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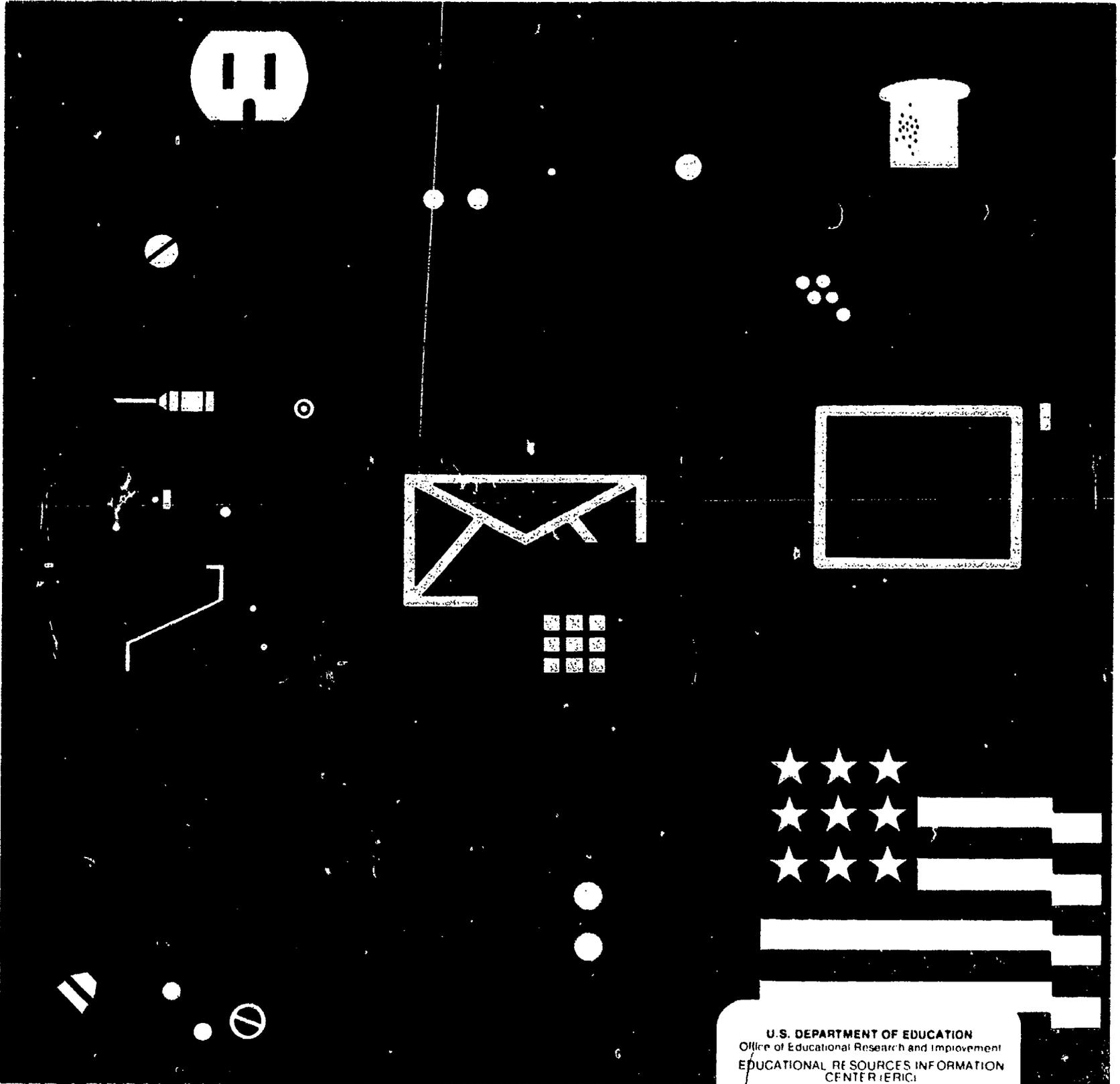
This document consists of a handbook for consumers and a teacher's guide to the handbook. The first part of the handbook gives advice on how to be a smart consumer and includes information on how to get the most for the money, handle a complaint, write a complaint letter, use the handbook, select child care, protect personal property, choose a school, select a home-improvement company, use credit cards, shop by telephone, and shop by mail. The second part constitutes about 90 percent of the handbook and contains names, addresses, and telephone numbers of businesses; state, county, and city government consumer protection offices; state agencies on aging; state banking authorities; state insurance regulators; state utility commissions; state vocational and rehabilitation agencies; state weights and measures offices; military commissary and exchange contacts; federal information centers; other selected federal agencies; and federal government offices that have telecommunications devices for the deaf. The handbook concludes with information on books for blind and physically handicapped persons, TDD operator services, and an index. The teacher's guide consists of suggestions for using the handbook to help students make informed decisions, handle complaints, and study consumer affairs in more depth. A list of key sources of consumer assistance is included. (CML)

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ED31723

Consumer's

RESOURCE HANDBOOK



Office of the Special Adviser to the President for Consumer Affairs
 The White House, Washington, DC
 and the
 United States Office of Consumer Affairs

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"...On a grand scale, consumerism is nations creating policies that are responsive to consumer perspectives. Consumerism is corporations that make safety their first concern and develop quality products and services. Consumerism is governments using tax dollars wisely, responsively, and ethically. It is also charities that inspire us to support worthy causes with our financial resources.

On a more personal level, consumerism is a parent putting safe, nutritious food on the table. It is families knowing how to spend and save wisely so they have enough money left over to pursue a dream or enjoy a special pastime. Indeed, the marketplace skills of individual consumers play an important role in ensuring that every American citizen enjoys his or her share in our Nation's prosperity..."

Excerpts from President Bush's 1989 Proclamation of National Consumers Week, April 23-29, 1989

Consumer's Resource Handbook

Published by the United States Office of Consumer Affairs

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1990 Edition

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Additional single copies of the Consumer's Resource Handbook are available free by writing:
Handbook, Consumer Information Center, Pueblo, Colorado 81009.

**THE WHITE HOUSE
WASHINGTON**



Dear Consumer:

I am proud to introduce the 5th edition of the *Consumer's Resource Handbook*. This how-to-do-it guide is one of the most popular and widely-praised books ever published by the Federal government. The *Handbook* is written for the individual American consumer and the consumer affairs professional.

In "Part I—How to be a Smart Consumer" we offer hints on how to get the most for your money. "Eubie Smart" is a special cartoon character we use with our list of consumer tips. This section contains tips on how to choose child care, how to protect your privacy, and how to choose a school for your child. Eubie also offers pointers about car repair, home remodeling, and credit card fraud. If you are trying to resolve a consumer complaint, this part of the *Handbook* shows you how to write a complaint letter.

The second section, "Part II—Consumer Assistance Directory," lists the addresses and telephone numbers of businesses, state and local consumer protection offices, and Federal government agencies. You can write or call these offices for help with your consumer questions and problems.

