713

Maryland
Ms. Margie H. Muller
Bank Commissioner
501 St. Paul Place, 13th Floor
Baltimore, MD 21202
(301) 333-6812

Massachusetts
Mr. Alan R. Morse, Jr.
Commissioner of Banks
100 Cambridge Street
Boston, MA 02202
(617) 727-2102
(617) 727-2103

Michigan
Mr. Patrick McQueen
Commissioner
Financial Institutions Bureau
P.O. Box 30224
Lansing, MI 48909
(517) 373-3460

Minnesota
Mr. James G. Miller
Deputy Commissioner of Commerce
133 East 7th Street
St. Paul, MN 55101
(612) 296-2135

Mississippi
Mr. Joseph H. Neely
Commissioner
Department of Banking and Consumer Finance
P.O. Box 23729
Jackson, MS 39225-3729
(601) 359-1031
1 (800) 844-2499 (toll free in MS)

Missouri
Mr. Earl L. Manning
Commissioner of Finance
P.O. Box 716

Jefferson City, MO 65102
(314) 751-3242

Montana
Mr. Donald W. Hutchinson
Commissioner
Financial Institutions
1520 East Sixth Avenue
Room 50
P.O. Box 200512
Helena, MT 59620-0542
(406) 444-2091

Nebraska
Mr. James A. Hansen
Director of Banking & Finance
1200 "N" Street, Suite 311
Lincoln, NE 68508
(402) 471-2171

Nevada
Mr. L. Scott Walshaw
Commissioner
Financial Institutions
406 East Second Street
Carson City, NV 89710
(702) 687-4260

New Hampshire
Mr. A. Roland Roberge
Bank Commissioner
169 Manchester Street
Concord, NH 03301
(603) 271-3561

New Jersey
Mr. Jeff Connor
Commissioner of Banking
20 West State Street CN-040
Trenton, NJ 08625
(609) 292-3420

New Mexico
Mr. Kenneth J. Carson, Jr.
Director
Financial Institutions Division
P.O. Box 25101
Santa Fe, NM 87504
(505) 827-7100

New York

Mr. Derrick D. Cephas
Superintendent of Banks

Two Rector Street
New York, NY 10006-1894
(212) 618-6642

1 (800) 522-3330 (toll free in NY-general consumer information) 1
(800) 832-1838 (toll free in NY-Community Reinvestment Unit) North
Carolina

Mr. William T. Graham
Commissioner of Banks
P.O. Box 29512
Raleigh, NC 27626-0512
(919) 733-3016

North Dakota

Mr. Gary D. Preszler
Commissioner of Banking and Financial Institutions
600 East Boulevard, 13th Floor
Bismarck, ND 58505-0080
(701) 224-2256

Ohio

Ms. Alison M. Meeks
Superintendent of Banks
77 South High Street
21st Floor
Columbus, OH 43266-0549
(614) 466-2932

Oklahoma

Mr. Mick Thompson
Bank Commissioner
4100 North Lincoln Boulevard
2nd Floor
Oklahoma City, OK 73105
(405) 521-2783

Oregon

Mr. Cecil R. Monroe
Administrator
Division of Finance and Corporate Securities
21 Labor and Industries Building
Salem, OR 97310
(503) 378-4140

Pennsylvania

Ms. Sarah W. Hargrove

Secretary of Banking
333 Market Street, 16th Floor
Harrisburg, PA 17101
(717) 787-6991
1 (800) PA-BANKS (toll free in PA)

Puerto Rico
Mr. Hector M. Mayol, Jr.
Commissioner of Financial Institutions
1492 Ponce de Leon Avenue
Suite 600
San Juan, PR 00907-4022
(809) 781-0545

Rhode Island
Mr. Edward D. Pare Jr.
Associate Director and Superintendent of Banking
233 Richmond Street
Suite 231
Providence, RI 02903-4231
(401) 277-2405
(401) 277-2223 (TDD)

South Carolina
Mr. Louie A. Jacobs
Commissioner of Banking
1015 Sumter Street, Room 309
Columbia, SC 29201
(803) 734-2001

South Dakota
Mr. Richard A. Duncan
Director of Banking
State Capitol Building
500 East Capitol Avenue
Pierre, SD 57501-5070
(605) 773-3421

Tennessee
Mr. Talmadge Gilley
Commissioner
Financial Institutions
John Sevier Building
4th Floor
Nashville, TN 37243-0705
(615) 741-2236

Texas
Ms. Catherine A. Ghiglieri

Banking Commissioner
2601 North Lamar
Austin, TX 78705
(512) 479-1300

Utah
Mr. G. Edward Leary
Commissioner
Financial Institutions
P.O. Box 89
Salt Lake City, UT 84110
(801) 538-8830

Vermont
Ms. Elizabeth Costle
Commissioner
Banking, Insurance and Securities
89 Main Street, 2nd Floor
Montpelier, VT 05620-3101
(802) 828-3301

Virgin Islands
Mr. Derek M. Hodge
Lieutenant Governor
Commissioner of Banking
Kongens Gade 18
St. Thomas, VI 00802
(809) 774-2991

Virginia
Mr. Sidney A. Bailey
Commissioner
Financial Institutions
1300 E. Main St., Suite 800
P.O. Box 640
Richmond, VA 23205-0640
(804) 371-9657
1 (800) 552-7945 (toll free in VA)

Washington
Mr. John L. Bley
Supervisor of Banking
P.O. Box 41026
Olympia, WA 98504-1026
(206) 753-6520

West Virginia
Ms. Sharon G. Bias
Commissioner of Banking

State Capitol Complex
Building 3, Room 311
1900 Kanawha Blvd. East
Charleston, WV 25305-0240
(304) 558-2294
1 (800) 642-9056 (toll free in WV)

Wisconsin
Mr. Richard L. Dean
Commissioner of Banking
101 E. Wilson, 5th Floor
Madison, WI 53707-7876
(608) 266-1621
1 (800) 452-3328 (toll free in WI-complaints only)

Wyoming
Ms. Sue E. Mecca
Commissioner
Division of Banking
Herschler Building
3rd Floor East
Cheyenne, WY 82002
(307) 777-7797

State Insurance Regulators

Each state has its own laws and regulations for all types of insurance, including car, homeowner and health insurance. The officials listed below enforce these laws. Many of these offices can provide you with information to help you make informed insurance buying decisions. Your local library also will have information that can help you compare insurance companies before making a purchase.

If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

Alabama
Mr. Mike Weaver
Insurance Commissioner
135 South Union Street #200
Montgomery, AL 36130
(205) 269-3550

Alaska

The Honorable David J. Walsh
Director of Insurance
P.O. Box 110805
Juneau, AK 99811-0805
(907) 465-2515

Ms. Thelma Walker
Deputy Director
Division of Insurance
800 E. Dimond Boulevard
Suite 3-560
Anchorage, AK 99515-2045
(907) 349-1230

American Samoa
Insurance Commissioner
Office of the Governor
Pago Pago, AS 96799

Arizona
Ms. Susan Gallinger
Director of Insurance
3030 North Third Street
Suite 1100
Phoenix, AZ 85012
(602) 255-5400

Arkansas
Mr. Lee Douglass
Insurance Commissioner
1123 S. University Avenue
Suite 400, University Tower Building
Little Rock, AR 72204-1699
(501) 686-2900

California
Mr. John Garamendi
Commissioner of Insurance
770 L Street, Suite 1120
Sacramento, CA 95814
1 (800) 927-HELP (toll free in CA-complaints)

Colorado
Ms. Joanne Hill
Commissioner of Insurance
1560 Broadway St., Suite 850
Denver, CO 80202
(303) 894-7499

Connecticut
Mr. Robert R. Googins
Insurance Commissioner
P.O. Box 816
Hartford, CT 06142-0816
(203) 297-3800

Delaware
Mrs. Donna Lee H. Williams
Insurance Commissioner
841 Silver Lake Boulevard
Dover, DE 19901
(302) 739-4251
1 (800) 282-8611 (toll free in DE)

District of Columbia
Mr. Robert M. Willis
Superintendent of Insurance
441 4th Street, N.W.
One Judiciary Square
8th Floor
Washington, DC 20001
(202) 727-8000

Florida
Mr. Tom Gallagher
Insurance Commissioner
Plaza Level Eleven-The Capitol
Tallahassee, FL 32399-0300
(904) 922-3100
1 (800) 342-2762 (toll free in FL)

Georgia
Mr. Tim Ryles
Insurance Commissioner
2 Martin L. King, Jr. Drive
Atlanta, GA 30334
(404) 656-2056

Guam
Mr. Joaquin Blaz
Insurance Commissioner
855 West Marine Drive
Agana, GU 96910

Hawaii
Ms. Linda Chu Takayama
Insurance Commissioner
P.O. Box 3614

Honolulu, HI 96811-3614
(808) 586-2790

Idaho
Mr. Harry Walrath
Director of Insurance
700 W. State Street
Boise, ID 83720
(208) 334-4250

Illinois
Mr. Stephen F. Selcke
Director of Insurance
320 West Washington Street
Springfield, IL 62767
(217) 782-4515
(217) 524-4872 (TDD)

Indiana
Mr. John (Jack) F. Mortell
Commissioner of Insurance
311 West Washington Street
Suite 300
Indianapolis, IN 46204-2787
(317) 232-3520
1 (800) 622-4461 (toll free in IN-complaints)

Iowa
Mr. David Lyons
Insurance Commissioner
Lucas State Office Building
6th Floor
Des Moines, IA 50319
(515) 281-5705

Kansas
Mr. Ron Todd
Commissioner of Insurance
420 S.W. 9th Street
Topeka, KS 66612
(913) 296-3071
1 (800) 432-2484 (toll free in KS)

Kentucky
Mr. Don W. Stephens
Insurance Commissioner
229 West Main Street
P.O. Box 517
Frankfort, KY 40602

(502) 564-3630

Louisiana

Mr. James H. "Jim" Brown, Jr.
Commissioner of Insurance
P.O. Box 94214
Baton Rouge, LA 70804-9214
(504) 342-5900

Maine

Mr. Brian Atchinson
Superintendent of Insurance
State House Station 34
Augusta, ME 04333-0034
(207) 582-8707

Maryland

Mr. Dwight K. Bartlett, III
Insurance Commissioner
Maryland Insurance Administration
501 St. Paul Place
7th Floor
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(804) 225-3806 (TDD)
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Wyoming
Mr. John McBride
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Herschler Building
122 West 25th Street

Cheyenne, WY 82002-0440
(307) 777-7401
1 (800) 438-5768 (toll free in WY)

State Securities Administrators

Each state has its own laws and regulations for securities brokers and all types of securities, including stocks, mutual funds, commodities, real estate offerings, uninsured investment products sold by banks and others. The officials and agencies listed below enforce these laws and regulations. Many of these offices can provide you with information to help you make informed investment decisions.

State securities agencies are also responsible for preventing fraud and abuse in the sale of all but the largest securities offerings.

If you have a question or complaint about an investment you have made or are about to make, call the company or the bank involved. If your complaint or question is not resolved, call the appropriate state securities agency below.

Alabama

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(205) 242-0240

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Department of Commerce and Economic Development
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(907) 465-2521

Arizona

Duty Investigator
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Securities Division
1300 West Washington, Third floor
Phoenix, AZ 85007
(602) 542-4242
(602) 542-3583(fax)

Arkansas

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Commissioner
Securities Department
Heritage West Building
201 East Markham, 3rd Floor
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(501) 324-9260
(501) 324-9268 (fax)

California

Commissioner
Department of Corporations
3700 Wilshire Boulevard, Suite 600
Los Angeles, CA 90010-3001
(213) 736-2741
(213) 736-3593 (fax)

Colorado

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(303) 894-2320

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Department of Justice
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State Office Building
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Florida

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Department of Banking
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1 (800) 438-5326 (toll free in Florida)
(904) 681-2428 (fax)

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Idaho

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Department of Finance
Mr. R. Wayne Klein, Bureau Chief
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Wyoming

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State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity and a variety of other services within your state. These services include rates for telephone calls and moving household goods. In some states, the utility commissions regulate water and transportation rates. Rates for utilities and services provided between states are regulated by the Federal government.

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations.

Alabama

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Public Service Commission
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1 (800) 392-8050 (toll free in AL)

Alaska

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Executive Director
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(907) 276-0160 (FAX)

Arizona

Mr. Renz Jennings
Commissioner
Corporation Commission

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(602) 255-2105 (TDD)
1 (800) 222-7000 (toll free in AZ)

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Public Service Commission
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1 (800) 482-1164 (toll free in AR-complaints)

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San Francisco, CA 94102
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(415) 703-2032 (TDD)
1 (800) 649-7570 (toll free in CA-complaints)

Colorado
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Public Utilities Commission
1580 Logan Street
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1 (800) 888-0170 (toll free in CO)

Connecticut
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Department of Public Utility Control
1 Central Park Plaza
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1 (800) 282-8574 (toll free in DE)

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Florida
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Indiana
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1 (800) 256-2413 (toll free in LA)

Maine
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State House Station 18
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Northern District

1 (800) 356-6428 (toll free in MS)

Central District

1 (800) 356-6430 (toll free in MS)

Southern District

1 (800) 356-6429 (toll free in MS)

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Mr. Jeremiah F. O'Connor
Commissioner
Ms. Carmen J. Armenti
Commissioner
Board of Public Utilities
Two Gateway Center
Newark, NJ 07102
(201) 648-2027
(201) 648-7983 (TDD)
1 (800) 621-0241 (toll free in NJ)

New Mexico
Mr. Lawrence B. Ingram
Chairman
New Mexico Public Utility Commission
Marian Hall
224 East Palace Avenue
Sante Fe, NM 87501-2013
(505) 827-6940

New York
Mr. Peter A. Bradford
Chairman
Public Service Commission
3 Empire State Plaza
Albany, NY 12223
(518) 474-5527
1 (800) 342-3377 (toll free in NY-complaints)

1 (800) 342-3355 (toll free in NY-emergency service cutoff, 7:30 a.m.-7:30 p.m. Monday-Friday)

North Carolina
Mr. William Redman
Chairman
Utilities Commission
P.O. Box 29510
Raleigh, NC 27626-0510
(919) 733-4249
(919) 733-9277 (consumer services and complaints)

North Dakota
Mr. Leo Reinbold
President
Public Service Commission
State Capitol Building
Bismarck, ND 58505-0480
(701) 224-2400

Ohio
Mr. Craig A. Glazer
Chairman
Public Utilities Commission
180 East Broad Street
Columbus, OH 43266-0573
(614) 466-3292
(614) 466-8180 (TDD)
1 (800) 686-7826 (toll free in OH-consumer services)
1 (800) 686-1570 (toll free TDD in OH)

Oklahoma
Mr. J. C. Watts
Chairman
Corporation Commission
Jim Thorpe Office Building
2101 Lincoln Boulevard
Oklahoma City, OK 73105
(405) 521-2264
1 (800) 522-8154 (toll free in OK)

Oregon
Mr. Ron Eachus, Chairman
Public Utility Commission
550 Capitol St. NE
Salem, OR 97310-1380
(503) 378-6611
1 (800) 522-2404 (toll free in OR)

Pennsylvania
Mr. David W. Rolka
Chairman
Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17120
(717) 787-4301
1 (800) 782-1110 (toll free in PA)

Puerto Rico
Lda. Nydia E. Rodriguez Martinez
Chairman
Public Service Commission
Call Box 870
Hato Rey, PR 00919-0870
(809) 758-6264

Rhode Island
Mr. James J. Malachowski
Chairman
Public Utilities Commission
100 Orange Street
Providence, RI 02903
(401) 277-3500 (voice/TDD)
1 (800) 341-1000 (toll free in RI)

South Carolina
Mr. Henry G. Yonce
Chairman
Public Service Commission
P.O. Drawer 11649
Columbia, SC 29211
(803) 737-5270
1 (800) 922-1531 (toll free in SC)

South Dakota
Mr. Laska Schoenfelder
Chairman
Public Utilities Commission
500 East Capitol Avenue
Pierre, SD 57501-5070
(605) 773-3201
1 (800) 332-1782 (toll free in SD)

Tennessee
Mr. Frank D. Cochran
Chairman
Public Service Commission
460 James Robertson Parkway

Nashville, TN 37243-0505
(615) 741-3125
1 (800) 342-8359 (toll free voice/TDD in TN)

Texas
Mr. Robert W. Gee
Chairman
Public Utility Commission
7800 Shoal Creek Boulevard
Suite 400N
Austin, TX 78757
(512) 458-0100
(512) 458-0221 (TDD)

Utah
Mr. Stephen F. Mecham
Chairman
Public Service Commission
160 East 300 South
Salt Lake City, UT 84111
(801) 530-6716
(801) 530-6706 (TDD)

Vermont
Mr. Richard H. Cowart
Chairman
Vermont Public Service Board
89 Main Street, Drawer 20
Montpelier, VT 05620-2701
(802) 828-2358

Virgin Islands
Mr. Andrew Rutnik
Chairman
Public Services Commission
P.O. Box 40
Charlotte Amalie
St. Thomas, VI 00804
(809) 776-1291
(809) 774-4971 (FAX)

Virginia
Mr. Theodore V. Morrison Jr.
Chairman
State Corporation Commission
P.O. Box 1197
Richmond, VA 23209
(804) 371-9208
1 (800) 552-7945 (toll free in VA)

Washington
Ms. Sharon Nelson
Chairman
Utilities and Transportation Commission
P.O. Box 47250
Olympia, WA 98504-7250
(206) 753-6423
1 (800) 562-6150 (toll free in WA)

West Virginia
Mr. Boyce Griffith
Chairman
Public Service Commission
P.O. Box 812
Charleston, WV 25323
(304) 340-0300
1 (800) 344-5113 (toll free in WV)

Wisconsin
Ms. Cheryl L. Parrino
Chairman
Public Service Commission
4802 Sheboygan Avenue (53702)
P.O. Box 7854
Madison, WI 53707-7854
(608) 266-2001

Wyoming
Mr. Bil Tucker
Chairman
Public Service Commission
700 West 21st Street
Cheyenne, WY 82002
(307) 777-7427
(307) 777-5700 (FAX)

State Vocational and Rehabilitation Agencies

State vocational and rehabilitation agencies coordinate and provide a number of services for disabled persons. These services can include counseling, evaluation, training and job placement. There are also services for the sight and hearing impaired. For more information, call or write the office nearest you.