If you are not sure where to find the information you need, check the Index in the back of the *Handbook*. The Index is arranged by subject.

Whether you are an individual consumer or a consumer affairs professional, we hope you will find this *Handbook* useful.

Sincerely,

A handwritten signature in cursive script, which appears to read "Bonnie Guiton". The signature is written in dark ink on a white background.

Bonnie Guiton
Special Adviser to the President for Consumer Affairs and
Director, United States Office of Consumer Affairs

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Part I

How to Be a Smart Consumer

How to Get the Most for Your Money and Avoid Consumer Problems

Before you buy:

- Think about what you need and what product or service features are important to you.
- Compare brands. Ask for word-of-mouth recommendations and look for formal product comparison reports. Check your local library for magazines and other publications that contain product comparisons.
- Compare stores. Look for a store with a good reputation and plan ahead to take advantage of sales.
- Check with your local Better Business Bureau (BBB) to find out if the company is reputable.
- Check for any extra charges, such as delivery fees, installation charges, and service costs.
- Read warranties to understand what you must do and what the manufacturer must do if you have a problem.
- Read contract terms carefully. Make sure all blank spaces are filled in before you sign a contract.
- Ask the sales person to explain the store's return or exchange policy.
- Do not assume an item is a bargain just because it is advertised as one.

After you buy:

- Read and follow the instructions on how to use the product or service.
- Use the product only for the purpose outlined by the manufacturer in the instructions.
- Read and understand the warranty. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office for more information. A list of these offices begins on page 48.
- Keep all sales receipts, warranties, and instructions.
- If trouble develops, report the problem to the company as soon as possible. Trying to fix the product yourself may cancel the warranty.
- Keep a file of your efforts to resolve the problem. It should include the names of the individuals you speak with and the date, time, and outcome of the conversation. Also, keep copies of the letters you send to the company and any replies they send to you.



Eubie Smart is a copyright of The Advertising Council, Inc.

How to Handle Your Own Complaint

As a consumer you have the right to expect quality products and services at fair prices. If something goes wrong, there are things you can do to resolve the problem. Here are some suggestions for handling your own complaint:

Collect records:

Start a file about your complaint. Include copies of sales receipts, repair orders, warranties, canceled checks, and contracts which will back up your complaint and help the company resolve your problem.

Go back to where you made the purchase:

Contact the person who sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. If that person is not helpful, ask for the supervisor or manager and restate your case. A large number of consumer problems are resolved at this level. Chances are, yours will be, too.

Allow each person you contact time to resolve your problem before contacting someone else for help.

Keep a record of your efforts and include notes about whom you spoke with and what was done about the problem. Save copies of any letters you send to the company as well as letters sent to you.

Don't give up:

If you are not satisfied with the response at the local level, don't give up. Call or write a letter to the person responsible for consumer complaints at the company's headquarters. Many companies have toll-free telephone numbers. Often these toll-free "800" numbers are printed on the product's package. Check your local library for a directory of toll-free telephone numbers. Or, call 1 (800) 555-1212 to learn whether a company has a toll-free telephone number. If you're writing a letter, send your letter to the consumer office or to the president of the company.

Describe the problem:

When you complain to a company, be sure to describe the problem, what (if anything) you have already done to resolve it, and what you think is a fair solution. Do you want your money back? Would you like the product repaired? Do you want the product exchanged?

How to Write a Complaint Letter

Where to write:

If talking with the sales person or company representative does not resolve the problem, you will need to write a letter to the company to resolve your complaint. For a list of many corporate consumer contacts and their addresses, see page 11.

If there is no listing for the company, check the reference section of your local library. The following books may help you locate useful company and brand name information:

- *Standard & Poor's Register of Corporations, Directors and Executives*
- *Standard Directory of Advertisers*
- *Thomas Register of American Manufacturers*
- *Trade Names Directory*

What to write:

- The letter should include your name, address, home and work telephone numbers, and account number, if appropriate.
- Make your letter brief and to the point. List all the important facts about your purchase, including the date and place you made the purchase and any information you can give about the product—such as the serial or model number.
- If you are writing to complain about a service you received, describe the service and who performed it.
- State exactly what you want done about the problem and how long you are willing to wait to resolve it. Be reasonable.
- Include copies of all documents regarding your problem.
- Be sure to send COPIES, not originals.
- Don't write an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it. Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Keep a copy of all letters to and from the company.
- The sample letter on the next page is a guide to help you write a complaint letter. Remember, if you write a letter to a Better Business Bureau, government agency, trade association, or other source of help, give information about what you have done so far to get your complaint resolved.

Sample Complaint Letter

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

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

On (date), I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase 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).

Therefore, to resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies-NOT originals) of my records (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 (set time limit) before seeking third-party assistance. Please contact me at the above address or by phone at (home and office numbers-with area codes).

Sincerely,

(Your name)
(Your account number)

- describe your purchase
- name of product, serial numbers,
- include date and location of purchase

- ask for specific action
- enclose copies of documents

- state the problem
- give the history

- allow time for action or response
- include how you can be reached

**Keep copies of
your letter and
all related documents**

How to Use this Handbook

The *Consumer's Resource Handbook* is divided into two sections. Part I—How to be a Smart Consumer lists tips on how to get the most for your money, how to handle your own complaint and how to write a complaint letter. Part I also includes tips about several consumer issues such as protecting personal privacy, finding child care, and credit card fraud.

Part II of the *Handbook* lists offices you can contact for help with consumer problems or questions. This section includes: Corporate Consumer Contacts, Car Manufacturers, Better Business Bureaus, Trade Associations 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 which can help you locate information about specific topics.

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 index for the organizations, or local, state and Federal offices that provide assistance.
4. Taking legal action should be the last resort. However, if you decide to exercise this right, be aware that you may have to act within a certain time period. Check with your lawyer about any statutes that apply to your case.

What's in the Handbook

Corporate Consumer Contacts

Many companies have consumer affairs or customer relations departments to answer questions or to help resolve consumer complaints. If you cannot resolve a complaint where you made the purchase, then contact company headquarters.

The addresses and telephone numbers of more than 600 companies are listed in the Corporate Consumer Contacts section of this Handbook, beginning on page 11. Many entries include toll-free "800" telephone numbers. Some companies have Telecommunications Devices for the Deaf (TDD) for the hearing impaired. All "800" and "TDD" numbers are in bold type. If you write to the company, use the sample letter on page 3 as a guide for your own letter.

Car Manufacturers

Most foreign and American car manufacturers have regional offices which handle consumer complaints that are not resolved by your local car dealer. The list of Car Manufacturers begins on page 35.

Better Business Bureaus

Currently, there are about 180 Better Business Bureaus (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.

Each BBB has its own policy about reporting information. It may or may not tell you the nature of the complaint 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. The Council of Better Business Bureaus, which is sponsored by national businesses, 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 begins on page 42.