Alabama

Ms. Lamona H. Lucas
Director
Division of Rehabilitation Services
P.O. Box 11586
Montgomery, AL 36111-0586
(205) 281-8780

Alaska
Mr. Keith J. Anderson, Director
Division of Vocational Rehabilitation
801 W. 10th St., Suite 200
Juneau, AK 99801-1894
(907) 465-2814 (Voice/TDD)

American Samoa
Mr. Peter Galeai
Director
Vocational Rehabilitation
Department of Manpower Resources
Pago Pago, AS 96799
011 (684) 633-2336

Arizona
Mr. Roger J. Hodges
Administrator
Rehabilitation Services Administration (930A)
1789 West Jefferson, 2nd Floor N.W.
Phoenix, AZ 85007
(602) 542-3332
(602) 542-6049 (voice/TDD)

Arkansas

Mr. Bobby C. Simpson
Director
Arkansas Rehabilitation Services
Division of Vocational & Technical Education
Dept. of Education
P.O. Box 3781
Little Rock, AR 72203
(501) 682-6709
(501) 682-6669 (TDD)
(501) 682-6484 (FAX)

Mr. James C. Hudson
Director
Division of Services for the Blind
Department of Human Services
P.O. Box 3237

Little Rock, AR 72203
(501) 324-9270

California
Mr. William Tainter
Director
Department of Rehabilitation
830 K Street Mall
Sacramento, CA 95814
(916) 445-3971 (voice/TDD)

Colorado
Mr. Anthony Francavilla
Manager
Rehabilitation Services
1575 Sherman Street, 4th Floor
Denver, CO 80203-1714
(303) 866-2866 (voice/TDD)

Connecticut

Mr. Richard Carlson
Chief
Division of Client Services
State Department of Human Resources
Bureau of Rehabilitation Services
10 Griffin Road North
Windsor, CT 06095
(203) 298-2000
1 (800) 537-2549 (toll free in CT)

Mr. George Precourt
Executive Director
Board of Education and Services for the Blind
170 Ridge Road
Wethersfield, CT 06109
(203) 566-5800
(203) 249-8525
1 (800) 842-4510 (toll free in CT)

Delaware

Ms. Michelle Pointer
Director
Division of Vocational Rehabilitation
Delaware Elwyn Institutes
321 East 11th Street, 4th Floor
Wilmington, DE 19801
(302) 577-2851 (voice/TDD)

Ms. Diane L. Post
Director
Division for the Visually Impaired
Department of Health and Social Services
1901 N. DuPont Hwy.
New Castle, DE 19720
(302) 577-4731

District of Columbia
Ms. Ruth Royall Hill
Administrator
D.C. Rehabilitation Services Administration
Department of Human Services
605 G Street N.W., Suite 1111
Washington, DC 20001
(202) 727-3227
(202) 727-3227 (TDD)

Florida

Jay E. Yourist, Ph.D.
Director
Division of Vocational Rehabilitation
Department of Labor and Employment Security
1709 "A" Mahan Drive
Tallahassee, FL 32399-0696
(904) 488-6210
(904) 488-2867 (voice/TDD)

Director
Division of Blind Services
Department of Education
2540 Executive Center Circle West
Douglas Building, Room 203
Tallahassee, FL 32399
(904) 488-1330 (voice/TDD)
1 (800) 342-1828 (toll free in FL)

Georgia
Ms. Yvonne Johnson
Director
Division of Rehabilitation Services
Department of Human Resources
878 Peachtree Street, N.E.
Room 706
Atlanta, GA 30309
(404) 894-6670
(404) 894-8558 (voice/TDD)

1 (800) 822-9727 (toll free in GA)

Guam

Mr. Norbert Ungacta
Acting Director
Department of Vocational Rehabilitation
122 Harmon Plaza, Room B201
Harmon Industrial Park, GU 96911
011 (671) 646-9468

Hawaii

Mr. Neil Shim
Administrator
Division of Vocational Rehabilitation and Services for the Blind
Department of Human Services
P.O. Box 339
Honolulu, HI 96809
(808) 586-5355
1 (800) 586-5366 (toll free in HI)

Idaho

Mr. George Pelletier, Jr.
Administrator
Division of Vocational Rehabilitation
Len B. Jordan Building, Room 150
650 West State
Boise, ID 83720-3650
(208) 334-3390
(208) 334-3205 (voice/TDD)

Mr. Edward McHugh
Administrator
Idaho Commission for the Blind
341 West Washington
Boise, ID 83702
(208) 334-3220
1 (800) 542-8688 (toll free in ID)

Illinois

Ms. Audrey McCrimon
Director
Department of Rehabilitation Services
623 East Adams Street
Springfield, IL 62794
(217) 785-0218
(217) 782-5734 (TDD)

Indiana

Mr. Bobby Conner
Commissioner
Department of Human Services
402 West Washington Street
P.O. Box 7083
Indianapolis, IN 46207-7083
(317) 232-6500
(317) 232-1427 (TDD)
1 (800) 545-7763 (toll free in IN)

Iowa

Administrator
Division of Vocational Rehabilitation Services
Department of Education
510 East 12th Street
Des Moines, IA 50319
(515) 281-4311 (voice/TDD)

Mr. R. Creig Slayton
Director
Department for the Blind
524 4th Street
Des Moines, IA 50309
(515) 281-1333
1 (800) 362-2587 (toll free in IA)

Kansas

Mr. Glen Yancey
Commissioner
Rehabilitation Services
Department of Social and Rehabilitation Services
300 S.W. Oakley
Biddle Building, 1st Floor
Topeka, KS 66606
(913) 296-3911
(913) 296-7029 (TDD)

Kentucky

Mr. Sam Serraglio
Commissioner
Department of Vocational Rehabilitation
Capital Plaza Tower, 9th Floor
Frankfort, KY 40601
(502) 564-4566
(502) 564-4440 (voice/TDD)
1 (800) 372-7172 (toll free in KY)

Ms. Priscilla Rogers
Director
Department for the Blind
Workforce Development Cabinet
427 Versailles Road
Frankfort, KY 40601
(502) 564-4754

Louisiana
Ms. May Nelson
Director
Louisiana Rehabilitation Services
Department of Social Services
P.O. Box 94371
Baton Rouge, LA 70804-9071
(504) 925-4168
(504) 925-4179 (voice/TDD)

Maine
Ms. Pamela A. Tetley
Director
Bureau of Rehabilitation
Department of Human Services
35 Anthony Avenue
Augusta, ME 04333-0011
(207) 624-5300
(207) 626-5322 (voice/TDD)

Mariana Islands
Mr. Manny Villagomez
Chief
Vocational Rehabilitation Division
Commonwealth of Northern Mariana Islands
P.O. Box 1521
SaiPan, Mariana Islands 96950
011 (670) 234-6538

Maryland
Mr. James S. Jeffers
Assistant State Superintendent
Division of Rehabilitation Services
State Department of Education
2301 Argonne Drive
Baltimore, MD 21218
(410) 554-3276
(410) 554-3277 (TDD)
(410) 554-FAXX (FAX)

Massachusetts

Mr. Charles Crawford
Commissioner
Commission for the Blind
88 Kingston Street
Boston, MA 02111-2227
(617) 727-5550
1 (800) 392-6556 (toll free TDD in MA)
1 (800) 392-6450 (toll free voice in MA)

Mr. Elmer C. Bartels
Commissioner
Rehabilitation Commission
4 Point Place
27-43 Wormwood Street
Boston, MA 02210
(617) 727-2172
(617) 727-9063 (TDD)

Michigan

Ivan Cotman, Ed.D.
Deputy Superintendent for Direct Services
Department of Education
P.O. Box 30010
Lansing, MI 48909
(517) 373-3390
(517) 373-4035 (TDD)

Mr. Philip E. Peterson
Executive Director
Michigan Commission for the Blind
Department of Labor
201 North Washington Square
Lansing, MI 48909
(517) 373-2062
(517) 335-4592 (voice/TDD)
(517) 373-4025 (voice/TDD)
1 (800) 292-4200 (toll free in MI)

Mr. Peter Griswold
State Director
Michigan Rehabilitation Services
Department of Education
P.O. Box 30010
Lansing, MI 48909
(517) 373-3391
(517) 373-4031 (voice/TDD)
1 (800) 292-5896 (toll free in MI)

Mr. Charles Jones
State Director
Disability Determination Service
Department of Education
P.O. Box 30011
Lansing, MI 48909
(517) 373-7830
1 (800) 366-3404 (toll free in MI)

Minnesota

Ms. Norena A. Hale
Assistant Commissioner
Department of Jobs and Training
Division of Rehabilitation Services
390 North Robert Street
5th Floor
St. Paul, MN 55101
(612) 296-1822
(612) 296-3900 (TDD)

Mr. Richard C. Davis
Assistant Commissioner
Services for the Blind
2200 University Avenue West #240
St. Paul, MN 55114-1840
(612) 642-0500
(612) 642-0506 (voice/TDD)
1 (800) 652-9000 (toll free in MN)

Mississippi

Mr. Joe Carballo
Office Director
Office of Vocational Rehabilitation for the Blind
P.O. Box 4872
Jackson, MS 39296
(601) 936-0276

Dr. Nell C. Carney
Executive Director
Vocational Rehabilitation Division
Department of Rehabilitation Services
P.O. Box 22806
Jackson, MS 39225
(601) 936-0200
1 (800) 943-1000 (toll free in MS)

Missouri

Mr. Don L. Gann, Ed.D.
Assistant Commissioner
Division of Vocational Rehabilitation
State Department of Education
2401 East McCarty
Jefferson City, MO 65101
(314) 751-3251 (voice/TDD)

Mr. David S. Vogel
Deputy Director
Rehabilitation Services for the Blind
Division of Family Services
619 East Capitol
Jefferson City, MO 65101
(314) 751-4249

Montana

Mr. Joe A. Mathews
Administrator
Department of Social and Rehabilitation Services
Rehabilitative/Visual Services Divisions
P.O. Box 4210
Helena, MT 59604
(406) 444-2590 (voice/TDD)

Nebraska

Jason D. Andrew, Ph.D.
Associate Commissioner
Division of Rehabilitation Services
State Department of Education
P.O. Box 94987
Lincoln, NE 68509
(402) 471-3649
(402) 471-3659 (voice/TDD)

James S. Nyman, Ph.D.
Director
Services for the Visually Impaired
Department of Public Institutions
4600 Valley Road
Lincoln, NE 68510
(402) 471-2891 (voice/TDD)

Nevada

Mr. Stephen A. Shaw
Administrator

Department of Human Resources
Rehabilitation Division
505 East King Street
Room 502
Carson City, NV 89710
(702) 687-4440 (voice/TDD)

New Hampshire
Mr. Bruce A. Archambault
Director
Division of Vocational Rehabilitation
State Department of Education
78 Regional Drive
Concord, NH 03301
(603) 271-3800
(603) 271-3471 (voice/TDD)

New Jersey

Mrs. Jamie Casabianca Hilton
Executive Director
New Jersey Commission for the Blind and Visually Impaired
P.O. Box 47017
153 Halsey Street, 6th Floor
Newark, NJ 07101
(201) 648-2324
(201) 648-4559 (TDD)
(201) 648-6276 (voice/TDD)
1 (800) 962-1233 (toll free in NJ)(voice/TDD)

Mr. Thomas G. Jennings
Director
Division of Vocational Rehabilitation Services
Labor Building
CN 398-Room 612
Trenton, NJ 08625-0398
(609) 292-5987
(609) 292-2919 (voice/TDD)

New Mexico
Mr. Andy Winnigar
Director
Department of Education
Division of Vocational Rehabilitation
435 St. Michaels Dr.
Bldg. D
Santa Fe, NM 87505
(505) 827-3500 (voice/TDD)
1 (800) 235-5387 (toll free-complaints)

New York

Mr. Lawrence C. Gloeckler
Deputy Commissioner
Office of Vocational and Educational Services for Individuals with
Disabilities
New York State Education Department
One Commerce Plaza
Room 1606
Albany, NY 12234
(518) 474-2714
(518) 486-3773 (TDD)
1 (800) 222-JOBS (toll free in NY-employment hotline)

Mr. Eugene Luini
Acting Director
State Department of Social Services
Commission for the Blind and Visually Handicapped
10 Eyck Office Building
40 North Pearl Street
Albany, NY 12243
(518) 473-1801
1 (800) 342-3715 (toll free in NY)

North Carolina

Mr. Claude A. Myer
Director
Division of Vocational Rehabilitation Services
Department of Human Resources
State Office
P.O. Box 26053
Raleigh, NC 27611
(919) 733-3364
(919) 733-5924 (voice/TDD)

Mr. Herman O. Gruber
Director
Division of Services for the Blind
Department of Human Resources
309 Ashe Avenue
Raleigh, NC 27606
(919) 733-9822
(919) 733-9700 (voice/TDD)

North Dakota

Mr. Gene Hysjulien
Associate Director

Office of Vocational Rehabilitation
Department of Human Services
400 E. Broadway, Suite 303
State Capitol Building
Bismarck, ND 58501
(701) 224-3999
1 (800) 755-2745 (toll free in ND)

Ohio
Mr. Robert L. Rabe
Administrator
Rehabilitation Services Commission
400 East Campus View Boulevard
Columbus, OH 43235-4604
(614) 438-1210 (voice/TDD)
1 (800) 282-4536, ext. 1210 (toll free in OH)

Oklahoma
Mr. Jerry Dunlap
Administrator
Division of Rehabilitation Services
Department of Human Services
P.O. Box 25352
Oklahoma City, OK 73125
(405) 424-6647
(405) 424-2794 (voice/TDD)

Oregon

Mr. Charles Young
Administrator
Commission for the Blind
535 S.E. 12th Avenue
Portland, OR 97214
(503) 731-3221 (voice)
(503) 731-3224 (TDD)

Mr. Joil Southwell
Administrator
Division of Vocational Rehabilitation
Department of Human Resources
Human Resources Bldg.
500 Summer St. NE
Salem, OR 97310-1018
(503) 378-3830 (voice)
(503) 378-3933 (TDD)

Pennsylvania

Mr. Gil Selders
Executive Director
Office of Vocational Rehabilitation
Labor and Industry Building
7th and Forster Streets
Harrisburg, PA 17120
(717) 787-5244
(717) 783-8917 (voice/TDD)
1 (800) 442-6351 (toll free in PA)

Mr. Norman E. Witman
Director
Bureau of Blindness and Visual Services
Department of Public Welfare
P.O. Box 2675
Harrisburg, PA 17105-2675
(717) 787-6176
(717) 787-6280 (voice/TDD)
1 (800) 622-2842 (toll free in PA)