Trade Associations and Other Dispute Resolution Programs

There are nearly 40,000 trade and professional associations in the United States which represent a variety of interests (including banks, insurance companies, clothing manufacturers) and professionals (such as accountants, lawyers, doctors, and therapists).

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

These programs are usually called alternative dispute resolution programs. Generally, there are three types of programs: arbitration, conciliation, or 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. And in some programs, decisions are not binding on either party.

Trade associations have various consumer functions, which are described in the *National Trade & Professional Associations of the United States*. Check your local library for this book and related sources of help.

A list of Trade Associations and other Dispute Resolution Programs begins on page 45.

State, County, and City Government Consumer Offices

City and county consumer offices can be helpful because they are easy to contact and are familiar with local businesses and laws. If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently across the nation. Some states have a separate department of consumer affairs, while others have a consumer affairs office as part of the governor's office or attorney general's office. These offices will help or refer you to the proper agency.

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 you made the purchase. When you contact any local or state consumer office, be sure to have handy copies of your sales receipts, other sales documents, and all correspondence with the company. A list of State, County, and City Government Consumer Protection Offices begins on page 48.

Many states also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. These agencies are listed separately, beginning on page 61.

In addition, a variety of other helpful community services may be available in your area. For example, county and state Cooperative Extension Services offer a variety of 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 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 that may 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 77.

The Federal agencies listed in the Selected Federal Agencies section, beginning on page 78, respond to consumer complaints and inquiries. A list of Federal agencies with Telecommunications Devices for the Deaf (TDD) begins on page 84.

Military Commissary and Exchange Contacts

Interested consumers will find a list of Military Commissary and Exchange Contacts on page 75. The list includes the regional offices and headquarters for all the Armed Forces Exchanges and Commissaries.

Other Sources of Help

Libraries

Local libraries 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 allow individuals to use their reference materials, too. Check your local telephone directory for the location of nearby libraries.

Media Programs

Many local newspapers and radio and television stations throughout the United States have "Action Line" or "Hot Line" services. These programs may be able to help consumers with their problems. Sometimes these programs are successful in helping to resolve consumer complaints because of their influence in communities. Some Action Lines select only the most severe problems, or those that occur most frequently. They may not be able to handle every complaint.

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

Occupational and Professional Licensing Boards

Many state agencies license or register members of various professions, including: doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, car repair shops, employment agencies, collection agencies, beauticians, and television and radio repair shops.

In addition to setting licensing standards, these boards also set 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 may conduct an investigation and take disciplinary action against the professional. This action may include probation, or license suspension or revocation.

To locate 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 there is no local office, contact the state 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 Courts

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 small, 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 any other court.

If the party bringing the suit wins the case, the party who lost will often follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party may go back to court and ask for the order to be "enforced." Depending on local laws, the court may, 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 they are owed. Or, if the person who owes the money receives a salary, the court may 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 your 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. To better understand the process, sit in on a small claims court session before taking your case to court.

Legal Aid Offices

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 where law students assist practicing lawyers with these cases as part of their training.

These offices generally offer legal assistance with problems such as landlord-tenant relations, credit, utilities, family issues (such as divorce and adoption), 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 or call your local consumer protection office to find the address and telephone number of the Legal Aid office near you.

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. Check the telephone directory for the LSC office nearest you or call the Federal Information Center (FIC) listed on page 77. 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, DC 20024-2751
(202) 863-4089

Private Lawyers

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 for Consumer Credit, Inc., 8701 Georgia Avenue, Suite 507, Silver Spring, MD 20910, (301) 589-5600.

Consumer Groups

Private and voluntary consumer organizations are usually created to advocate specific consumer interests. In some communities they will help individual consumers with complaints. To find out if such a group is in your community, contact your state or local consumer protection office. A list of these offices begins on page 48.

Consumer Information Catalog

The Consumer Information Catalog lists more than 200 free or low-cost Federal booklets on a variety of topics, many of which may be helpful in addressing consumer complaints or problems. Topics include: careers and education, child care, Federal benefits, financial planning, gardening, health, housing, small business, travel, hobbies, cars, etc. This free Catalog is published quarterly by the Consumer Information Center and may be ordered by sending your name and address to: Catalog, Consumer Information Center, Pueblo, CO 81009.

Consumer Tips from Eubie Smart

This section contains some tips to help you become a better consumer. It includes suggestions about how to choose child care, find the best school for you or your child, protect your privacy and tips about many other consumer topics.

Remember to check with your local consumer protection office and Better Business Bureau. They can help you, too. Their addresses are listed in Part II of this Handbook.



Selecting Child Care

Choosing child care is an important issue for parents. Here are some questions parents may want to ask when looking for child care:

1. What are the licensing laws for day care providers in your city, county or state? Your local consumer protection office is a good place to check for this information.
2. Do caregivers have references? What about special training in child development and education? How many children does each adult look after?
3. Is the home or center clean? Is there enough space inside and outside for the children to play? Is the playground fenced?
4. If the center is large, do visitors and children sign in and out? What are the safety precautions in case of fire or other emergencies?
5. What about sick children? Do they stay home? What if a child needs medical help?
6. How does the staff discipline children? How much of each day is filled with planned activities? Are activities geared to children's ages and development?
7. What are the fees for half-days, overtime or sick children?
8. Are kids' pictures or projects hung up and changed often?
9. Do caregivers tell you what your child did that day? How he or she is doing overall?

After your child is in a program, you may wish to ask:

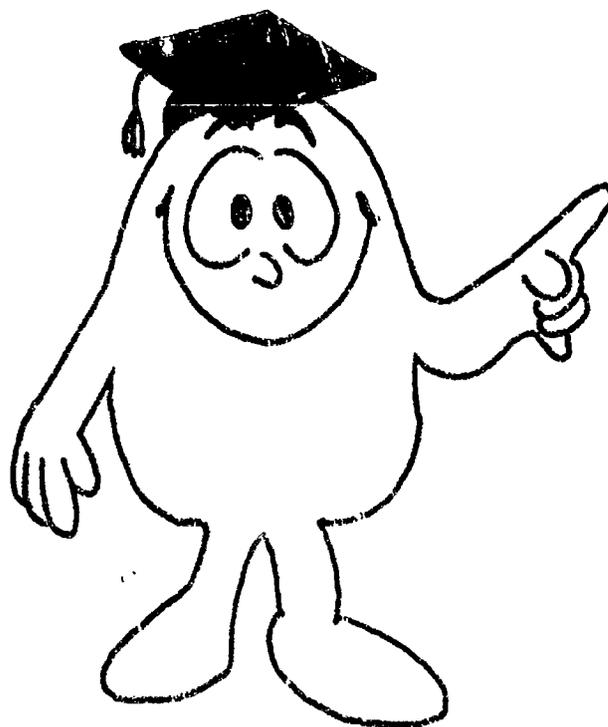
1. Does your child talk happily about the program?
2. Do you know new employees? Do they talk to your child?