Puerto Rico
Miguel A. Verdiales
Assistant Secretary for Vocational Rehabilitation
Department of Social Services
Vocational Rehabilitation Program
P.O. Box 1118, Building 10
Hato Rey, PR 00919
(809) 725-1792

Rhode Island

Mr. William Messoro
Administrator
Department of Human Services
Division of Community Services
Office of Rehabilitation Services
40 Fountain Street
Providence, RI 02903-1898
(401) 421-7005
(401) 421-7016 (TDD)

Mr. Thomas J. Thompson
Assistant Administrator
Office of Rehabilitation Services
Services for the Blind and Visually Impaired
Department of Human Services
275 Westminister Street
Providence, RI 02903
(401) 277-2300

(401) 277-3010 (voice/TDD)
1 (800) 752-8088 (toll free in RI)

South Carolina

Mr. Donald Gist
Commissioner
Commission for the Blind
1430 Confederate Avenue
Columbia, SC 29201
(803) 734-7522
1 (800) 922-2222 (toll free in SC)

Mr. Joseph S. Dusenbury
Commissioner
Vocational Rehabilitation Department
1410 Boston Avenue
P.O. Box 15
West Columbia, SC 29171
(803) 822-4300
(803) 822-5313 (voice/TDD)

South Dakota

Mr. David L. Miller
Division Director
Division of Rehabilitation Services
Department of Human Services
East Highway 34, Hillview Plaza
c/o 500 E. Capitol
Pierre, SD 57501-5070
(605) 773-3195(voice/TDD)

Mr. Grady Kickul
Division Director
Division of Service to the Blind and Visually Impaired
East Highway 34
c/o 500 E. Capitol
Pierre, SD 57501-5070
(605) 773-4644
(605) 773-4544 (TDD)

Tennessee

Ms. Patsy Mathews
Assistant Commissioner
Rehabilitation Services
Department of Human Services
Citizens Plaza State Office Bldg. 15th Floor
400 Deaderick Street

Nashville, TN 37248-0060
(615) 741-2019 (voice/TDD)

Texas

Mr. Vernon M. Arrell
Commissioner
Rehabilitation Commission
4900 North Lamar
Austin, TX 78751
(512) 483-4001
1 (800) 332-0913 (voice)

Mr. Pat D. Westbrook
Executive Director
Texas Commission for the Blind
P.O. Box 12866 Capitol Station
Austin, TX 78711
(512) 459-2500
(512) 459-2608 (voice/TDD)
1 (800) 252-5204 (toll free in TX) (voice/TDD)

Utah

Blaine Petersen, Ed.D.
Executive Director
Utah State Office of Rehabilitation
250 East Fifth South
Salt Lake City, UT 84111
(801) 538-7530 (voice/TDD)

Mr. William G. Gibson
Director
Services for the Visually Handicapped
State Office of Rehabilitation
309 East First South
Salt Lake City, UT 84111
(801) 533-9393
1 (800) 284-1823

Vermont

Ms. Diane Dalmasse, Director
Vocational Rehabilitation Division
103 South Main Street
Waterbury, VT 05671-2303
(802) 241-2189 (voice/TDD)

Mr. David Mentasti

Director
Division for the Blind and Visually Impaired
103 South Main Street
Waterbury, VT 05676
(802) 241-2211

Virgin Islands
Ms. Sedonie Halbert
Administrator
Division for Disabilities and Rehabilitation Services
Virgin Islands Department of Human Services
Knud Hansen Complex
St. Thomas, VI 00802
(809) 774-0930

Virginia

Ms. Susan Urofsky
Commissioner
Department of Rehabilitative Services
4901 Fitzhugh Avenue
P.O. Box 11045
Richmond, VA 23230
(804) 367-0316
(804) 367-0315 (voice/TDD)
1 (800) 552-5019 (toll free in VA)

Mr. Donald Cox, Commissioner
Department for the Visually Handicapped
397 Azalea Avenue
Richmond, VA 23227
(804) 371-3140 (voice/TDD)
1 (800) 622-2155 (toll free in VA)

Washington

Ms. Jeanne Munro
Director
Division of Vocational Rehabilitation
Department of Social and Health Services
P.O. Box 45340
Olympia, WA 98504-5340
(206) 438-8000 (voice/TDD)
1 (800) 637-5627 (toll free in WA)

Ms. Shirley Smith
Director
Department of Services for the Blind
521 East Legion Way

P.O. Box 40933
Olympia, WA 98504-0933
(206) 586-1224
(206) 586-6437 (TDD)

West Virginia
Mr. John Panza
Director
Division of Rehabilitation Services
State Board of Rehabilitation
P.O. Box 50890
State Capitol Complex
Charleston, WV 25305-0890
(304) 766-4600
(304) 766-4970 (voice/TDD)
1 (800) 642-3021 (toll free in WV)

Wisconsin
Ms. Judy R. Norman-Nunnery, Ph.D.
Administrator
Division of Vocational Rehabilitation
Department of Health and Social Services
1 West Wilson, 8th Floor
Madison, WI 53707-7852
(608) 266-5466
(608) 266-1281 (voice/TDD)
1 (800) 362-1290 (toll free in WI)

Wyoming
Mr. Gary W. Child
Administrator
Division of Vocational Rehabilitation
Department of Employment
1 East Herschler Building
Cheyenne, WY 82002
(307) 777-7385
(307) 777-7389 (voice/TDD)

State Weights and Measures Offices

State weights and measures offices enforce laws and regulations about the labeling, weight, measure or count of such packaged items as food and household products. These offices also check the accuracy of weighing and measuring devices, for example, supermarket scales, gasoline pumps, taxicab meters and rental car odometers.

Some city and county offices have weights and measures functions,

in addition to the state offices listed below. Contact the state office for the appropriate weights and measures office or check your local telephone directory under the government listings for your local weights and measures office. The office might be listed under either the city or county bureau of standards, agriculture or consumer protection.

Alabama

Mr. Don E. Stagg
Director
Weights and Measures Division
Department of Agriculture
P.O. Box 3336
Montgomery, AL 36109-0336
(205) 242-2614
1 (800) 321-0018 (toll free in AL)

Alaska

Mr. Edward Moses
Director
Mr. Aves D. Thompson
Chief Inspector
Weights and Measures
Department of Commerce and Economic Development
Division of Measurement Standards
12050 Industry Way
Huffman Business Park
Building O
Anchorage, AK 99515
(907) 345-7750
1 (800) 478-7636 (toll free in AK)

Arizona

Mr. John U. Hays
Director
Department of Weights and Measures
9535 E. Doubletree Ranch Road
Scottsdale, AZ 85250
(602) 255-5211

Arkansas

Mr. James M. Hile
Director
Bureau of Standards
4608 West 61st Street
Little Rock, AR 72209
(501) 324-9681

California
Mr. Darrell A. Guensler
Assistant Director
Division of Measurement Standards
Department of Food and Agriculture
8500 Fruitridge Road
Sacramento, CA 95826
(916) 387-4241

Colorado
Mr. David Wallace
Chief
Measurements Standards Section
Department of Agriculture
3125 Wyandot Street
Denver, CO 80211
(303) 866-2845

Connecticut
Mr. Allan M. Nelson
Director
Weights and Measures Division
Department of Consumer Protection
State Office Building
Room A-29
165 Capitol Avenue
Hartford, CT 06106
(203) 566-5230

Delaware
Administrator - William Lagemann
Office of Weights and Measures
Department of Agriculture
2320 South DuPont Highway
Dover, DE 19901-9999
(302) 739-4811
1 (800) 282-8685 (Delaware only)

District of Columbia
Mr. Jeffrey Mason, Lead Inspector
Weights and Measures
Market Branch
Department of Consumer and Regulatory Affairs
1110 U Street, S.E.
Washington, DC 20020
(202) 767-7923

Florida
Mr. Max Gray

Chief
Bureau of Weights and Measures
Department of Agriculture and Consumer Services
3125 Conner Boulevard
Building #2
Tallahassee, FL 32399-1650
(904) 488-9140

Georgia
Mr. Bill Truby
Assistant Commissioner
Division of Weights and Measures
Department of Agriculture
Agriculture Building
Atlanta, GA 30334
(404) 656-3605

Hawaii
Mr. James E. Maka
Administrator
Measurement Standards
Department of Agriculture
725 Ilalo Street
Honolulu, HI 96813-5524
(808) 586-0886

Idaho
Mr. Glen H. Jex
Chief
Bureau of Weights and Measures
Department of Agriculture
2216 Kellogg Lane
Boise, ID 83712
(208) 334-2345

Illinois
Mr. Sidney A. Colbrook
Manager
Bureau of Weights and Measures
Department of Agriculture
801 East Sangamon Avenue
P.O. Box 19281
Springfield, IL 62794-9281
(217) 782-3817

Indiana
Division Director
Weights and Measures Division
State Department of Health

1330 West Michigan Street
Indianapolis, IN 46206-1964
(317) 633-0350

Iowa
Mr. Jerry L. Bane
Bureau Chief
Weights and Measures
Department of Agriculture and Land Stewardship
H.A. Wallace Building
Des Moines, IA 50319
(515) 281-5716

Kansas
Mr. DeVern H. Phillips
State Sealer
Weights and Measures Division
State Board of Agriculture
2016 South West 37th Street
Topeka, KS 66611-2570
(913) 267-4641

Kentucky
Mr. Danny R. Willis
Director
Division of Weights and Measures
Department of Agriculture
106 West Second Street
Frankfort, KY 40601-2882
(502) 564-4870

Louisiana
Mr. Ronald Harrell
Director
Weights and Measures
Department of Agriculture
P.O. Box 3098
Baton Rouge, LA 70821-3098
(504) 925-3780

Maine
Mr. Clayton F. Davis
Director
Division of Regulations
State House Station 28
Augusta, ME 04333
(207) 289-3841
(207) 289-4470 (TDD)

Maryland
Mr. Louis E. Straub
Chief
Weights and Measures Section
Maryland Department of Agriculture
50 Harry S. Truman Parkway
Annapolis, MD 21401
(410) 841-5790

Massachusetts
Mr. Charles H. Carroll
Assistant Director of Standards
Division of Standards
One Ashburton Place
McCormick Building
Room 1115
Boston, MA 02108
(617) 727-3480

Michigan
Edward Heffron, D.V.M.
Division Director
Food Division
Department of Agriculture
Ottawa Building North
4th Floor
P.O. Box 30017
Lansing, MI 48909
(517) 373-1060

Minnesota
Mr. Michael F. Blacik
Director
Division of Weights and Measures
Department of Public Service
2277 Highway 36
St. Paul, MN 55113-3800
(612) 639-4010

Mississippi
Mr. William P. Eldridge
Director Weights and Measures Division
Department of Agriculture
500 Greymont Avenue
Jackson, MS 39215-1609
(601) 354-7077

Missouri
Mr. Lester Barrows

Director
Weights and Measures Division
Department of Agriculture
P.O. Box 630
Jefferson City, MO 65102-0630
(314) 751-4278

Montana
Mr. W. James Kembel
Bureau Chief
Bureau of Weights and Measures
Department of Commerce
Capitol Station
Helena, MT 59620
(406) 444-3164

Nebraska
Mr. Steven A. Malone
Director
Division of Weights and Measures
Department of Agriculture
301 Centennial Mall South
4th Floor
P.O. Box 94757
Lincoln, NE 68509
(402) 471-4292
(402) 471-3252 (FAX)

Nevada
Mr. William H. McCrea
State Supervisor
Department of Agriculture Weights and Measures
P.O. Box 11100
Reno, NV 89510-1100
(702) 688-1166

New Hampshire
Mr. Stephen Taylor
Commissioner
Department of Agriculture
Bureau of Weights and Measures
P.O. Box 2042
Concord, NH 03302-2042
(603) 271-3700

New Jersey
Mr. William J. Wolfe
State Superintendent
State Office of Weights and Measures

1261 Routes 1 and 9 South
Avenel, NJ 07001
(908) 815-4840

New Mexico
Mr. Gary West
Director
Division of Standards and Consumer Services
Department of Agriculture
P.O. Box 30005, Dept. 3170
Las Cruces, NM 88003-0005
(505) 646-1616

New York
Mr. John J. Bartfai
Director
Bureau of Weights and Measures
Department of Agriculture & Markets
1 Winners Circle
Albany, NY 12235
(518) 457-3452

North Carolina
Mr. N. David Smith
Director, Standards Division
Department of Agriculture
P.O. Box 27647-Dept. SD
Raleigh, NC 27611
(919) 733-3313

North Dakota
Mr. Alan Moch
Director
Division of Testing and Safety
State Capitol
Bismarck, ND 58505-0480
(701) 224-2413
1 (800) 932-2400 (toll free in ND)

Ohio
John J. Steinberger, Chief
Division of Weights and Measures
Department of Agriculture
8995 East Main Street, Bldg. 5
Reynoldsburg, OH 43068
(614) 866-6361

Oklahoma
Mr. O. Ray Elliott

Director
Agricultural Products Division
Department of Agriculture
2800 North Lincoln Boulevard
Oklahoma City, OK 73105
(405) 521-3864, ext. 243

Oregon
Mr. Kendrick J. Simila
Administrator
Measurement Standards
Department of Agriculture
635 Capitol Street, N. E.
Salem, OR 97310-0110
(503) 378-3792

Pennsylvania
Mr. Neil E. Cashman Jr.
Director
Bureau of Ride and Measurement Standards
Department of Agriculture
2301 North Cameron Street
Harrisburg, PA 17110
(717) 787-9089

Puerto Rico
Mr. Francisco F. Aponte Ortiz
Auxiliary Secretary for Complaints
Department of Consumer Affairs
P.O. Box 41059
Minillas Station
Santurce, PR 00940
(809) 721-3190

Rhode Island
Ms. Lynda L. Maurer
Supervising Meteorologist
Mercantile Division
Department of Labor
610 Manton Avenue
Providence, RI 02909
(401) 272-0700

South Carolina
Mr. Carol P. Fulmer
Assistant Commissioner of Consumer Services Division
Department of Agriculture
P.O. Box 11280
Columbia, SC 29211-1280

(803) 737-2080

South Dakota
Mr. Michael Kumm
Director
Division of Commercial Inspection and Regulation
118 West Capitol
Pierre, SD 57501-2036
(605) 773-3697

Tennessee
Mr. Robert Williams
Standards Administrator
Weights and Measures
Department of Agriculture
P.O. Box 40627
Melrose Station
Nashville, TN 37204
(615) 360-0109

Texas
Mr. Ed Price
Director
Weights and Measures Program
Department of Agriculture
P.O. Box 12847
Austin, TX 78711
(512) 463-7602

Utah
Mr. Kyle R. Stephens
Director
Division of Regulatory Services
State Department of Agriculture
350 North Redwood Road
Salt Lake City, UT 84116
(801) 538-7150

Vermont
Mr. Bruce A. Martell
Supervisor
Consumer Assurance Section
Department of Agriculture, Food & Markets
116 State Street
Drawer 20
Montpelier, VT 05620-2901
(802) 828-2436

Virgin Islands

Ms. Joycelyn Encarnacion
Director
Weights and Measures Division
Dept. of Licensing and Consumer Affairs
Golden Rock Shopping Center
Christiansted
St. Croix, VI 00820
(809) 773-2226

Virginia
Mr. J. Alan Rogers
Program Manager
Office of Weights and Measures
Department of Agriculture and Consumer Services
P.O. Box 1163, Room 403
Richmond, VA 23209-1163
(804) 786-2476

Washington
Mr. Bob Arrington
Program Manager
Weights and Measures
Department of Agriculture
P.O. Box 42560
Olympia, WA 98504-2560
(206) 902-1857

West Virginia
Mr. Karl Angell, Jr., Acting Director
Division of Weights and Measures
Department of Labor
570 W. MacCorkle Avenue
St. Alban, WV 25177
(304) 722-0602

Wisconsin
Ms. Merry Fran Tryon
Director
Bureau of Consumer Protection
Department of Agriculture, Trade and Consumer Protection
801 West Badger Road
P.O. Box 8911
Madison, WI 53708
(608) 266-2225
1 (800) 422-7128 (toll free in WI)

Wyoming
Mr. Jim Bigelow
Technical Services Manager

Consumer/Compliance Division
Department of Agriculture
2219 Carey Avenue
Cheyenne, WY 82002-0100
(307) 777-6591

Military Commissary and Exchange Contacts

Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional offices listed in this section. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and regional offices before contacting the national headquarters of a commissary or exchange.

Defense Commissary Agency

Northwest/Pacific Region

Mr. Roy C. Speight, Director
Defense Commissary Agency
Northwest/Pacific Region
Building 9630
Fort Lewis, WA 98433-7300
(206) 967-3487/3364
357-3487/7496 (DSN)
(206) 967-3663/2231 (FAX)

Southwest Region

Mr. Scott E. Simpson, Acting Director
Defense Commissary Agency
Southwest Region
Marine Corps Air Station El Toro
Building 329, P.O. Box 9600
Santa Ana, CA 92709-6000
(714) 726-4277
997-4277 (DSN)
(714) 726-4278/4279 (FAX)

Midwest Region

Col. James H. Scott, USAF
Commander
Defense Commissary Agency
Midwest Region

300 AFCOMS Way
Kelly Air Force Base, TX 78241-6132
(512) 925-6655
945-6655 (DSN)
(512) 925-2619 (FAX)

Central Region

Mr. Cecil E. Saunders, Director
Defense Commissary Agency
Central Region
1140 Gator Boulevard
Naval Amphibious Base, Little Creek
Norfolk, VA 23521-2228
(804) 363-3500
680-3500 (DSN)
(804) 363-3565 (FAX)

Southern Region

Mr. John F. McGowan, Director
Defense Commissary Agency
Southern Region
60 West Maxwell Boulevard
Maxwell Air Force Base, AL 36112-6307
(205) 953-6318
493-6318 (DSN)
(205) 953-5388 (FAX)
493-5388 (DSN FAX)

Northeast Region

Mr. Patrick B. Nixon, Director
Defense Commissary Agency
Northeast Region
Huber Road, Building 2257
Fort George G. Meade, MD 20755-5220
(301) 677-9782
923-9782 (DSN)
(301) 621-0532 (FAX)

European Region

Col. Jesse D. Tolleson, USA
Commander
Defense Commissary Agency
Europe Region
DeCA-EU-CC
Unit 3060

Kapaun Air Station, Germany
APO AE 09094-3060
(011) 49-631-3523-150
489-7531/7832 (DSN)
(011) 49-631-3523-102 (FAX)

DeCA Headquarters

Maj. Gen. Richard E. Beale, Jr.
Director
Defense Commissary Agency
38th Street and E Avenue
Fort Lee, VA 23801-6300
(804) 734-8717
687-8717 (DSN)
(804) 861-4036 (FAX)

Army and Air Force Exchange Service
k

Atlantic Coastal Region
P.O. Box 650454
Dallas, TX 75265-0454
(214) 277-7203

Central Plains Region
P.O. Box 660320
Dallas, TX 75266-0320
(214) 277-1960

Desert Mountain Region
P.O. Box 660320
Dallas, TX 75266-0320
(214) 277-1901

Mid South Region
P.O. Box 660320
Dallas, TX 75266-0320
(214) 277-1965

North Eastern Region
P.O. Box 660320
Dallas, TX 75266-0320
(214) 277-1934

Pacific Coastal Region
P.O. Box 650429
Dallas, TX 75265-0429
(214) 277-7403

Pacific Northwest Region
P.O. Box 660320
Dallas, TX 75266-0320
(214) 277-1925

Red River Region
P.O. Box 660320
Dallas, TX 75266-0320
(214) 277-7103

South Atlantic Region
P.O. Box 650447
Dallas, TX 75265-0447
(214) 277-7303

U.S. Headquarters
Army and Air Force Exchange Service Headquarters
Store Operations Directorate (SO)
P.O. Box 660202
Dallas, TX 75266-0202
(214) 312-2952

Marine Corps Exchange Service

Regional Headquarters

Marine Corps Exchange
Marine Corps Logistics Support
Base, Atlantic
Albany, GA 31704
(912) 435-1471

Marine Corps Exchange
Headquarters Battalion, HQMC
Henderson Hall
Arlington, VA 22214
(703) 979-8420

Marine Corps Exchange
Marine Corps Logistics Base
Barstow, CA 92311
(714) 256-8971

Marine Corps Exchange
Marine Corps Base
Camp Lejeune, NC 28547
(919) 451-2481

Marine Corps Exchange
Marine Corps Base
Camp Pendleton, CA 92055
(619) 725-6233

Marine Corps Exchange
Marine Corps Air Station
Cherry Point, NC 28533
(919) 447-7041

Marine Corps Exchange
Marine Corps Air Station
Kanehoe Bay, HI 96863
(808) 254-5871

Marine Corps Exchange
Camp Elmore
U.S. Marine Corps
Norfolk, VA 23511
(804) 423-1187

Marine Corps Exchange
Marine Corps Recruit Depot
Parris Island, SC 29905
(803) 525-3301

Marine Corps Exchange
Marine Corps Combat Development Command
Quantico, VA 22134
(703) 640-8800

Marine Corps Exchange
Marine Corps Recruit Depot
San Diego, CA 92140
(619) 297-2500

Marine Corps Exchange
Marine Corps Air Station--El Toro
Santa Ana, CA 92709
(714) 726-3340

Marine Corps Exchange
Marine Corps Air/Ground
Combat Center
Building 1533
Twentynine Palms, CA 92278
(619) 368-6163

Marine Corps Exchange

Marine Corps Air Station
Yuma, AZ 85364
(602) 726-2363

U.S. Headquarters
Head
Marine Corps Exchange
Service Branch
P.O. Box 1834
Quantico, VA 22134
(703) 640-6156

Navy Exchange Service Centers

Commanding Officer
Navy Exchange Service Center
P.O. Box 13
Naval Air Station
Jacksonville, FL 32212

Commanding Officer
Navy Exchange Service Center
Bldg. CD-1, Naval Base
Norfolk, VA 23511-0001

Commanding Officer
Navy Exchange Service Center
Box 133
Pearl Harbor, HI 96860

Commanding Officer
Navy Exchange Service Center
P.O. Box 150
San Diego, CA 92136-5150

Commanding Officer
U.S. Navy Exchange Service Center Europe
PSC 810, Box 33
FPO AE 09619-0033

Federal Information Center

The Federal Information Center (FIC), administered by the General Services Administration (GSA), can help you find information about the Federal government's agencies, services and programs. The FIC also can tell you which office to contact for help with problems.

Simply call the telephone number below for your metropolitan area or state. All the "800" numbers on this list are toll free.

These "800" numbers are only for the states and cities listed. If you are not calling from one of these areas, please dial (301) 722-9000.

Users of Telecommunications Devices for the Deaf (TDD/TTY) may call toll-free from any point in the United States by dialing 1 (800) 326-2996.

Alabama
Birmingham, Mobile
1 (800) 366-2998

Alaska
Anchorage
1 (800) 729-8003

Arizona
Phoenix
1 (800) 359-3997

Arkansas
Little Rock
1 (800) 366-2998

California
Los Angeles, San Diego, San Francisco, Santa Ana
1 (800) 726-4995
Sacramento
1 (800) 726-4995

Colorado
Colorado Springs, Denver, Pueblo
1 (800) 359-3997

Connecticut
Hartford, New Haven
1 (800) 347-1997

Florida
Ft. Lauderdale, Jacksonville, Miami, Orlando, St. Petersburg,
Tampa, West Palm Beach
1 (800) 347-1997

Georgia
Atlanta
1 (800) 347-1997

Hawaii
Honolulu
1 (800) 726-4995

Illinois
Chicago
1 (800) 366-2998

Indiana
Gary
1 (800) 366-2998
Indianapolis
1 (800) 347-1997

Iowa
All locations
1 (800) 735-8004

Kansas
All locations
1 (800) 735-8004

Kentucky
Louisville
1 (800) 347-1997

Louisiana
New Orleans
1 (800) 366-2998

Maryland
Baltimore
1 (800) 347-1997

Massachusetts
Boston
1 (800) 347-1997

Michigan
Detroit, Grand Rapids
1 (800) 347-1997

Minnesota
Minneapolis
1 (800) 366-2998

Missouri
St. Louis,

1 (800) 368-2998
All other locations
1 (800) 735-8004

Nebraska
Omaha
1 (800) 366-2998
All other locations
1 (800) 735-8004

New Jersey
Newark, Trenton
1 (800) 347-1997

New Mexico
Albuquerque
1 (800) 359-3997

New York
Albany, Buffalo, New York, Rochester, Syracuse
1 (800) 347-1997

North Carolina
Charlotte
1 (800) 347-1997

Ohio
Akron, Cincinnati, Cleveland, Columbus, Dayton, Toledo
1 (800) 347-1997

Oklahoma
Oklahoma City, Tulsa
1 (800) 366-2998

Oregon
Portland
1 (800) 726-4995

Pennsylvania
Philadelphia, Pittsburgh
1 (800) 347-1997

Rhode Island
Providence
1 (800) 347-1997

Tennessee
Chattanooga
1 (800) 347-1997

Memphis, Nashville
1 (800) 366-2998

Texas
Austin, Dallas, Fort Worth, Houston, San Antonio
1 (800) 366-2998

Utah
Salt Lake City
1 (800) 359-3997

Virginia
Norfolk, Richmond, Roanoke
1 (800) 347-1997

Washington
Tacoma
1 (800) 726-4995

Wisconsin
Milwaukee
1 (800) 366-2998

Selected Federal Agencies

Many Federal agencies have enforcement and/or complaint-handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems.

Agencies also have fact sheets, booklets and other information which might be helpful in making purchase decisions and dealing with consumer problems. If you need help in deciding where to go with your consumer problem, check the index at the end of this book or call the nearest Federal Information Center listed on page 104. The Federal agencies listed below respond to consumer complaints and inquiries.

Architectural and Transportation Barriers Compliance Board 1331 F
Street, N.W., Suite 1000
Washington, DC 20004-1111
(202) 272-5434
1 (800) 872-2253 (toll free)

Commission on Civil Rights
Look in your telephone directory under "U.S. Government, Civil Rights Commission." If it does not appear, call the appropriate FIC

number (see page xx), or contact:
Commission on Civil Rights
624 9th Street, N.W.
Washington, DC 20425
1 (800) 552-6843 (toll free-complaint referral outside DC) (202)
376-8513 (complaint referral in DC)
(202) 376-8116 (TDD--nationwide complaint referral)
(202) 376-8128 (publications)
(202) 376-8312 (public affairs)

Commodity Futures Trading Commission (CFTC)
2033 K Street, N.W.
Washington, DC 20581
(202) 254-3067 (complaints only)
(202) 254-8630 (information)

Consumer Information Center (CIC)
CIC publishes the free Consumer Information Catalog which lists more than 200 free and low-cost Federal booklets on a wide variety of consumer topics. For a free copy of the Catalog, write to Consumer Information Catalog, Pueblo, CO 81009, or call (719) 948-4000.

Department of Agriculture (USDA)

Agricultural Marketing Service
Department of Agriculture
Washington, DC 20250
(202) 720-7047

Animal and Plant Health Inspection Service
Public Information
Department of Agriculture
Federal Building, Room 613
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-7799

Cooperative Extension Service
Department of Agriculture
Washington, DC 20250
(202) 720-0987
Or consult county or city government listings in your local telephone directory for the number of your local Cooperative Extension Service office.
Farmers Home Administration
Department of Agriculture
Washington, DC 20250

(202) 720-4323

Food and Nutrition Service
Department of Agriculture
3101 Park Center Drive
Alexandria, VA 22302
(703) 305-2276

Human Nutrition Information Service
Department of Agriculture
Federal Building
Rooms 360 and 364
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-8617, 7725

Inspector General's Hotline
Office of the Inspector General
Department of Agriculture
P.O. Box 23399
Washington, DC 20026
(202) 690-1622
1 (300) 424-9121 (toll free)

Meat and Poultry Hotline
Food Safety and Inspection Service
Department of Agriculture
Washington, DC 20250
(202) 720-3333 (voice/TDD)
1 (800) 535-4555 (toll free voice/TDD outside DC)

Office of the Consumer Advisor
Department of Agriculture
Washington, DC 20250
(202) 720-3975

Office of Public Affairs
Visitor Information Center
Department of Agriculture
Washington, DC 20250

Department of Commerce

Bureau of the Census
Customer Services
Data User Services Division
Washington, DC 20233
(301) 763-4100

Office of Consumer Affairs
Department of Commerce
Room 5718
Washington, DC 20230
(202) 377-5001

National Institute of Standards and Technology
Office of Weights and Measures
Administration Building A617
Gaithersburg, MD 20899
(301) 975-4004

National Marine Fisheries Service
Office of Trade and Industry Services
Department of Commerce
1335 East-West Highway
Silver Spring, MD 20910
(301) 713-2355 (inspection and safety)

Constituent Affairs
National Weather Service
Department of Commerce
Washington, DC 20901
(301) 713-0258

Metric Program
Department of Commerce
National Institute of Standards and Technology
Building 411 Room A146
Gaithersburg, MD 20899
(301) 975-3690

Patent and Trademark Office
Department of Commerce
Washington, DC 20231
(301) 305-8341

Department of Defense
Office of National Ombudsman
National Committee for Employer Support of the Guard and Reserve
1555 Wilson Boulevard, Suite 200
Arlington, VA 22209-2405
(703) 696-1391
1 (800) 336-4590 (toll free outside DC)
Provides assistance with employer/employee problems for members of
the Guard and Reserve and their employers.

Department of Education

Clearinghouse on Disability Information
Department of Education
C Street, S.W., Room 3132
Washington, DC 20202-2524
(202) 205-8241
(202) 205-8723 (TDD)

Consumer Affairs Staff
OIIA
Department of Education
Room 3061
Washington, DC 20202
(202) 401-3679

Federal Student Financial Aid Information Centers
Department of Education
400 Maryland Avenue, S.W.
P.O. Box 84
Washington, DC 20044
1 (800) 433-3243 (toll free)

National Clearinghouse on Bilingual Education Hotline
Department of Education
1118 22nd Street, N.W.
Washington, DC 20037
(202) 467-0867
1 (800) 321-NCBE (toll free outside DC)

Office of Public Affairs
Department of Education
400 Maryland Avenue, S.W.
Washington, DC 20202
(202) 401-5986

Department of Energy

For information about conservation and renewable energy:
National Appropriate Technology Assistance Service
Department of Energy
P.O. Box 2525
Butte, MT 59702-2525
1 (800) 428-1718 (toll free in MT)
1 (800) 428-2525 (toll free outside MT)

Conservation and Renewable Energy Inquiry and Referral Service
Department of Energy
P.O. Box 3048
Merrifield, VA 22116
1 (800) 523-2929 (toll free)

Office of Scientific and Technical Information
Department of Energy
P.O. Box 62
Oak Ridge, TN 37831
(written inquiries only)

Office of Consumer and Public Liaison
Department of Energy
Washington, DC 20585
(202) 586-5373

Office of Energy Efficiency and Renewable Energy
Weatherization Assistance
Inquiries:
Department of Energy
Washington, DC 20585
(202) 586-2204

Department of Health and Human Services (HHS)

AIDS Hotline
Acquired Immune Deficiency Syndrome
1 (800) 342-AIDS (toll free)
1 (800) 344-7432 (toll free for Spanish speaking)
1 (800) 243-7889 (toll free Spanish TDD)

Cancer Hotline
1 (800) 4-CANCER (toll free)
During daytime hours, callers in California, Florida, Georgia,
Illinois, Northern New Jersey, New York and Texas may ask for
Spanish-speaking staff members.

Food and Drug Administration (FDA)
Look in your telephone directory under "U.S. Government, Health and
Human Services Department, Food and Drug Administration." If it
does not appear, call the appropriate FIC number (see page xx) or
contact:
Consumer Affairs and Information Staff
Food and Drug Administration
(HFE-88)
Department of Health and Human Services
5600 Fishers Lane
Room 16-63
Rockville, MD 20857
(301) 443-3170

Division of Beneficiary Services
Health Care Financing Administration (HCFA)

Department of Health and Human Services
6325 Security Boulevard
Baltimore, MD 21207
1 (800) 638-6833 (toll free)
(This is a taped answering service; a specialist will return your call.)