Employers may wish to contact the Department of Labor's Women's Bureau Work and Family Clearinghouse. The Clearinghouse can provide information about child or elder care. For more information call: (202) 523-4486.

Protecting Personal Privacy

Here are some tips about how you can protect the privacy of your credit, medical, and insurance records:

1. When you are filling out an application for credit, insurance or a job, ask how the information you give about yourself will be used. Who has access to it? Is your mailing address sold to other companies? How long is the information kept? How often is it updated?
2. The Direct Marketing Association (DMA) operates the Mail Preference Service and the Telephone Preference Service. If you wish to have your name removed from nationally-based advertising lists, write to these services. The addresses are listed on page 46 of this Handbook.
3. Credit bureaus keep records about how you pay your bills, how much credit you have, etc. For a small fee, you can find out what's in your credit record and the names of the companies that have asked for information about you. If you are turned down for credit, there is no cost to learn what's in your credit report. The creditor will tell you which credit bureau to write or call.
4. If you find a mistake in your credit report, the credit bureau must check it and correct it for you. Any negative information that cannot be proven must be removed. However, correct information about late payments can stay on your record for seven years. More severe credit problems such as bankruptcies can stay on your record for up to 10 years. You can also add your own 100-word statement of explanation for a credit problem to your file.



Choosing A School

Whether you are looking for a school for your child or looking to improve your own skills, education is an investment decision that should be made carefully.

Choosing a school for a child:

1. There are many types of schools; magnet schools, public schools, private schools, etc.
2. Every child learns differently. Choose the school that best meets your child's learning style.
3. Become involved in your child's education and school.
4. Public schools are grouped into local city or county school districts. Check with your local consumer protection office or look in the telephone book to find the address of your local school district office.
5. The Department of Education has published a booklet, "Choosing a School for Your Child." Free copies of the booklet may be ordered by writing: Choosing a School, Consumer Information Center, Pueblo, Colorado 81009.

Choosing a job training program:

1. If you are looking for a job training program, avoid scams by checking with your local consumer protection office or Better Business Bureau before you enroll.
2. Before going back to school, check to see if local employers or others offer similar training for free.
3. Be sure the skills the school teaches will be useful to you and are currently being used in the workplace.
4. If you must learn how to use equipment, does the school have enough equipment so every student can practice using it? Is the equipment up-to-date?

5. How many recent students graduated? How many found jobs in their fields? Did the school help them find jobs, and how long did it take? How do current and past students feel about the school's program?

6. Will the program improve your math, reading and thinking skills? Will it teach you how to keep learning after graduation?

7. Does the program include on-the-job training? Do teachers work with industry and update their skills regularly?

8. Do you have to take out a loan to pay for the program? Who pays back the loan if the school doesn't deliver on its promises?

Paying for Job Training or College:

There are several sources of financial aid: scholarships, grants and loans. Scholarships and grants **do not** have to be paid back. Loans **do** have to be paid back. The Department of Education oversees Federal financial aid programs for job training or college.

1. Check with your local library for information about financial aid. Also check with the school about its financial aid programs.

2. The Department of Education can answer your questions about how to apply for Federal financial aid, how to solve loan problems or how to report possible fraud. The Department's addresses are on page 78 of this Handbook.

3. Remember that loans must be paid back. Because of the large number of students who do not pay back their loans, the Department of Education and other financial aid providers have adopted stiff penalties for those who do not pay back the loans.

Home Improvements

1. Compare costs by getting more than one estimate. Each estimate should be based on the same building specifications, materials and time frame.

2. Before choosing a contractor, check with state, county, or local consumer protection agencies to see if a large number of complaints have been filed against the contractor.

3. Check with your local housing authority to see if licensing and/or bonding are required of contractors in your area. If so, ask to see the contractor's license and bonding papers.

4. Be sure the written contract includes the contractor's full name, address, phone number and professional license number (where required). The contract should also include a thorough description of the work to be done, the grade and quality of materials to be used, the agreed upon starting and completion dates, the total cost, payment schedule, warranty, how debris will be removed and any other agreement information. Never sign a partially blank contract. Fill in or draw a line through any blank spaces.

5. Most contractors have liability and compensation insurance to protect the customer from a lawsuit in the event of an accident. Ask to see a copy of the insurance certificate.

6. If the work requires a building permit, let the contractor apply for it in his name. That way, if the work does not pass inspection, you are not financially responsible for any corrections that must be made.

7. When you sign a non-emergency home improvement contract in your home and in the presence of a contractor (or contractor's representative), you usually have three business days in which to cancel the contract. You must be told about your cancellation rights and be provided with cancellation forms. If you decide to cancel, it is recommended that you send a notice of cancellation by telegram or certified mail, return receipt requested.

8. For a large remodeling job that involves many subcontractors and a substantial financial commitment, it is wise to protect yourself from liens against your home in the event the contractor does not pay subcontractors or suppliers. Add a release-of-lien clause to the contract or place your payments in an escrow account until the work is completed.

9. If you cannot pay for a project without a loan, add a clause to your contract stating it is valid only if financing is obtained.

10. Thoroughly inspect the contractor's work before making final payment or signing a completion certificate.

Credit Cards

1. Keep a list of your credit card numbers, expiration dates, and the phone number of each card issuer in a safe place.

2. Credit card issuers offer a wide variety of terms (annual percentage rate, methods of calculating the balance subject to the finance charge, minimum monthly payments, and actual membership fees). When selecting a card, compare the terms offered by several card issuers to find the card that best suits your needs.

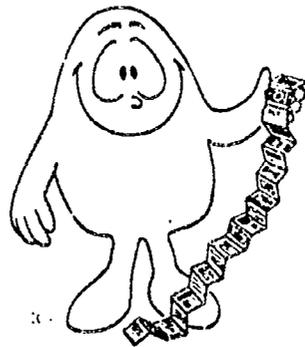
3. When you use your credit card, watch your card after giving it to a clerk. Take your card back promptly after the clerk is finished with it and make sure it's yours.

4. Tear up the carbons when you take your credit card receipt.

5. Never sign a blank receipt. Draw a line through any blank spaces above the total when you sign receipts.

6. Open credit card bills promptly and compare them with your receipts to check for unauthorized charges and billing errors.

7. Write the card issuer promptly to report any questionable charges. Written inquiries should not be included with your payment. Instead, check the billing statement for the correct address for billing questions. The inquiry must be in writing and must be sent within 60 days to guarantee your rights under the Fair Credit Billing Act.



8. Never give your credit card number over the telephone unless you made the call. Never put your card number on a post card or on the outside of an envelope.

9. Sign new cards as soon as they arrive. Cut up and throw away expired cards. Cut up and return unwanted cards to the issuer.