Hill-Burton Free Hospital Care Hotline
1 (800) 492-0359 (toll free in MD)
1 (800) 638-0742 (toll free outside MD)

Inspector General's Hotline
HHS/OIG/Hotline
P.O. Box 17303
Baltimore, MD 21203-7303
1 (800) 368-5779 (toll free)

National Center on Child Abuse and Neglect
Department of Health and Human Services
330 C Street, S.W.
Washington, DC 20201
(202) 205-8586

National Health Information Center
Department of Health and Human Services
P.O. Box 1133
Washington, DC 20013-1133
(301) 565-4167 (Washington Metro Area)
1 (800) 336-4797 (toll free)

National Runaway Switchboard
1 (800) 621-4000 (toll free)

Office of Child Support Enforcement
Department of Health and Human Services
Washington, DC 20447
(202) 401-9373

Office for Civil Rights
Department of Health and Human Services
Washington, DC 20201
(202) 619-0403
1 (800) 368-1019 (toll free outside DC)
1 (800) 537-7697 (toll free TDD)

Office of Prepaid
Health Care
Operations and Oversight
HCFA

Department of Health and Human Services
200 Independence Ave., S.W.
Room 423 HHH
Washington, DC 20201
(202) 619-3555

President's Council on Physical Fitness and Sports
Department of Health and Human Services
701 Pennsylvania Ave., N.W.
Suite 250
Washington, DC 20004
(202) 272-3421

Second Surgical Opinion Program
Department of Health and Human Services
Washington, DC 20201
(202) 690-8056

Social Security Administration
1 (800) SSA-1213 (toll free)

Department of Housing and Urban Development (HUD)

HUD Fraud Hotline
(202) 708-4200
1 (800) 347-3735 (toll free outside DC)

Interstate Land Sales Registration Division
Department of Housing and Urban Development
451 Seventh Street, S.W.
Room 6278
Washington, DC 20410
(202) 708-0502

Manufactured Housing and Construction Standards Division
Department of Housing and Urban Development
L'Enfant Plaza
Room 3214
Washington, DC 20410
(202) 755-7430

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
451 Seventh Street, S.W.
Room 5100
Washington, DC 20410
(202) 708-4252
1 (800) 669-9777 (toll free-Hotline complaints)

Office of Single Family Housing
Department of Housing and Urban Development
451 Seventh Street, S.W.
Room 9282
Washington, DC 20410
(202) 708-3175

Office of Affordable
Housing Program
Department of Housing and Urban Development
451 Seventh Street, S.W.
Room 7164
Washington, DC 20410
(202) 708-2685

Title I Insurance Division
Department of Housing and Urban Development
L'Enfant Plaza
Room 3214
Washington, DC 20410
(202) 755-7400

Department of the Interior

Bureau of Indian Affairs
Department of the Interior
Washington, DC 20240
(202) 208-3010

Bureau of Land Management
Department of the Interior
Washington, DC 20240
(202) 208-5717

Office of the Secretary
Department of the Interior
Washington, DC 20240
(202) 208-3171

National Park Service
Department of the Interior
Washington, DC 20240
(202) 208-4917

United States Fish and Wildlife Service
Department of the Interior
Washington, DC 20240
(202) 208-5634

United States Geological Survey
Department of the Interior
12201 Sunrise Valley Drive
Reston, VA 22092
(703) 648-4427

Department of Justice

Antitrust Division
Department of Justice
Washington, DC 20530
(202) 514-2401

Civil Rights Division
Look in your telephone directory under "U.S. Government, Justice Department, Civil Rights Division." If it does not appear, call the appropriate FIC number (see page xx) or contact:
Civil Rights Division
Department of Justice
Washington, DC 20530
(202) 514-2151
(202) 514-0716 (TDD)

Drug Enforcement Administration (DEA)
Look in your telephone directory under "U.S. Government, Justice Department, Drug Enforcement Administration." If it does not appear, call the appropriate FIC number (see page xx) or contact:
Drug Enforcement Administration
Department of Justice
Washington, DC 20537
(202) 307-8000

Federal Bureau of Investigation (FBI)
Look inside the front cover of your telephone directory for the number of the nearest FBI office. If it does not appear, look under "U.S. Government, Justice Department, Federal Bureau of Investigation." You also may contact:
Federal Bureau of Investigation
Department of Justice
Washington, DC 20535
(202) 324-3000

Immigration and Naturalization Service (INS)
Look in your telephone directory under "U.S. Government, Justice Department, Immigration and Naturalization Service." If it does not appear, call the appropriate FIC number (see page xx) or contact:
Immigration and Naturalization Service
Department of Justice

425 I Street, N.W.
Washington, DC 20536
(202) 514-4316
(202) 514-2783 (TDD)

Department of Labor
1 (800) 326-2577 (toll free, 24-hour TDD)

Office of the American Workplace
Department of Labor
Washington, DC 20210
(202) 219-6045

Coordinator of Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 219-6060 (general inquiries)

Employment and Training Administration
Look in your telephone directory under "U.S. Government, Labor
Department, Employment and Training Administration." If it does not
appear, call the appropriate FIC number (see page xx) or contact:
Employment and Training Administration
Director, Office of Public Affairs
Department of Labor
Washington, DC 20210
(202) 219-6871

Employment Standards Administration
Office of Public Affairs
Department of Labor
Washington, DC 20210
(202) 219-8743

Mine Safety and Health Administration
Office of Information
and Public Affairs
Department of Labor
Ballston Towers #3
Arlington, VA 22203
(703) 235-1452

Occupational Safety and Health Administration (OSHA)
Look in your telephone directory under "U.S. Government, Labor
Department, Occupational Safety and Health Administration." If it
does not appear, call the appropriate FIC number (see page xx) or
contact:
Occupational Safety and Health Administration
Office of Information and Consumer Affairs

Department of Labor
Washington, DC 20210
(202) 219-8148

Office of the Assistant Secretary for Veterans' Employment and
Training

Department of Labor
Washington, DC 20210
(202) 219-9116

1 (800) 442-2VET (toll free-- Veterans' Job Rights Hotline Office
of Labor Management Standards

Department of Labor
Washington, DC 20210
(202) 219-5823

Pension and Welfare Benefits Administration

Office of Program Services

Department of Labor
Washington, DC 20210
(202) 219-8776

Women's Bureau

The Work and Family Clearinghouse

Department of Labor
Washington, DC 20210
(202) 219-4486

1 (800) 827-5335 (toll free)

Employers may contact this office for information about dependent
care (child and/or elder care) policies.

Women's Bureau

The Workforce Quality Clearinghouse

Department of Labor
Washington, DC 20210
(202) 219-4486

1 (800) 347-3741 (toll free outside DC)

Employers may contact this office for information about workplace
quality resources, e.g., employee training and skills
development.

Department of State

Overseas Citizen Services

Department of State
Washington, DC 20520
(202) 647-3666 (non-emergencies)
(202) 647-5226 (emergencies)

Passport Services

Washington Passport Agency
1425 K Street, N.W.
Washington, DC 20524
(202) 647-0518

Visa Services
Department of State
Washington, DC 20520
(202) 633-1225

Department of Transportation (DOT)

Air Safety:
Federal Aviation Administration (FAA)
Community and Consumer Liaison Division
FAA (APA-200)
Washington, DC 20591
(202) 267-3484
1 (800) FAA-SURE (toll free outside DC)

Airline Service Complaints:
Office of Intergovernmental and Consumer Affairs (I-25)
Department of Transportation
Washington, DC 20590
(202) 366-2220

Auto Safety Hotline:
National Highway Traffic Safety Administration (NHTSA) (NEF-11)
Department of Transportation
Washington, DC 20590
(202) 366-0123
(202) 755-8919 (TDD)
1 (800) 424-9393 (toll free outside DC)
1 (800) 424-9153 (toll free TDD outside DC)

Boating Safety Classes:
Boat U.S. Foundation
880 S. Pickett Street
Alexandria, VA 22304
(703) 823-9550
1 (800) 336-2628 (toll free)

Boating Safety Hotline:
United States Coast Guard (G-NAB-5)
2100 2nd Street, S.W.
Washington, DC 20593-0001
(202) 267-0780
1 (800) 368-5647 (toll free)

Oil and Chemical Spills:

United States Coast Guard
National Response Center (G-TGC-2)
2100 2nd Street, S.W.
Washington, DC 20593-0001
(202) 267-2675
1 (800) 424-8802 (toll free)

Railway Safety:
Federal Railroad Administration
Office of Safety (RRS-20)
Department of Transportation
Washington, DC 20590
(202) 366-0522

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms
Look in your telephone directory under "U.S. Government, Treasury
Department, Bureau of Alcohol, Tobacco and Firearms." If it does
not appear, call the appropriate FIC number (see page xx) or
contact:

Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
Room 5500
650 Massachusetts Avenue, N.W.
Washington, DC 20226
(202) 927-8500

To report lost or stolen explosives, or to report explosive
incidents or bombings, call:

(202) 566-7777
(202) 789-3000
1 (800) 287-4867 (toll free outside DC)

Bureau of Engraving
and Printing
Congressional and Media Affairs Division
Department of the Treasury
14th and C Streets, S.W.
Room 533M
Washington, DC 20228
(202) 874-2778

Bureau of the Public Debt
Public Affairs Officer
Office of the Commissioner
Department of the Treasury

999 E Street, N.W., Room 553
Washington, DC 20239-0001
(202) 219-3302

Comptroller of the Currency

The Comptroller of the Currency handles complaints about national banks, i.e., banks that have the word "National" in their names or the initials "N.A" after their names. For assistance, look in your telephone directory under "U.S. Government, Treasury Department, Comptroller of the Currency." If it does not appear, call the appropriate FIC number (see page xx) or contact:

Comptroller of the Currency
Compliance Management
Mail Stop 7-5
Washington, DC 20219
(202) 874-4820

Financial Management Service

Office of Legislative
and Public Affairs
Department of the Treasury
401 14th Street, S.W.
Room 555
Washington, DC 20227
(202) 874-6740

Internal Revenue Service (IRS)

Look in your telephone directory under "U.S. Government, Treasury Department, Internal Revenue Service." If it does not appear, call the appropriate FIC number (see page xx).

Office of Thrift Supervision

(former Federal Home Loan Bank Board) The Office of Thrift Supervision handles complaints about savings and loan associations and savings banks. For assistance, contact:

Office of Thrift Supervision
Consumer Affairs
1700 G Street, N.W.
Washington, DC 20552
(202) 906-6000
1 (800) 842-6929 (toll free outside DC)

United States Customs Service

Look in your telephone directory under "U.S. Government, Treasury Department, U.S. Customs Service." If it does not appear, call the appropriate FIC number (see page xx).

To report fraudulent import practices, call U.S. Customs Service's Fraud Hotline:

1 (800) ITS-FAKE (toll free)

To report drug smuggling activity, call U.S. Customs Service's
Narcotics Hotline:

1 (800) BE- ALERT (toll free)

United States Mint
Customer Relations Division
Department of the Treasury
10001 Aerospace Road
Lanham, MD 20706
(301) 436-7400

United States Savings Bonds Division
Department of the Treasury
Office of Public Affairs
800 K Street, N.W.
Suite 800
Washington, DC 20226
(202) 377-7716
1 (800) 4US-BOND (toll free recording)

Department of Veterans Affairs (VA)
For information about VA medical care or benefits, write, call or
visit your nearest VA facility. Your telephone directory will list
a VA medical center or regional office under "U.S.
Government, Department of Veterans Affairs," or under
"U.S. Government, Veterans Administration." You also may contact
the offices listed below.

For information about benefits:
Veterans Benefits Administration (27)
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
1 (800) 827-1000 (toll free)

For information about
medical care:
Veterans Health Administration (167C)
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 535-7208

For information about burials, headstones or markers, and
presidential memorial certificates:
National Cemetery System (40H)
Department of Veterans Affairs
810 Vermont Avenue, N.W.

Washington, DC 20420
(202) 535-7855

For consumer information or general assistance:

Consumer Affairs Service (075B)
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 535-8962

Environmental Protection Agency (EPA)

Asbestos Information
(202) 554-1404 (hotline)
(202) 260-7849

Emergency Planning and Community Right-to-Know
Information-Hotline Environmental Protection Agency
Washington, DC 20460
1 (800) 535-0202 (toll free outside AK and DC)

General Information
Environmental Issues
1 (800) 759-4372 (toll free-CO, MO, ND, SD, UT, WY residents only)
(303) 293-1603

Indoor Air Quality Information Clearinghouse
1 (800) 438-4318 (toll free)
(301) 585-9020
(301) 588-3408 (on-line service - modem)

Inspector General's Whistle Blower Hotline
(202) 260-4977
1 (800) 424-4000 (toll free outside DC)

National Pesticides Telecommunications Network (NPTN)
1 (800) 858-7378 (toll free)
1 (800) 858-PEST (toll free outside TX)

Office of Public Liaison
Environmental Protection Agency
Washington, DC 20460
(202) 260-4454

Public Information Center PIC (PM-211B)
Environmental Protection Agency
Washington, DC 20460
(202) 260-2080 (general
information)

Resource Conservation and Recovery Act
RCRA/Superfund/UST Hotline
Environmental Protection Agency
Washington, DC 20460
(703) 412-9810
1 (800) 424-9346 (toll free
outside DC)

Safe Drinking Water Hotline
1 (800) 426-4791 (toll free outside DC)

Toxic Substances Control Act Assistance Information Service
Environmental Protection Agency
Washington, DC 20024
(202) 554-1404

Equal Employment Opportunity Commission
Look in your telephone directory under "U.S. Government, Equal
Employment Opportunity Commission." If it does not appear, call
the appropriate FIC number (see page xx) or contact:
Office of Communications and Legislative Affairs
Equal Employment Opportunity Commission
1801 L Street, N.W.
Washington, DC 20507
(202) 663-4900
1 (800) 669-4000 (toll free/ file-a-charge information)
1 (800) 800-3302 (toll free TDD)
1 (800) 669-3362 (toll free/ request publications)

Federal Communications Commission (FCC)

Complaints about telephone systems:
Common Carrier Bureau
Informal Complaints Branch
Federal Communications Commission
2025 M Street, N.W.
Room 6202
Washington, DC 20554
(202) 632-7553

General Information:
Consumer Assistance Branch
Federal Communications Commission
1919 M Street, N.W.
Room 254
Washington, DC 20554
(202) 632-7000

(202) 632-6999 (TDD)

Complaints about radio or television:
Mass Media Bureau
Complaints and Investigations
Federal Communications Commission
2025 M Street, N.W.
Room 8210
Washington, DC 20554
(202) 632-7048

Complaints about cable programming rates:
Federal Communications Commission
Cable Form Request 329
P.O. Box 18238
Washington, D.C. 20036

Federal Deposit Insurance Corporation (FDIC)

FDIC handles questions about deposit insurance coverage and complaints about FDIC-insured state banks which are not members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, call the appropriate FIC number (see page xx) or contact:
Office of Consumer Affairs
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429
(202) 898-3536
(202) 898-6726 (voice/TDD)
1 (800) 934-3342 (toll free outside DC)

Federal Emergency Management Agency
Look in your telephone directory under U.S. Government, Federal Emergency Management Agency. If it does not appear, call the appropriate FIC number (see page xx) or contact:

Federal Insurance Administration
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-2780
1 (800) 638-6620 (toll free)

Office of Disaster Assistance Programs
Federal Emergency Management Agency
500 C Street, S.W.
Room 705

Washington, DC 20472
(202) 646-3615

U.S. Fire Administration
Federal Emergency Management Agency
NETC
16825 South Seton Avenue
Emmitsburg, MD 21727
(301) 447-1080
(202) 646-2449

Federal Maritime Commission
Office of Informal Inquiries and Complaints
800 N. Capitol Street, N.W.
Washington, DC 20573
(202) 523-5807

Federal Reserve System

The Board of Governors handles consumer complaints about state-chartered banks and trust companies which are members of the Federal Reserve System. For assistance, look in your telephone directory under U.S. Government, Federal Reserve System, Board of Governors," or "Federal Reserve Bank." If neither appears, call the appropriate FIC number (see page xx) or contact:
Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs
Washington, DC 20551
(202) 452-3693
(202) 452-3544 (TDD)

Federal Trade Commission (FTC)

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, call the appropriate FIC number (see page xx) or contact:
Correspondence Branch
Federal Trade Commission
Washington, DC 20580
(written complaints only)

Public Reference Section
Federal Trade Commission
6th & Pennsylvania Ave., N.W.
Room 130
Washington, DC 20580
(202) 326-2222 (publications)

General Services Administration (GSA)

Business Service Centers

Look in your telephone directory under "U.S. Government, General Services Administration." If this does not appear, call the appropriate FIC number (see page xx).

Consumer Information Center (see page xx)

Federal Information Center

(see page xx)

Federal Information

Relay Service

7th & D Streets, S.W.

Room 6040

Washington, DC 20407

(202) 708-9300 (TDD)

1 (800) 877-8339 (toll free voice/TDD outside DC)

Surplus Federal Property Sales

Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, call the appropriate FIC number (see page xx).

Government Printing Office (GPO)

Government Publications:

Publications Service Section

Government Printing Office

Washington, DC 20402

(202) 512-2457

Subscriptions to Government Periodicals:

Subscription Research Section

Government Printing Office

Washington, DC 20402

(202) 512-2303

Interstate Commerce Commission (ICC)

Office of Compliance and Consumer Assistance

Washington, DC 20423

(202) 927-5500

National Archives and Records Administration

User Services Division

National Archives and Records Administration

Washington, DC 20408

(202) 501-5400

(301) 713-6800
(202) 501-5404 (TDD)

Federal Register
National Archives and Records Administration
Washington, DC 20408
(202) 523-4534
(202) 523-5229 (TDD)

National Archives and Records Administration
8th and Pennsylvania Ave., N.W.
Washington, DC 20408
8601 Adelphi Road
College Park, MD 20740-6001
(202) 501-5404 (voice/TDD)

National Credit Union Administration

The National Credit Union Share Insurance Fund provides federal insurance for nearly 13,000 credit unions. Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear, call the appropriate FIC number (see page xx) or contact:
National Credit Union Administration
1775 Duke Street
Alexandria, VA 22314-3428
(703) 518-6300

National Labor Relations Board
Office of the Executive Secretary
1099 Fourteenth Street, N.W.
Room 11600
Washington, DC 20570
(202) 273-1940

Nuclear Regulatory Commission (NRC)
Office of Public Affairs
Washington, DC 20555
(301) 504-2240 (OPA)
(301) 492-7000 (24-hour)
(301) 492-4626 (TDD)

Pension Benefit Guaranty Corporation
2020 K Street, N.W.
Washington, DC 20005-4026
(202) 326-4000
(202) 326-4179 (TDD)

Postal Rate Commission

Office of the Consumer Advocate
Postal Rate Commission
1333 H Street, N.W.
Suite 300
Washington, DC 20268
(202) 789-6830

President's Committee on Employment of People with Disabilities
1331 F Street, N.W.
Suite 300
Washington, DC 20004-1107
(202) 376-6200
(202) 376-6205 (TDD)

Railroad Retirement Board
844 North Rush Street
Chicago, IL 60611-2092
(312) 751-4500

Securities and Exchange Commission (SEC)
Office of Filings, Information and Consumer Services
450 5th Street, N.W.
(Mail Stop 2-6)
Washington, DC 20549
(202) 272-7440 (investor complaints)
(202) 272-7450 (filings by corporations and other regulated entities)
(202) 272-5624 (SEC Information Line--general topics and sources of assistance)

Small Business Administration (SBA)
Office of Consumer Affairs
409 Third Street, S.W.
Washington, DC 20416
(202) 205-6236
1 (800) U-ASK-SBA (toll free-information)

Tennessee Valley Authority (TVA)
Public Relations
400 West Summit Hill Drive
Knoxville, TN 37902
(615) 632-7196 (voice)
(615) 751-8500 (TDD)

U.S. Consumer Product Safety Commission (CPSC)

Call the CPSC hotline to report a hazardous product or product-related injury between 10 a.m. and 3 p.m., weekdays. Recorded messages on safety recommendations and product recalls are

available at all times. Call or write:
Product Safety Hotline
U.S. Consumer Product Safety Commission
Washington, DC 20207
1 (800) 638-CPSC (toll free)
1 (800) 638-2772 (toll free)
1 (800) 638-8270 (toll free TDD)

United States Information Agency
301 4th Street, S.W.
Washington, DC 20547
(202) 619-5151 (voice)
(202) 619-5156 (TDD)

United States Postal Service

If you experience difficulty when ordering merchandise or conducting business transactions through the mail, or suspect that you have been the victim of a mail fraud or misrepresentation scheme, contact your postmaster or local Postal Inspector. Look in your telephone directory under "U.S. Government, Postal Service U.S." for these local listings. If they do not appear, contact: Chief Postal Inspector

United States Postal Service
Washington, DC 20260-2100
(202) 268-4298
(202) 268-4299

For consumer convenience, all post offices and letter carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local post office, write or call: Consumer Advocate

United States Postal Service
Washington, DC 20260-6720
(202) 268-2284
(202) 268-2310 (TDD)

Federal TDD Directory

This section lists Federal government offices that have Telecommunications Devices for the Deaf (TDDs). These offices can respond to questions and complaints from persons with speech and hearing impairments. If you are a voice user, the Federal Information Relay Service (FIRS) will relay the call for you. Call FIRS at 1 (800) 877-8339 (toll free) or (202) 708-9300 in

Washington, D.C., and a relay operator will come on the line.
Additional TDD numbers are published in the U.S. Government TDD Directory, available free by writing the Consumer Information Center, Item 573X, Pueblo, CO 81009.

Architectural and Transportation Barriers Compliance Board 1331 F Street, N.W.
Suite 1000
Washington, DC 20004-1111
(202) 272-5434 (voice/TDD)
(202) 272-5449 (TDD)

Central Intelligence Agency
Office of Equal Employment Opportunity
Deaf and People with Disabilities Program
Washington, DC 20505
(703) 874-4457 (TDD)
(703) 874-4464 (voice)

Commission on Civil Rights
624 9th Street, N.W.
Washington, DC 20425
1 (800) 552-6843
(202) 376-8116 (TDD)

Commodity Futures Trading Commission (CFTC)
2033 K Street, N.W.
Washington, DC 20581
(202) 254-3570 (TDD - complaints)
(202) 254-7448 (TDD - information)

Congressional TDD Numbers

United States House of Representatives
Congressional Telecommunications for the Deaf (TDD message relay service-to leave messages for Representatives)
(202) 225-1904 (TDD)

Subcommittee on Select Education
Majority Office, Rep. Owens
(202) 226-7532 (voice/TDD)

United States Senate
Senate Special Services
(202) 224-4049 (TDD)

Senate Human Resources
(202) 224-7806 (TDD)

Committee on Labor and Human Resources
(202) 224-1975 (TDD)

Subcommittee on Disability Policy
Sen. Harkin
(202) 224-3457 (TDD)

Minority Office
Sen. Durenberger
(202) 224-9522 (TDD)

Department of Agriculture
14th Street and Independence Avenue, S.W.
Washington, DC 20250

Central Employment and Selective Placement Office
(202) 720-2436 (voice/TDD)

Meat and Poultry Hotline
1 (800) 535-4555 (toll free voice/TDD)

Department of the Army
Civilian Personnel Office
Fort Myer, VA 22211-5050
(703) 696-3181 (voice/TDD)

Department of Commerce
Information Locator
14th Street and Constitution Avenue, N.W.
Washington, DC 20230
(202) 482-2000 (voice)
(202) 482-4670 (TDD)

Office of Personnel
14th Street and Constitution Avenue, N.W.
Room 5005
Washington, DC 20230
(202) 482-3706 (TDD-recorded job information line)
(202) 482-5138 (voice)
(202) 482-5246 (TDD)

Bureau of the Census
Population Division
Statistical Information Staff
FOB #3
Room 2373
Washington, DC 20233
(301) 763-5020 (TDD)

Demographic Surveys Division
Consumer Expenditures Survey
Programming Branch
FOB #3, Room 3449
Washington, DC 20233
(301) 763-4113 (TDD)
(301) 763-2383 (TDD)

Economic Programming Division
FOB #4, Room 1200
Washington, DC 20233
(301) 763-1537 (voice)
(301) 763-5355 (TDD)

Housing and Household Economic Statistics
Iverson Mall, Room 416
3737 Branch Avenue
Temple Hills, MD 20748
(301) 763-8574 (voice)
(301) 763-8530 (TDD)

Center for International Research
Health Study Branch
Washington Plaza 2, Room 208
Washington, DC 20233
(301) 763-4086 (voice/TDD)
1 (800) 735-2258 (toll free TDD)

Bureau of Economic Analysis
Public Information Office
1441 L Street, N.W.
Room 1025
Washington, DC 20005
(202) 606-9900 (voice)
(202) 606-5335 (TDD)

International Trade Administration
Office of Commercial Information Management
Office of Promotion Services
14th Street and Constitution Avenue, N.W.
Room 1310
Washington, DC 20230
(202) 482-5752 (TDD)

Trade Information Center
1 (800) 872-8723 (toll free voice)
1 (800) 833-8723 (toll free TDD)

Minority Business Development
Communications Division
14th Street and Constitution Avenues, N.W.
Room 6707
Washington, DC 20230
(202) 482-4572 (TDD)

National Institute of Standards and Technology (NIST)
Library and Information
Service Division
Main Library
Administration Building E106
Gaithersburg, MD 20899
(301) 975-3052 (voice)
(301) 975-2812 (TDD)

Personnel Office
Administration Building Room A123
Gaithersburg, MD 20899
(301) 975-3007 (voice/TDD)

National Technical Information Service
Publication and Subscription Division and Bookstore/Sales
(703) 487-4639 (voice)
(703) 487-4053 (TDD)

National Weather Service
National Meteorological Center
World Weather Building
Room 307
Washington, DC 20233
(301) 443-8910 (voice/TDD) (official business--no forecasts)
Office of the Secretary
Office of Civil Rights Programs
Planning and Systems Division
Herbert C. Hoover Building
Room 6010
Washington, DC 20230
(202) 482-5691 (voice/TDD)

Patent and Trademark Office
Office of Personnel
2011 Crystal Drive
Crystal Park 1, Suite 700
Arlington, VA 22202
(703) 305-8231 (voice)
(703) 308-6645 (TDD)

Office of Publications

2011 Crystal Drive
Crystal Park 1, Suite 513
Arlington, VA 22202
(703) 305-8263 (voice)
(703) 305-8377 (TDD)

Department of Education
400 Maryland Avenue, S.W.
Washington, DC 20202

Captioning and Adaptation Branch
330 C Street, S.W., Room 4629
Washington, DC 20202
(202) 205-9172 (voice)
(202) 205-0169 (TDD)

Goals 2000
400 Maryland Avenue, S.W.
Washington, DC 20202
1 (800) USA-LEARN (toll free)

National Institute on Disability and Rehabilitation Research 330 C
Street, S.W.
Washington, DC 20202
(202) 205-8134 (voice)
(202) 205-8198 (TDD)

Office of Civil Rights
330 C Street, S.W.
Washington, DC 20202
(202) 205-5413 (voice)
(202) 205-8663 (TDD)

Office of Deafness and Communicative Disorders
C

330 C Street, S.W.
Washington, DC 20202
(202) 205-8352 (voice/TDD)

Rehabilitation Services Administration
330 C Street, S.W.
Washington, DC 20202
(202) 205-5482 (voice)
(202) 205-8298 (TDD)

Department of Health and Human Services
Handicapped Employment Program
200 Independence Avenue, S.W.

Washington, DC 20201
(202) 475-0073 (TDD)

Food and Drug Administration
5600 Fishers Lane
Parklawn Building
Rockville, MD 20857
Personnel
(301) 443-1970 (voice/TDD)

Equal Employment Opportunity Office
(301) 443-1818 (TDD)

Office of the Secretary
Personnel Office
(202) 619-3540 (voice/TDD)

Office for Civil Rights
200 Independence Avenue, S.W.
Washington, DC 20201
(202) 863-0101 (TDD)
1 (800) 537-7697 (toll free TDD)

Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235
(301) 965-4404 (TDD)

Department of Housing and Urban Development
451 Seventh Street, S.W.
Washington, DC 20410
(202) 708-1455 (TDD)
1 (800) 927-9275 (toll free TDD)

Department of the Interior
18th and C Streets, N.W.
Washington, DC 20240

Personnel Office
(202) 208-4817 (TDD)

Department of Justice
10th Street and Constitution Avenue, N.W.
Washington, DC 20530
(202) 514-2000 (voice)
(202) 514-1888 (TDD)

FBI Tours
(202) 324-3447 (voice)

(202) 324-1016 (TDD)

Department of Labor
200 Constitution Avenue, N.W.
Washington, DC 20210
1 (800) 326-2577 (toll free, 24-hour TDD)

Office of Civil Rights
(202) 219-7090 (voice/TDD)

Department of the Navy
Human Resource Office
1921 Jefferson Highway
Arlington, VA 22241-5363
(703) 607-2696 (TDD)

Department of State
2201 C Street, N.W.
Washington, DC 20520

Personnel Office
(202) 647-7256 (voice/TDD)

Department of Transportation
National Highway Traffic Safety Administration
Office of Public and Consumer Affairs (NOA-40)
400 7th Street, S.W.
Washington, DC 20590
(202) 366-9550 (voice)
(202) 755-7687 (TDD)

Department of the Treasury

Bureau of the Public Debt
13th and C Streets, S.W.
Washington, DC 20590
(202) 287-4097 (TDD)

Internal Revenue Service
1111 Constitution Avenue, N.W.
Washington, DC 20224
(202) 708-9300 (TDD)

Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-2459 (voice/TDD)
(202) 233-6276 (voice/Handicapped Services)

Environmental Protection Agency
401 M Street, S.W.
Washington, DC 20460
(202) 260-2090 (voice)
(202) 260-3658 (TDD)

Equal Employment Opportunity Commission
1801 L Street, N.W.
Washington, DC 20507
(202) 663-4494 (TDD)
1 (800) 800-3302 (toll free TDD)

Executive Office of the President
The White House
1600 Pennsylvania Avenue, N.W.
Washington, DC 20500
(202) 456-6213 (TDD)

Federal Communications Commission
1919 M Street, N.W.
Washington, DC 20554
(202) 632-7000 (voice)
(202) 632-6999 (TDD)

Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429
(202) 898-6726 (voice/TDD)
1 (800) 925-4618 (toll free voice/TDD)

Federal Reserve Board
20th and C Streets, N.W.
Washington, DC 20551
(202) 452-3544 (voice/TDD)

General Services Administration
18th & F Streets, N.W.
Washington, DC 20405

Clearinghouse on Computer Accommodation
(202) 501-4906 (voice/TDD)

Council on Accessible Technology (COAT)
(202) 501-2010 (TDD)

Federal Information Relay Service
(202) 708-9300 (TDD)
1 (800) 877-8339 (toll free voice/TDD outside DC)

Interstate Commerce Commission
Constitution Avenue and 12th Street, N.W.
Washington, DC 20423
(202) 927-5721 (TDD)

Library of Congress
101 Independence Avenue, S.E.
Washington, DC 20540
Main Switchboard (202) 707-6200 (TDD)

National Reference Service (202) 707-4210 (TDD)

Visitor Services (202) 707-9956 (TDD)

Copyright Information (202) 707-6737 (TDD)

Special Events and
Public Programs (202) 707-9955 (TDD)

National Library Service for
the Blind and Physically
Handicapped
1241 Taylor Street, N.W.
Washington, DC 20542 (202) 707-0744 (TDD)

Merit Systems Protection Board
1120 Vermont Avenue, N.W.
Washington, DC 20419
(202) 653-8898 (voice)
(202) 653-8896 (TDD)

National Aeronautics and Space Administration
Washington, DC 20546

Personnel Office
(202) 358-0000 (General information)
(202) 358-3723 (TDD - Equal Opportunity)
(202) 358-1255 (TDD - Management Systems and Facilities)

Greenbelt Personnel Office
(301) 286-3729 (voice/TDD)

National Archives and Records Administration
Multimedia and Publications Distribution Division
Washington, DC 20408
1 (800) 788-6282 (toll free voice)
(301) 763-4385 (TDD)

National Council on Disability
1331 F Street, N.W., Suite 1001
Washington, DC 20004-1107
(202) 267-3846 (voice)
(202) 267-3232 (TDD)

National Endowment for the Arts
1100 Pennsylvania Avenue, N.W.
Washington, DC 20506
(202) 682-5496 (voice/TDD)

National Science Foundation
4201 Wilson Boulevard
Stafford Place
Arlington, VA 22230
(703) 306-1234 (voice)
(703) 306-0090 (TDD)

Nuclear Regulatory Commission
Washington, DC 20555
(301) 492-4626 (voice/TDD)

Office of Personnel Management
1900 E Street, N.W.
Washington, DC 20415

Equal Employment Opportunity Division
(202) 606-2460 (voice/TDD)

Job Employment Center
(202) 606-0848 (TDD)

The President's Committee on Employment of People with
Disabilities 1331 F St., N.W., Suite 300
Washington, DC 20004-1107
(202) 376-6205 (TDD)

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, DC 20549
(202) 272-2552 (voice/TDD)

Small Business Administration
409 Third Street, S.W.
Washington, DC 20416
(202) 205-7333 (TDD)

Smithsonian Institution

Accessibility Program
Arts & Industries Building
Room 1410
Washington, DC 20560
(202) 786-2414 (TDD)
(202) 357-1729 (TDD - Visitor Information Line)

Tennessee Valley Authority
400 West Summit Hill Drive
Knoxville, TN 37902
(615) 751-8500 (TDD)

U.S. Consumer Product Safety Commission
Washington, DC 20207
1 (800) 638-8270 (TDD)

United States House of Representatives
Washington, DC 20215
(202) 225-1904 (TDD)

United States Information Agency
301 4th Street, S.W.
Washington, DC 20547
(202) 619-5157 (voice)
(202) 619-5156 (TDD)

United States Postal Service
475 L'Enfant Plaza West, S.W.
Washington, DC 20260
(202) 268-2310 (voice/TDD)

United States Senate
Washington, DC 20510
(202) 224-4049, 4075 (TDD)

TDD Operator Services and TDD Relay Services

TDD Operator Services

Hearing- or speech-impaired individuals who use a Telecommunications Device for the Deaf (TDD, also called a TTY or TT) can get assistance for calls to a TDD number by calling Operator Services for the Deaf: 1 (800) 855-1155 (toll free). If you need assistance and you have TDD equipment, this number will put you in touch with a TDD operator who can help you with the following:

- o calling card calls (with an accepted telephone calling card);
- o collect calls (paid for by the person you are calling);
- o person-

- to-person calls (a call to a specific person);
- o third-party calls (calls billed to a number other than the one you are calling to or from);
- o calls from a public phone (only calling card, collect, person-to-person or third-party); and
- o directory assistance (provide the person's name, street address, city and state).