10. If any of your credit cards are missing or stolen, report the loss as soon as possible to the card issuer. Check your credit card statement for a telephone number for reporting stolen credit cards. Follow up your phone calls with a letter to each card issuer. The letter should contain your card number, the date the card was missing, and the date you called in the loss.

11. If you report the loss before a credit card is used, the issuer cannot hold you responsible for any subsequent unauthorized charges. If a thief uses your card before you report it missing, the most you will owe for unauthorized charges on each card is \$50.

Tips for Shopping by Mail, by Telephone, and by Television

Today there are many ways to buy products or services. Many consumers buy items through mail order or by telephone or even from television shopping programs.

Keep these tips in mind:

1. Be suspicious of exaggerated product claims or very low prices, and read product descriptions very carefully—sometimes pictures of products are misleading.
2. If you have any doubts about the company, check with the U.S. Postal Service, your state or local consumer protection agency or Better Business Bureau before ordering.
3. Ask about the firm's return policy. If it is not stated, ask before you order. For example, does the company pay charges for shipping and return? Is a warranty or guarantee available? Does the company sometimes substitute comparable goods for the product you want to order?
4. Keep a complete record of your order; including the company's name, address and telephone number, the price of the items ordered, any handling or other charges, the date you mailed (or telephoned) in the order, and your method of payment. Keep copies of canceled checks and/or statements.
5. If you order by mail, your order should be shipped within 30 days after the company receives your complete order, unless another period is agreed upon when placing the order or is stated in an advertisement. If your order is delayed, a notice of delay should be sent to you within the promised shipping period along with an option to cancel the order.
6. If you buy a product through a television shopping program, check the cost of the same item sold by other sources, including local stores, catalogs, etc.
7. If you want to buy a product based on a telephone call from the company, ask for the name, address, and phone number where you can reach the caller after considering the offer.
8. Never give your credit card or social security number over the telephone as proof of your identity.
9. Postal regulations allow you to write a check payable to the sender, rather than the delivery company, for cash on delivery (C.O.D.) orders. If, after examining the merchandise, you feel there has been misrepresentation or fraud, you can stop payment on the check and file a complaint with the U.S. Postal Inspector's Office (see page 83 of this Handbook for the address).
10. You can have a charge removed from your bill if you did not receive the goods or services or if your order was obtained through misrepresentation or fraud. You must notify the credit card company in writing, at the billing inquiries/disputes address, within 60 days after the charge first appeared on your bill.



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 almost 600 corporate headquarters, and in many cases, the name of the person to contact. Most listings also include toll-free "800" numbers. Unless otherwise noted, the toll-free "800" numbers can be used from anywhere in the continental United States.

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.

Questions about Admiral products should be directed to the consumer contact at Maycor because Maycor handles the 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*, the *Trade Names Directory* and the *Standard Directory of Advertisers* are three 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 will probably direct you back to the local store where you bought the product.

A

Ms. Anna Wright
Agency Complaint Coordinator
AAMCO Transmissions, Inc.
One Presidential Boulevard
Bala Cynwyd, PA 19004
(215) 668-2900
1 (800) 523-0401 (toll free)

Audience Information
Capitol Cities/ABC Inc.
(212) 456-7777

Mr. Joseph P. Casassa
Supervisor, Product Service
**AC Rochester, Division of
General Motors Corporation**
1601 North Averill Avenue
Flint, MI 48556
(313) 257-6390

Mrs. Susan Shaw
Consumer Affairs Assistant
AETNA Life and Casualty
151 Farmington Avenue
Hartford, CT 06156
(203) 273-7694
1 (800) 243-0185
(toll free outside CT)

Ms. Patricia Hubbard
Coordinator, Consumer Relations
A. H. Robins Company, Inc.
3800 Cutshaw Avenue
Richmond, VA 23230
(904) 25-2720

AJAY Sports
1501 East Wisconsin Street
Delavan, WI 53115
(414) 728-5521
1 (800) 558-3267 (toll free)

Mr. Cal Kraft, Director
Office of Consumer Relations
Amtrak
Washington Union Station
60 Massachusetts Avenue, N.E.
Washington, DC 20002
(202) 906-2121
1 (800) USA-RAIL
(toll free reservations and information)
1 (800) 356-5393 (toll free for credit card
inquiries only)

Ms. Cheryl Ragland
Director of Consumer Affairs
AT&T
295 North Maple Avenue
Room 2349 F-2
Basking Ridge, NJ 07920
(201) 221-7105

Mr. Karl Entroth and Mr. Dave Lewis
Golf Division National Consumer Relations
Acushnet
P.O. Box B 965
New Bedford, MA 02741
1 (800) 225-8500 (toll free)

Admiral
see Maycor

Ms. Margie Hausburg
Quality Assurance Analyst
Coors Brewing Company
Consumer Hotline
Golden, CO 80401
1 (800) 642-6116 (toll free)

Ms. Donna Carr
Supervisor, Consumer Affairs
Airwick Industries, Inc.
Division of Reckitt & Colman, Inc.
P.O. Box 945
Wayne, NJ 07474-0945
(201) 633-2831

Mr. Timothy Orkins
Director, Consumer Affairs
Alaska Airlines
P.O. Box 68900
Seattle, WA 98168
(206) 431-7286

Ms. Michelle Evans, Manager
Consumer Relations Department
Alberto Culver Company
2525 Armitage Avenue
Melrose Park, IL 60160
(312) 450-3163

Mrs. Leah Reed, Supervisor
Customer Service Department
Allied Van Lines
P.O. Box 4403
Chicago, IL 60680
(312) 717-3000

Mr. Michael Foort
Customer Relations Manager
Allstate Insurance Company
Allstate Plaza—F3
Northbrook, IL 60062
(312) 281-6718

Ms. Patti Yoshino
Manager, Customer Relations
Aloha Airlines
P.O. Box 30028
Honolulu, HI 96820
(808) 836-4283

Ms. Lorraine Raine
Senior Consumer Representative
Department of Operations
Alpo Pet Foods
P.O. Box 2187
Allentown, PA 18001
(215) 395-3301

Mrs. Kathy Ford
Manager, Customer Relations
Amana Refrigeration, Inc.
Amana, IA 52204
(319) 622-5511
1 (800) 843-0304
(toll free—product questions)

Ms. Susan M. Sampsell
Manager, Consumer Affairs
America West Airlines
4000 West Skyharbor Boulevard
Phoenix, AZ 85034
(602) 894-0800

Ms. J.L. Ferguson
Manager, Consumer Relations
American Airlines
P.O. Box 619616 MD 5E12
Dallas/Fort Worth, TX 75261-9616
(817) 355-2131

Room #535—Approved Auto Repair
American Automobile Association
8111 Gatehouse Road
Falls Church, VA 22047-0001
(written complaints only)

American Cyanamid Company
see **Shulton, Inc.**

Mr. Martin J. Hummel, Vice President
Corporate Customer Relations
American Express Company
American Express Tower
World Financial Center
New York, NY 10285
(212) 640-5619
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 62999
Tampa, FL 33662
1 (800) AFP-2400 (toll free)

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

Ms. Linda Mulrenan
Director, Consumer Affairs
American Home Food Products, Inc.
685 Third Avenue
New York, NY 10017
(212) 878-6323

American Learning Corporation
see **Encyclopaedia Britannica**

Mr. Ronald J. Fojtlin, Manager
Customer and Product Services
American Standard, Inc.
P.O. Box 6820
Piscataway, NJ 08855
1 (800) 223-0651 (toll free in NJ)
1 (800) 223-0068 (toll free outside NJ)
(608) 787-2000 (Trane/CAC, Inc.)