Telecommunications Relay Services

Telecommunications relay services are a way to link telephone conversations between hearing individuals, using a standard (voice) telephone, and hearing- and speech-impaired individuals, using a TDD. Relay services allow hearing individuals to call TDD numbers and allow hearing- and speech-impaired individuals to call standard (voice) telephone numbers. Calls can be made from a standard (voice) telephone number to a TDD number or from a TDD number to a standard (voice) telephone number.

Local Telecommunications Relay Services

To comply with the "Telecommunications" portion of the Americans with Disabilities Act (ADA), a number of states have begun to operate their own local relay services to link hearing and hearing- and speech-impaired individuals in their local areas. Consult your telephone directory for information on the use, services provided and dialing instructions for your local relay.

Federal Information Relay Service

The Federal Information Relay Service (FIRS) is available for the general public seeking information from Federal agencies and for Federal employees conducting official government business. FIRS provides a link between both hearing and hearing- and speech-impaired individuals. To use the FIRS, call 1 (800) 877-8339 (toll free - voice or TDD). The FIRS operates from 8 a.m. to 8 p.m., Eastern time, Monday through Friday, except for Federal holidays.

Books for Blind and Physically Handicapped Persons

The Library of Congress has a free reading program for blind and physically handicapped individuals. Books, magazines and other publications are available in Braille and/or audio recordings to persons who cannot hold a book or see to read regular print. Special playback equipment is available on loan from the Library of Congress. Cassettes and records can be ordered from approximately 158 cooperating libraries. Anyone who is medically certified as unable to hold a book, or who is unable to read

ordinary print because of a visual handicap, may borrow and return these materials, postage-free. For more information, send name and address to: National Library Service for the Blind and Physically Handicapped, The Library of Congress, Washington, D.C. 20542.

Recording for the Blind (RFB) is a national, non-profit organization providing recorded textbooks, library services and other educational resources to people who cannot read standard print because of a visual, physical or perceptual disability. RFB has an 80,000-volume lending library of audio books. RFB's E-Text collection, books on computer disk, comprises more than 500 titles, ranging from computer manuals and works of literature to an assortment of reference works, including dictionaries, law books and a thesaurus. RFB also offers a software reading program for IBM computers which works in conjunction with RFB's electronic books. RFB's line of high-quality adapted recorders, for example, the Talkman IV, V and VI and Desktalk, are affordable, lightweight and readily available. There is a one-time, lifetime registration fee of \$37.50 (U.S. dollars). For more information or to request an application, call or write: Recording for the Blind, 20 Roszel Road, Princeton, NJ 08540, (609) 452-0606, 1 (800) 221-4792 (toll free).

Index

This alphabetical index will help you find the right organization to contact about your complaint. First, look for the specific topic, for example, Cars. Under this topic heading, there will be one or more contacts followed by the Handbook page numbers, where you will find an address and/or telephone number for each contact. Sometimes you will be directed to See another entry for a list of contacts. See also references direct you to other topics that might be related to your problem and help you locate the right contact. This index also lists all sections in the Handbook.

Abuse. See Alcohol; Child abuse and neglect; Drugs

Accountants

American Institute of Certified Public Accountants
Occupational and Professional Licensing Boards

Advertising (fraudulent and deceptive practices)

Children's Advertising Review Unit, CBBB
Direct Marketing Association
Federal Trade Commission
National Advertising Division, CBBB
State and Local Consumer Protection Offices

Aging. See also Retirement
Social Security Administration
State Agencies on Aging

American Association of Retired Persons

Agriculture. See Farm programs; Food; Health

Agriculture, Department of (USDA)

Aid to Families with Dependent Children
(AFDC)--check local telephone directory for public welfare or
social services office

AIDS Hotline

Aircraft, airlines
Federal Aviation Administration, DOT
Office of Intergovernmental and Consumer Affairs, U.S. Department
of Transportation

Alcohol
abuse
National Health Information Center
beverage labeling and ingredients
Bureau of Alcohol, Tobacco, and Firearms

Aliens
Immigration and Naturalization Service

American Association of Retired Persons (AARP)

American Indians. See Native Americans

Animal care and veterinary services
Animal and Plant Health Inspection Service, USDA
humane societies--check local telephone directory
quarantine
Animal and Plant Health Inspection Service
State and Local Consumer Protection Offices
veterinary drugs
Food and Drug Administration

Apartments
State and Local Consumer Protection Offices

Appliances
dispute resolution
Major Appliance Consumer Action Panel (MACAP)

energy efficiency labeling
Federal Trade Commission
safety
Product Safety Hotline, CPSC
State and Local Consumer Protection Offices

Arbitration. See also specific industries and products
American Arbitration Association
Better Business Bureaus
State and Local Consumer Protection Offices
Trade Association and Other Dispute Resolution Programs

Attorneys. See Lawyers

Automobiles. See Cars

Bankruptcy. Consult your telephone directory under "U.S. Government." Check all U.S. Courts and District Courts listings for references to bankruptcy.

Banks and Banking. Banks are regulated by one or more agencies. Check the Department of Treasury listing in the "Selected Federal Agencies" section on page 105 to learn which agency to contact.

Consumer Tip
State and Local Consumer Protection Offices

Better Business Bureaus

Bilingual education. See Education

Bill collection. See Credit

Black lung benefits
Mine Safety and Health Administration, xxx

Blind. See Disabled

Boats and boating
recalls, safety
Boat Owners Association of the United States (BOAT/US)
Boating Safety Hotline, U.S. Coast Guard

Bonds. See Investments

Broadcasting (radio and television)
Federal Communications Commission

Brokers (stocks and bonds). See Investments

Builders (homes). See Housing

Buses (baggage, rates, and service)

Interstate Commerce Commission

State Utility Commissions

check with your State and Local Consumer Protection Offices,
starting on page 70, for other contacts.

Business opportunities. See Franchises

Cameras and photography equipment

Photo Marketing Association

State and Local Consumer Protection Offices

Campgrounds

Consumer Tip

Cancer Hotline

Car manufacturers

Carpeting. See Rugs

Cars

Consumer Tips:

Car Repair

Buying a Used Car

Buying from a Private Individual

Buying from a Dealer

Buying a New Car

Credit and Sublease Brokers

Car Leasing

Lemon Laws

Vehicle Repossessions

Renting a Car

advertising

Federal Trade Commission

State and Local Consumer Protection Offices

dispute resolution

Automotive Consumer Action Program (AUTOCAP)

BBB Auto Line

Chrysler Motors Customer Center

Ford Dispute Settlement Board

State and Local Consumer Protection Offices

manufacturers

emissions standards

Environmental Protection Agency Public Information Center fuel
economy standards

National Highway Traffic Safety Administration

fuel economy testing and labeling
Environmental Protection Agency Public Information Center
imported car standards
National Highway Traffic Safety Administration
U.S. Customs Service
insurance
Insurance Information Institute
State Insurance Regulators
State and Local Consumer Protection Offices
leasing
Consumer Tip
lemon laws
Consumer Tip
State and Local Consumer Protection Offices
new cars
Consumer tip
odometer tampering and fraud
Auto Safety Hotline
State and Local Consumer Protection Offices
pedestrian safety
National Highway Traffic Safety Administration
repairs
Consumer Tip
BBB Auto Line
National Tire Dealers and Retreaders Association
State and Local Consumer Protection Offices
reposessions
Consumer Tip
safety
Auto Safety Hotline
Center for Auto Safety
tires
National Tire Dealers and Retreaders Association
used cars
Consumer Tip
Federal Trade Commission
State and Local Consumer Protection Offices

Catalog shopping
Direct Marketing Association

Cemeteries
Cemetery Consumer Service Council
Monument Builders of North America
State and Local Consumer Protection Offices
veterans
Department of Veterans Affairs
National Cemetery System

Census Data

Bureau of the Census

Center for Science in the Public Interest

Charitable organizations (reports on) Council of Better Business Bureaus

State and Local Consumer Protection Offices

Chemical and oil spills. See Environment

Child abuse and neglect

National Center on Child Abuse and Neglect

Child care

Information for employers

Women's Bureau--the Work and Family Clearinghouse

check local government listings in your telephone directory under "Family" or "Children" for information about licensing requirements for child care facilities in your area

Child support enforcement

Department of Health and Human Services, Office of Child Support Enforcement

Children

Children's Advertising Review Unit (CARU)

Citizenship applications

Immigration and Naturalization Service

City government

State and Local Consumer Protection Offices

Civil rights. See also Discrimination; specific departments in "Selected Federal Agencies" section on page 105

Commission on Civil Rights

Clothing

American Apparel Manufacturers Association

American Textile Manufacturers Institute

care labeling

Federal Trade Commission

children's sleepwear

(flammability standards)

Product Safety Hotline

Coins. See also Investments

U.S. Mint

Collection Agencies. See Credit

Commerce, Department of

Commissaries

Military Commissary and Exchange Contacts

Commission on Civil Rights

Commodity futures and options. See also Investments

Commodity Futures Trading Commission

Complaints. See Consumer complaints

Construction (homes). See Housing

Consumer complaints

Better Business Bureaus

Corporate Consumer Contacts

Federal Information Center

Call for Action

banking and telecommunications Consumer Action

sample complaint letter

Selected Federal Agencies

State, County and City Government Consumer Protection Offices

strategies

Trade Association and Other Resolution Programs

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American Council on Consumer Interests

National Coalition for Consumer Education

National Institute for Consumer Education

State and Local Consumer Protection Offices

Consumer Federation of America

Consumer Information--check the Table of Contents of this Handbook
for more information

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Consumer organizations

Refer to list beginning on page 56

Consumer Product Safety Commission

Consumer protection offices

State, County and City Government
Consumer Protection Offices

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Car Repair, Purchase, Renting and Other Concerns
Mail Order
Mail Fraud
Telemarketing
Calls That Cost: 900 Numbers and Other Pay-Per-Call Services

Door-to-Door Sales

Home Improvement
Home Financing
Home Equity Credit Lines
Reverse Mortgages
Selecting a Financial Institution
Credit
Consumer Privacy
Advance Fee Scams
Health Clubs
Dating Clubs
Timeshares/Campgrounds
Travel Scams
Product Safety and Recalls
Nutrition Labeling

Consumers Union of U.S., Inc.

Cooperative Extension Service

Corporate Consumer Contacts

Correspondence Schools. See Education

Cosmetics (labeling and safety)
Food and Drug Administration

County government
State and Local Consumer Protection Offices

Courts
small claims

Credit
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Consumer Tip
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State and Local Consumer Protection Offices
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Consumer Credit Counseling Services

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bank issued. See also Banks
National Credit Union Administration
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State Banking Authorities
all other credit cards
Federal Trade Commission
State and Local Consumer Protection Offices
harassment
Federal Trade Commission
State and Local Consumer Protection Offices
information
Bankcard Holders of America
repair
Consumer Tip
State and Local Consumer Protection Offices
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Consumer Tip
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National Credit Union Administration

Cruise ships. See also Travel
Federal Maritime Commission

Currency
Bureau of Engraving and Printing

Customs
U.S. Customs Service

Dating Clubs/Matchmakers
Consumer Tip
State and Local Consumer Protection Offices

Day care. See Child care

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Defense, Department of

Dentists. See Health care professionals

Departments of U.S. Government. See specific departments in
"Selected Federal Agencies"

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Diet programs. See Weight loss programs

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Financial Management Service

Direct marketing

Direct Marketing association (DMA)

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Disabled/handicapped persons

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Social Security Information

Books for the Blind and Physically Handicapped

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Books for the Blind and Physically Handicapped

Clearinghouse on Disability Information

job training and employment

President's Committee on Employment of People with Disabilities

State Vocational and Rehabilitation Agencies

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Department of Veterans Affairs

State Vocational and Rehabilitation Agencies

Disasters (natural)

Federal Emergency Management Agency

National Weather Service

U.S. Geological Survey

Discrimination

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Department of Health and Human Services, Office for Civil Rights

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Federal Trade Commission

State and Local Consumer Protection Offices

employment

Equal Employment Opportunity Commission

President's Committee on Employment of People with Disabilities

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Commission on Civil Rights

Department of Justice, Civil Rights Division

State and Local Consumer Protection Offices

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Medicare/Medicaid

Health Care Financing Administration
mortgages
Office of Fair Housing and Equal Opportunity
State and Local Consumer Protection Agencies
nursing homes
Department of Health and Human Services, Office for Civil Rights
social service programs
Department of Health and Human Services, Office for Civil Rights
dispute resolution
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Trade Association and Other Dispute Resolution Programs

Distilled spirits. See Alcohol

Doctors. See Health care professionals

Door-to-door sales. See Direct selling

Drinking water
Safe Drinking Water Hotline
State Utility Commissions
misrepresentations
State and Local Consumer Protection Offices

Drug Enforcement Administration

Drugs
abuse
National Health Information Center
illegal
Drug Enforcement Administration
Narcotics/Drug Smuggling Hotline
information, labeling, and safety for prescription and non-
prescription drugs
Food and Drug Administration
orphan
National Health Information Center
veterinary
Food and Drug Administration

Dry cleaning
State and Local Consumer Protection Offices

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National Clearinghouse on Bilingual Education Hotline
correspondence (home study)
Federal Trade Commission
National Home Study Council

State and Local Consumer Protection Offices
disabled children
Clearinghouse on Disability Information
State Vocational and Rehabilitation Agencies
financial aid (federal)
Federal Student Financial Aid Program
native Americans
Bureau of Indian Affairs
school lunch programs
check local telephone directory for school board or
superintendent of schools
school lunch program standards
Food and Nutrition Service
special education programs
Clearinghouse on Disability Information
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State and Local Consumer Protection Offices
U.S. Department of Education Hotline
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Department of Veterans Affairs

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State and Local Consumer Protection Offices

Emergency preparedness. See also Disasters
Federal Emergency Management Agency

Emission control standards. See Cars

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Federal Trade Commission
National Association of Personnel Services
State and Local Consumer Protection Offices
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Pension and Welfare Benefits Administration
discrimination, equal employment opportunity
Equal Employment Opportunity Commission
President's Committee on Employment of people with Disabilities
labor disputes
American Arbitration Association
Bureau of Labor-Management Relations
National Labor Relations Board

relocation, training, and assistance
Employment and Training Administration
State Vocational and Rehabilitation Agencies
unfair labor practices
Employment Standards Administration
National Labor Relations Board
wage issues (garnishment, minimum and overtime)
Employment Standards Administration
workers' compensation
Employment Standards Administration
workforce quality resources
The Work and Family Clearinghouse
The Workforce Quality Clearinghouse
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Employment Standards Administration
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Employment Standards Administration
Occupational Safety and Health Administration
workplace technological changes
Employment Standards Administration