Mr. Michael T. Miller, Senior Vice President
American Stores Company
P.O. Box 27447
Salt Lake City, UT 84127
(801) 539-0112
1 (800) 541-2863 (toll free)

Mr. Anthony L. Fera
Manager, Consumer Relations
American Tourister, Inc.
91 Main Street
Warren, RI 02885
(401) 247-2100
1 (800) 538-3393 (toll free outside RI)

Amerongen, Inc.
see **Budget Rent-A-Car Corporation**

Mr. John B. Shaw, Manager
Customer Relations and Consumer Affairs
Amoco Oil Company
200 East Randolph
Chicago, IL 60601
(312) 856-4074

Mr. John Brown, Manager
Corporate Government Affairs
Amway Corporation
7575 East Fulton Road
Ada, MI 49355
(616) 676-6899
1 (800) 548-3878 (toll free TDD)

Mr. Jeff Solsbig, Supervisor of Products
Service and Repair
Ardersen Corporation
100 4th Avenue, North
Bayport, MN 55003
(612) 439-5150

Mr. Robert Distelrath
Manager, Consumer Relations
Anheuser-Busch, Inc.
One Busch Place
St. Louis, MO 63118-1852
(314) 577-3093

Corporate Relations
Aon Corporation
123 North Wacker Drive
Chicago, IL 60606
(312) 701-3000
1 (800) 621-2108 (toll free)

Customer Relations Department
Apple Computer, Inc.
20525 Mariani Avenue
Mail Stop 37-S
Cupertino, CA 95014
(408) 974-2244
(complaints and questions)
1 (800) 538-9585
(toll free for dealer information)

Aramis, Inc.
see **Estee Lauder, Inc.**

Customer Service
Arizona Mail Order
c/o 40 East 34th Street
Tucson, AZ 85713
(602) 748-8600

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

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

Ms. Jane W. Deibler
Manager, Consumer Affairs
Armstrong World Industries
P.O. Box 3001
Lancaster, PA 17604
(717) 396-4401
1 (800) 233-3823 (toll free)

Mr. Harry Robinson
Consumer Relations Administrator
Armorall Products Corporation
27782 Liberty
Aliso Viejo, CA 92656
(714) 553-1003
1 (800) 854-3585 (toll free outside CA)

Consumer Services
Armour Food Company
One Central Park Plaza
Omaha, NE 68102-1679
(402) 449-7272/7271

Ms. Carletta M. Longo
Consumer Compliance Officer
Atlantic Financial
2401 Walnut Street
Philadelphia, PA 19101
(215) 972-6104
1 (800) 233-1198 (toll free)

Mr. Thomas C. Butler
Manager, Customer Relations
Atlantic Richfield Company
ARCO Products Company
1055 W. 7th Street
Los Angeles, CA 90051-0570
1 (800) 322-ARCO (toll free)

Mr. J.R. Patterson, Vice President
Customer Service and Insurance
Atlas Van Lines
1212 St. George Road
P.O. Box 509
Evansville, IN 47703
1 (800) 457-3705 (toll free)

Ms. Lynne Lappin
Supervisor, Customer Service
Avis Rent-A-Car System
900 Old Country Road
Garden City, NY 11530
(516) 222-4200

Customer Service
Avon Fashions, Inc.
 5000 City Lane Road
 Hampton, VA 23661
 (804) 827-9000

Ms. Lynn Baron, Manager
 Consumer Information Center
Avon Products, Inc.
 9 West 57th Street
 New York, NY 10019
 (212) 546-7777

B

Consumer Relations Department
BIC Corporation
 500 Bic Drive
 Milford, CT 06460
 (203) 783-2000

Bali

Sara Lee Corporation
 3330 Healy Drive
 P.O. Box 5100
 Winston-Salem, NC 27103
 (919) 768-8611

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

Quality of Services
Bank of America, NT & SA
 Bank of America Center
 555 California Street, 19th Floor
 Department 3538
 San Francisco, CA 94104
 (415) 622-3590

Mr. Owen Brady, Vice President
 Public and Investor Relations
The Bank of New York Company
 48 Wall Street, 16th Floor
 New York, NY 10286
 (212) 495-2066

Mr. William Fackler
 Executive Vice President Marketing
Barnett Banks, Inc.
 P.O. Box 40789
 Jacksonville, FL 32231
 (904) 791-7720

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

Ms. Marylou Ulincy
 Manager Consumer Affairs
Contact Lens & General Eye Care Products
Bausch and Lomb
 Personal Products Division
 1400 North Goodman Street
 Rochester, NY 14692
 1 (800) 553-5340 (toll free)

Ms. Janice Glerum
 Director, Customer Service
Contact Lenses
Bausch and Lomb
 Professional Products Division
 1400 North Goodman Street
 Rochester, NY 14692
 1 (800) 552-7388 (toll free)

Ms. Ethel Killenbeck
 Supervisor, Consumer Affairs
Sunglasses Division
Bausch and Lomb
 465 Paul Road
 Rochester, NY 14624
 1 (800) 343-5594 (toll free)

Customer Service Department
Bear Creek Corporation
 2518 South Pacific Highway
 P.O. Box 294
 Medford, OR 97501
 (503) 776-2400

Beatrice Hunt-Wesson, Inc.
Grocery Division
 1645 West Balencia Drive
 Fullerton, CA 92634
 (714) 680-1430

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

Beatrice Swift-Eckrich, Inc.
Meat Division
 1919 Swift Drive
 Oak Brook, IL 60522-9010
 (312) 574-7015
 1 (800) 325-7424 (toll free)

Mr. Charles F. Baer, President
 Consumer Products Division
Becton Dickinson and Company
 One Becton Drive
 Franklin Lakes, NJ 07417
 (201) 848-6800
 1 (800) 627-1579

Consumer/Public Affairs Department
Beecham Group
 P.O. Box 1467
 Pittsburgh, PA 15230
 1 (800) 242-1718 (toll free in PA)
 1 (800) 245-1040 (toll free outside PA)

Beiersdorf, Inc.
 P.O. Box 5529
 Norwalk, CT 06856-5529
 (203) 853-8008
 1 (800) 233-2340 (toll free outside CT)