Energy. See also Power plants; Utilities
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check local telephone directory for state energy conservation
office
conservation
Conservation and Renewable Energy Inquiry and Referral Service
National Appropriate Technology Assistance Service
costs and billing
State and Local Consumer Protection Offices
State Utility Commissions
efficiency labeling
Conservation and Renewable Energy Inquiry and Referral Service
Federal Trade Commission
heating fuel information
Department of Energy
safety
Product Safety Hotline
oil spills
National Response Center, U.S. Coast Guard
regulation
State Utility Commissions
State Weights and Measures Offices
renewable and solar
Conservation and Renewable Energy Inquiry and Referral Service
National Appropriate Technology Assistance Service
Tennessee Valley Authority
weatherization assistance

National Appropriate Technology Assistance Service

Energy, Department of

Environment

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Asbestos Hotline

Emergency Planning and Community Right-to-Know Information
Hotline

National Pesticides Telecommunications Network

National Response Center, U.S. Coast Guard

Resource Conservation and Recovery Act (RCRA)/ Superfund/UST
Hotline

Safe Drinking Water Hotline

Toxic Substances Control Act Assistance Information Service
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Environmental Protection Agency Public Information Center
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Blower Hotline

Environmental Protection Agency

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Bureau of Alcohol, Tobacco and Firearms

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American Textile Manufacturers Institute

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Federal Trade Commission

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National Archives and Records Administration

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Farmers Home Administration

fraud, waste or abuse

Department of Agriculture, Inspector General's Hotline
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Cooperative Extension Service

Department of Agriculture, Office of Public Affairs

Farmers Home Administration

Federal agencies

Federal Information Centers

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Federal notices and regulations

Federal Register, National Archives and Records Administration

Federal property

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National Park Service

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General Services Administration

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Financial aid to students. See Education

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International Association for Financial Planning

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Seafood Safety Hotline, FDA

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Public Voice for Food and Health Policy

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Food and Drug Administration

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packaging, labeling, quality and safety (except meat and poultry)

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school lunch program

check local telephone directory for school board or superintendent of schools

school lunch program standards

Food and Nutrition Service

Seafood Safety Hotline, FDA

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Federal Bureau of Investigation

Food and Drug Administration

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Food Safety and Inspection Service

National Turkey Federation

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Federal Trade Commission

National Fraud Information Center

State and Local Consumer Protection Offices

Fraudulent advertising. See Advertising

Fuel economy standards. See Cars

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Monument Builders of North America

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Department of Veterans Affairs

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Gasoline pumps. See Weights and measures

Genealogy. See Family records

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Financial Management Service

Government Printing Office

Government publications

Consumer Information Center

Government Printing Office

National Archives Records Administration, Publications Service

Selected Federal Agencies

Guarantees. See Warranties/guarantees

Handicapped persons. See Disabled

Hazardous substance spills and waste. See Environment

Health

AIDS Hotline

Cancer Hotline

Clubs

Consumer Tip

discrimination in services

Department of Health and Human Services, Office for Civil Rights

doctors. See Health care professionals

elderly. See Aging; Medicaid; Medicare; Medigap; Nursing homes
employment benefits
Pension and Welfare Benefit Administration
exercise and fitness
National Health Information Center
President's Council on Physical Fitness and Sports
fraud
Federal Trade Commission
Food and Drug Administration
State and Local Consumer Protection Offices
health maintenance organizations (HMOs)
Office of Prepaid Health Care
health spas
Consumer Tip
Federal Trade Commission
State and Local Consumer Protection Offices
hospital care for the indigent
Hill-Burton Free Hospital Care Hotline
hospital certification
Inspector General's Hotline
information
National Health Information Center
insurance disputes
State insurance Regulators
Blue Cross and Blue Shield Association
job health and safety
Occupational Safety and Health Administration
long-term health care facilities. See Nursing homes
medical devices
Food and Drug Administration
medical records
Consumer Tip
State and Local Consumer Protection Offices
medicines (prescription and over-the-counter). See Drugs
patient education
Food and Drug Administration
preferred provider organizations (PPOs)
Office of Prepaid Health Care
prescription drugs
Food and Drug Administration
rare diseases
National Health Information Center
services for the disabled
Federal TDD Directory
State Vocational and Rehabilitation Agencies
surgery
Second Surgical Opinion Program
veterans
Department of Veterans Affairs

Health and Human Services, Department of
Health care professionals (doctors, dentists, nurses,
technicians, therapists)
Occupational and Professional Licensing Boards
State and Local Consumer Protection Offices

Health care reform
Families USA

Health insurance. See Insurance

Hearing impairment. See also Disabled
Better Hearing Institute
Federal TDD Directory
fraud
Federal Trade Commission
Food and Drug Administration
Hearing Industries Association
State and Local Consumer Protection Offices

Home equity, home improvement loans. See Banks; Home mortgages;
Credit

Home Financing
Consumer Tip

Home improvements/remodeling
Consumer Tip
National Association of Home Builders
State and Local Consumer Protection Offices

Home mortgages. See also Banks
State and Local Consumer Protection Offices
Mortgage Bankers Association of America
credit discrimination
Consumer Tip
Office of Fair Housing and Equal Opportunity
Office of Thrift Supervision
FHA Mortgages
Office of Single Family Housing
insurance
Insurance Information Institute
Office of Single Family Housing
State Insurance Regulators

Home study. See Education

Homeowners insurance. See Home mortgages; Insurance

Hospitals. See Health

Hotels and motels

- American Hotel and Motel Association
- State and Local Consumer Protection Offices

Hotlines (federal)

- Check subject headings and/or "Selected Federal Agencies"

Housing. See also Home equity loans; Home improvement loans; Home mortgages; Loans; Apartments

- discrimination

- Office of Fair Housing and Equal Opportunity

Housing and Urban Development, Department of (HUD)

Housing loans. See Home mortgages

Hunting

- National Park Service

Immunizations

- Safety

- Food and Drug Administration

Immigration (misleading advertising)

- State and Local Consumer Protection Offices

Immigration and Naturalization Service

Insurance

- National Insurance Consumer Organization

- business

- Insurance Information Institute

- car. See cars

- dispute resolution

- American Arbitration Association

- Better Business Bureaus

- State Insurance Regulators

- flood

- Federal Emergency Management Agency

- health and life

- American Council of Life Insurance

- State and Local Consumer Protection Offices

- State Insurance Regulators

- loan

- Title I Insurance Division

- State and Local Consumer Protection Offices

mortgage
Insurance Information Institute
Office of Single Family Housing
State and Local Consumer Protection Offices
State Insurance Regulators
unemployment
Employment and Training Administration
veterans' life insurance
Department of Veterans Affairs

Interior, Department of

Internal Revenue Service

Interstate Commerce Commission (ICC)

Investments. (Coins; Commodity futures and options; Mutual funds;
Stocks and bonds; etc.)
Securities and Exchange Commission
National Association of Securities Dealers, Inc.
State and Local Consumer Protection Offices

Justice, Department of

Job assistance, training, health and safety. See Employment

Labeling and packaging. See Appliances; Clothing; Cosmetics; Drugs;
Energy; Fabrics; Food and Nutrition; Weights and Measures

Labor, Department of

Landlord-tenant. See State and Local Consumer Protection Offices

Lawyers, legal assistance
American Bar Association

Leasing
Consumer Tip
Federal Trade Commission
State and Local Consumer Protection Offices

Libraries

Licensing boards (occupational and professional)
Occupational and Professional Licensing Boards
State and Local Consumer Protection Offices

Life Insurance. See Insurance

Limited Partnerships. See Investments

Liquor. See Alcohol

Loans. See also Banks; Credit; Home equity loans; Home improvement loans; Home mortgages

advance fee

Consumer Tip

discrimination

Comptroller of the Currency

Federal Deposit Insurance Corporation

Federal Reserve System

Office of Fair Housing and Equal Opportunity

Office of Thrift Supervision

farm

Farmers Home Administration

FHA mortgages

Office of Single Family Housing

FmHA insured

Farmers Home Administration

fraud/misleading advertising

State and Local Consumer Protection Offices

insurance. See Insurance

settlement costs

Office of Single Family Housing

small business

Small Business Administration

Long-term health care. See Also Aging

Health; Nursing homes

American Health Care Association

Magazine subscriptions

State and Local Consumer Protection Offices

Subscription Research Section, Government Printing Office

Mail fraud and misrepresentation

U.S. Postal Service

adding or removing names from mailing lists

Direct Marketing Association, Mail Preference Service

Measurements. See Weights and Measures

Meat and poultry. See also Food and Nutrition

Meat and Poultry Hotline, USDA

Medals (national)

U.S. Mint

Medicaid
complaints
Social Security Administration, HHS
discrimination
Health Care Financing Administration, HHS
fraud
HHS Inspector General's Hotline
hospital and nursing home certification
HHS Inspector General's Hotline
policy information
Health Care Financing Administration

Medical care. See Health

Medical devices
Food and Drug Administration

Medicare
complaints, general
Social Security Administration
discrimination
Health Care Financing Administration
eligible PPOs
Office of Prepaid Health Care
fraud
Office of Prepaid Health Care
hospital and nursing home certification
HHS Inspector General's Hotline
policy information
Health Care Financing Administration

Medicines. See Drugs

Medigap
American Council of Life Insurance
Health Care Financing Administration
State and Local Consumer Protection Offices

Metric system
Metric Programs, Department of Commerce

Military services. See also Veterans
National Committee for Employer Support of the Guard and Reserve
Military Commissary and Exchange Offices

Minimum wage. See Employment

Mobile homes. See also Housing
Manufactured Housing and Construction Standards Division

State and Local Consumer Protection Offices

Money market/mutual funds. See Investments

Monuments. See Cemetery

Mortgages. See Home mortgages

Motels. See Hotels and motels

Motor vehicles. See Cars

Moving and storage companies

interstate (between states)

Interstate Commerce Commission

intrastate (inside the state)

State Utility Commission

State and Local Consumer Protection Offices

Mutual funds. See Investments

National Consumer Organizations

National Consumers League

Natural gas

American Gas Association

Nursing homes

certification

Health Care Financing Administration

discrimination

Department of Health and Human Services, Office for Civil Rights

information

American Health Care Association

State and Local Consumer Protection Offices

Department of Veterans Affairs

Nutrition. See Food and nutrition

Occupational and professional licensing boards. See Licensing

Oil resources. See Energy

Overtime pay. See Employment

Package Tours. See Travel

Parks (national)

National Park Service, Department of the Interior

Passport Services
Department of State

Patent and Trademark Office
Department of Commerce

Pension insurance, plans
Pension and Welfare Benefits Administration, Department of Labor
Pension Benefit Guaranty Corporation

Personnel consultants. See Employment agencies

Pesticides
National Pesticides Telecommunications Network, EPA

Pets. See Animal care and veterinary services

Pharmaceuticals. See Drugs

Pharmacies
State and Local Consumer Protection Offices

Photo finishing. See Cameras and Photographic equipment

Physical fitness. See Health

Physical handicaps. See Disabled/handicapped persons

Physicians. See Health care professionals

Poisoning
National Pesticides Telecommunications Network, EPA

Political advertising
Federal Communications Commission

Pollution
Environmental Protection Agency

Post offices/postal service
closing appeals
Postal Rate Commission
complaints (including mail fraud)
U.S. Postal Service
postal rates
Postal Rate Commission

Poultry. See Food and nutrition

Power plants. See also Energy; Utilities

electric

State Utility Commissions

nuclear

Nuclear Regulatory Commission

State Utility Commissions

Privacy protection

Consumer Tip

State and Local Consumer Protection Offices

Product safety and recalls

Consumer Tip

Consumer Product Safety Commission

State and Local Consumer Protection Offices

Prostheses

American Orthotic and Prosthetic Association

Public Citizen

Public Voice for Food and Health Policy

Pyramid schemes

Federal Trade Commission

State and Local Consumer Protection Offices

Radio (broadcast, regulation, licenses)

Federal Communications Commission

Radioactive materials

Nuclear Regulatory Commission

Radiological products

Food and Drug Administration

Railroads

employee benefits

Railroad Retirement Board

hazardous freight and cargo/safety

Federal Railroad Administration, DOT

rates, service, and claims

Interstate Commerce Commission

Real estate

interstate

Interstate Land Sales Registration Division, HUD

practices and settlement procedures
Office of Single Family Housing
State and Local Consumer Protection Offices

Recalls. See Cars; Boating; other consumer products
Consumer Tip
Auto Safety Hotline
Product Safety Hotline, CPSC
processed food, drugs, medical devices
refer to white pages of your local telephone book for regional
office of U.S. Food and Drug Administration

Rehabilitation, vocational
Federal TDD Directory
State Vocational and Rehabilitation Agencies

Remodeling. See Home improvements

Rent control
check with your State or Local Consumer Protection Office for
contacts

Rent-To-Own
Consumer Tip
State and Local Consumer Protection Offices

Repairs and repair facilities. See Cars; other specific products
State and Local Consumer Protection Offices

Resorts. See Hotels and motels; Travel; Timeshares

Retirement benefits/plans. See also Pension plans
Social Security Administration

Rugs
Carpet and Rug Institute
misleading advertising and sales
State and Local Consumer Protection Offices

Runaway children
National Runaway Switchboard, HHS

Safe Drinking Water Hotline

Safety. See Product Safety

Sales, "going-out-of-business"
State and Local Consumer Protection Offices

Sale advertisements and flyers
Federal Trade Commission
State and Local Consumer Protection Offices

Sample Complaint Letter

Savings and loan associations. See also Banks and Banking
Office of Thrift Supervision

Savings Bonds
Bureau of the Public Debt
U.S. Savings Bond Division

School lunch programs
check telephone directory for school board or superintendent of
schools

School lunch program standards
Food and Nutrition Service

Schools. See Education

Seafood. See food and nutrition

Securities. See Investments

Securities and Exchange Commission

Senior citizens. See Aging

Small Business Administration

Small Claims Courts

Soap
The Soap and Detergent Association

Social Security. See also Aging benefits
Social Security Administration

Social services. See also Aging; Disabled/Handicapped; Health:
Welfare
State and Local Consumer Protection Offices
State Vocational and Rehabilitation Agencies

Speech impairment. See Disabled/Handicapped

Sports, sports equipment
Product Safety Hotline

President's Council on Physical Fitness and Sports

Standards (product)

National Institute of Standards and Technology

State Agencies on Aging

State Banking Authorities

State, County, & City Government Consumer Protection Offices

State Insurance Regulators

State Utility Commissions

State Vocational and Rehabilitation Agencies

State Weights and Measures Offices

Stocks and bonds. See Investments

Supplemental Security Income (SSI)

Social Security Administration

Surgery. See Health

Surplus property sales (Federal)

General Services Administration

Survivor benefits

Department of Veterans Affairs

Social Security Administration

Taxes

federal

Internal Revenue Service

Telecommunications devices for the deaf

Federal TDD Directory

Operator assistance

Telemarketing. See also Direct marketing

Consumer Tip

Alliance Against Fraud in Telemarketing

Federal Trade Commission

State and Local Consumer Protection Offices

Telephone service

Consumer Tip

local service
State and Local Consumer Protection Offices
long distance service
Federal Communications Commission
State and Local Consumer Protection Offices
Tele-Consumer Hotline

Television
broadcast and cable regulations
Federal Communications Commission
State and Local Consumer Protection Offices

Timeshares/campgrounds
Consumer Tip
State and Local Consumer Protection Offices

Tires
National Tire Dealers and Retreaders Association

Toy safety
Product Safety Hotline
Toy Manufacturers of America

Trade
domestic
Federal Trade Commission
international
Department of Commerce, Office of Consumer Affairs
Consumers for World Trade

Trade and technical schools. See Education

Trade Association and Other Resolution Programs

Transportation, Department of

Travel
Consumer Tip
fraud
Federal Trade Commission
State and Local Consumer Protection Offices
Passport Services, Department of State
travel agents
U.S. Tour Operators Association
American Society of Travel Agents, Inc.

Treasury, Department of the

U.S. Government Offices. See Selected Federal Agencies

U.S. Public Interest Research Group

Unemployment. See Employment

Used cars. See Cars

Utilities. See also Energy; Power plants
State Utility Commissions

Veterans
Department of Veterans Affairs

Visually impaired. See Disabled; Rehabilitation

Vocational schools. See Education

Wages (garnishment, minimum wage, overtime pay)
Employment Standards Administration

Warranties/Guarantees
Federal Trade Commission
State and Local Consumer Protection Offices

Water. See Drinking water

Weight loss programs
Cooperative Extension Service
Federal Trade Commission
Food and Drug Administration
State and Local Consumer Protection Offices

Weights and measures
National Institute of Standards and Technology
State Weights and Measures Offices

Welfare
Social Security Administration
check telephone directory for public welfare or social services
office

Workers' compensation. See Employment

Writing a Complaint Letter_

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