Mr. Fred Cooke, Assistant to the President
Bell Atlantic Corporation
 1310 North Court House Road, 10th Floor
 Arlington, VA 22201
 (703) 974-5553

Mr. Keith Kard, Director
 Marketing and Public Relations
Benihana of Tokyo
 8685 Northwest 53rd Terrace
 Miami, FL 33166
 (305) 593-0770
 1 (800) 327-3369 (toll free)

Ms. Sue B. Huffman
 Director, Consumer Affairs
Best Foods
 CPC International, Inc.
 P.O. Box 8000 International Plaza
 Englewood Cliffs, NJ 07632
 (201) 894-2324

Mr. John Morgan
 Manager, Customer Relations
Best Western International
 P.O. Box 10203
 Phoenix, AZ 85064
 (602) 957-4200

Birds Eye
see **General Foods**

Mr. Floyd Coonce
 Manager, Consumer Assistance
Black and Decker
 Home Appliances
 6 Armstrong Road
 Shelton, CT 06484
 (203) 926-3218

Consumer Services
Black and Decker Power Tools
 10 North Park Drive
 Hunt Valley, MD 21030
 (301) 527-7100

Ms. Lori Hunt
 Customer Services Representative
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
 (203) 271-1313 (mail order inquiries only)

Consumer Affairs
Blue Cross and Blue Shield Association
 655 15th St., N.W., Suite 350
 Washington, DC 20005
 (202) 626-4780

CORPORATE CONSUMER CONTACTS

Mr. Dan Evans, Chairman of the Board
Bob Evans Farms, Inc.
3776 South High Street
P.O. Box 07863
Columbus, OH 43207
(614) 491-2225
1 (800) 272-PORK (toll free outside OH)

Ms. Karen Braswell, Marketing Manager
Bojangles
P.O. Box 240239
Charlotte, NC 28224
(704) 527-2675, ext. 262

Ms. Karen Wilson, Manager
Consumer Response Department
Borden, Inc.
180 East Broad Street
Columbus, OH 43215
(614) 225-4411

Mr. John Leone
Director of Customer Service
Boyle-Midway
P.O. Box 950
Cranford, NJ 07016
(201) 276-3900

Ms. Sandra Bouzoukis
Director, Consumer Affairs
**Bradlees Discount
Department Stores**
One Bradlees Circle
Braintree, MA 02184
(617) 380-5468

Ms. Tricia J. Robinette
Director, Consumer Affairs Department
Braniff, Inc.
P.O. Box 628099
Orlando, FL 32862-8099
(407) 856-8145
1 (800) 647-8047, ext. 8145 (toll free)

**Breck Hair Care products
see Shulton, Inc.**

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

Ms. Bernadette Hardy
Manager, Consumer Affairs
Bristol-Myers Products
685 Rt. 202/206 North
Somerville, NJ 08876
1 (800) 468-7746 (toll free)

**Brita, USA
see Clorox Company**

Mr. Art McMahon, Senior Vice President
Customer Services
British Airways
75-20 Astoria Blvd.
Jackson Heights, NY 11370
(718) 397-4000

Consumer Relations
**The Broadway-Southern
California**
3880 N. Mission Road
Los Angeles, CA 90031
(213) 227-2000

Ms. Deborah A. Volz
Consumer Relations Manager
**Brown-Forman Beverage
Company**
P.O. Box 1080
Louisville, KY 40201
(502) 585-1100

Customer Service
Brown Group, Inc.
P.O. Box 354
St. Louis, MO 63166
(314) 854-2797

Customer Relations
Budget Rent-A-Car Corporation
3350 Boyington Drive
P.O. Box 110-899
Carrollton, TX 75006
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)

General Manager
Bullocks Wilshire
3050 Wilshire Boulevard
Los Angeles, CA 90010
(213) 382-6161

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

Mr. Monroe Milstein, President
**Burlington Coat Factory
Warehouse Corp.**
1830 Rt. 130 North
Burlington, NJ 08016
(609) 386-3314

Public Relations
Burlington Industries
3330 West Friendly Avenue
Greensboro, NC 27420
(919) 379-3376

Consumer Relations
Burroughs Wellcome Company
3030 Cornwallis Road
Research Triangle Park, NC 27709
(919) 248-3000

C
Mr. Paul Reisbord
President and Chairman of the Board
C&R Clothiers
8660 Hayden Place
Culver City, CA 90232
(213) 559-8200

Customer Service
C. Itoh Electronics
2505 McCave Way
Irvine, CA 92714
1 (800) 347-2484 (toll free)

Mr. Ray Falola, Director
CBS Broadcast Group
Audience Services
Program Information Office
524 West 57th St.
New York, NY 10019
(212) 975-3166

CIBA Vision Corporation
2910 Amwiler Court
Atlanta, GA 30360
1 (800) 241-5999 (toll free)

**CIBA-GEIGY Corporation
Agricultural Division**
410 Swing Road
Greensboro, NC 27409
(919) 292-7100

**CIBA-GEIGY Corporation
Pharmaceuticals Division**
556 Morris Avenue
Summit, NJ 07901
(201) 277-5000

**CIE Terminals
see C. Itoh Electronics**

Mr. Mark A. Whiter
Director, Customer Relations
**CIGNA Property
and Casualty Companies**
1600 Arch Street
Philadelphia, PA 19103
(215) 523-2729

**CVN
see QVC Network**

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

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

Ms. Darlene Stovall
Consumer Affairs Analyst
Cadbury Schweppes
Beverages Division
High Ridge Park
P.O. Box 3800
Stamford, CT 06905
(203) 968-7673

Cadbury Schweppes
Confections
see Hershey

Ms. Kathleen Ellwood
Manager, Consumer Relations
Caloric Modern Maid
Corporation
403 North Main Street
Topton, PA 19562
(215) 682-4211

Ms. Lori Govier
Assistant to the Senior Vice President
Public Relations and Communications
Calvin Klein Industries, Inc.
205 West 39th Street, 10th Floor
New York, NY 10018
(212) 719-2600

Mr. Drew Fox
Director, Consumer Relations
Campbell Soup Company
Campbell Place
Camden, NJ 08101
(609) 342-3714

Mr. Lloyd Rockwell
Vice President, Winery Operations
Canandaigua Wine Company
116 Buffalo Street
Canandaigua, NY 14424
(716) 394-3630

Ms. Rhoda Multz, National Manager
Corporate Consumer Affairs
Canon U.S.A., Inc.
One Canon Plaza
Lake Success, NY 11042
(516) 488-6700

Mr. Ray Perry
Vice President, Operations
Carl Karcher Enterprises
1200 N. Harbor Blvd.
P.O. Box 4349
Anaheim, CA 92803
(714) 774-5796

Mr. Dick L. Curd, Director
Corporate Communications
Carnation Company
5045 Wilshire Boulevard
Los Angeles, CA 90036
(213) 932-6000

Ms. Pat Biederman
Passenger Service Manager
Carnival Cruise Lines
5225 Northwest 87th Avenue
Miami, FL 33178
1 (800) 327-7373 (toll free)

Mr. James Witz
Consumer Relations Manager
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 Diner's Club

Store Operations
Carvel Corporation
201 Saw Mill River Road
Yonkers, NY 10701
(written inquiries only)

Customer Service Department
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570 Mount Pleasant Avenue
Dover, NJ 07801
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Champion Spark Plug Company
P.O. Box 910
Toledo, OH 43661
(419) 535-2458

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Chanel, Inc.
9 West 57th Street, 44th Floor
New York, NY 10019
(212) 688-5055

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Consumer Products Division
Chattem, Inc.
1715 West 38th Street
Chattanooga, TN 37409
(615) 821-4571, ext. 211
1 (800) 251-7272 (toll free outside TN)

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New York, NY 10172
(212) 310-5800

ChemLawn Services
Corporation
8275 North High Street
Columbus, OH 43235
(614) 888-3572

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Consumer Response
Chesebrough-Pond's, Inc.
33 Benedict Place
Greenwich, CT 06830
1 (800) 852-8558 (toll free in CT)
1 (800) 243-5804 (toll free outside CT)

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Dealer and Consumer Affairs
Chevron U.S.A. Inc.
P.O. Box H
Concord, CA 94524
(415) 827-6412
1 (800) CHEVRON (toll free)

Complaint Department
Chi-Chi's, Inc.
10200 Linn Station Road
Louisville, KY 40223
(502) 426-3900

Chuck E. Cheese
see Integra

Ms. Nancy Sevinsky
Manager, Consumer Relations
Church & Dwight Company, Inc.
469 North Harrison Street
Princeton, NJ 08540
(609) 683-5900
1 (800) 624-2889 (toll free in NJ)
1 (800) 524-1328 (toll free outside NJ)

Operations Department
Popeye's/Church's Fried
Chicken, Inc.
P.O. Box BH001
San Antonio, TX 78284
(512) 735-9392
1 (800) 222-5357 (toll free)

Cincinnati Microwave
One Microwave Plaza
Cincinnati, OH 45249
(513) 489-5400
1 (800) 543-1608 (toll free)

Circuit City Stores, Inc.
2040 Thalbro Street
Richmond, VA 23230
(804) 257-4292
1 (800) 251-2665 (toll free)

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Corporate Director of Consumer Affairs
Citicorp/Citibank
399 Park Avenue
New York, NY 10043
(212) 559-0043

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Citizen Watch Company
of America, Inc.
8506 Osage Avenue
Los Angeles, CA 90045
(213) 215-9660
1 (800) 458-3300 (toll free in CA)
1 (800) 321-1023 (toll free outside CA)

Ms. Carol Daley
Director, Consumer Affairs Dept.
Clairol, Inc.
345 Park Avenue
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1 (800) 223-5800 (toll free voice/TDD)
1 (800) HISPANA
(Spanish-toll free voice/TDD)

Clinique Laboratories, Inc.
see Estee Lauder, Inc.

Ms. C. Kay Whitehurst
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Clorox Company
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Coldwell Banker
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Comprehensive Care Corporation
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Electrolux Corporation
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 Suite 900
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(309) 691-4610
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(309) 691-3633
(Monday-Friday, after 5:15 p.m.)

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1 (800) 431-1002 (toll free—beverages)
1 (800) 431-1003
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1 (800) 431-1004 (toll free—Maxwell House and Bird's Eye)

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1 (800) 231-0308 (toll free—cereals)

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Hostess
see **Continental Baking Co.**

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Kingsford Products Company
see **Clorox Company**

Kodiak Smokeless Tobacco
see **Conwood Co., L.P.**

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Kraftcourt
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Customer Service
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 1 (800) 631-4601 (toll free outside FL)

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 Franklin Park, IL 60131
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 Casco Street
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 (207) 865-9407 (TDD)
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Lone Star Brewing Company
 see **G. Heileman Brewing Company**

Long John Silver's
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 Lexington, KY 40579
 (606) 263-6000

L'Oreal
 see **Cosmair, Inc.**

Customer Relations
Lorillard, Inc.
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 New York, NY 10103
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Los Angeles Times
 Times Mirror Square
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MTV Networks, Inc.
 see **Viacom International, Inc.**

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Magnavox
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Max Factor see Revlon

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Maxwell House see General Foods

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Maytag see Maycor

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Norge
see **Maycor**

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Orville Redenbacher
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OSCO Drugs
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see **Matsushita Servicing Company**

Paper Art Company
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Parke-Davis
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Rockport
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Scholl
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Seventeen Magazine
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Showtime Networks, Inc.
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Tonka Corporation
 6000 Clearwater Drive
 Minnetonka, MN 55343
 (612) 936-3300
1 (800) 347-3628 (toll free)

Ms. Mary Elliott, Director
 Communications and Public Affairs
The Toro Company
 8111 Lyndale Avenue South
 Minneapolis, MN 55420
 (612) 887-8900

Mr. Stanley Friedman
 National Dealer and Consumer Service
 Manager
Toshiba America, Inc.
 Consumer Products Business Sector
 Wayne, NJ 07470
 (201) 628-8000

Ms. Helen Baur
 Administrative Assistant
totes, incorporated
 10078 East Kemper Road
 Loveland, OH 45140
 (513) 583-2300

Director, Consumer Complaints
Tourneau, Inc.
 500 Madison Avenue
 New York, NY 10022
 (212) 758-3265
1 (800) 223-1288 (toll free outside NY)

Corporate Spokesperson
Toys "R" Us
 395 West Passaic Street
 Rochelle Park, NJ 07662
 (201) 854-5033

Ms. Thompson
 Manager, Control Center
Trak Auto
 3300 75th Avenue
 Landover, MD 20785
 (301) 731-1200

Trane/Cac, Inc.
see American Standard, Inc.

Ms. Rosemary Aurichio
 Director, Customer Relations
Trans World Airlines (TWA)
 110 South Bedford Rd.
 Mt. Kisco, NY 10549
 (914) 242-3000

Office Of Consumer Information
The Travelers Companies
 One Tower Square
 Hartford, CT 06183
 (203) 277-6565
1 (800) 243-0191 (toll free outside CT)

True Value Hardware Stores
see Cotter & Company

Ms. Ruth Kelly, Director
 Customer Services Department
Tupperware
 P.O. Box 2353
 Orlando, FL 32802
 (407) 847-3111
1 (800) 858-7221 (toll free outside FL)

Ms. Meg Spirakes
 Consumer Correspondence Representative
Turtle Wax, Inc.
 5655 West 73rd Street
 Chicago, IL 60638
 (312) 563-3600
1 (800) 323-9883 (toll free)

Mr. Jay Benham
 Consumer Relations and Services
Tyson Foods, Inc.
 2210 West Oaklawn Drive
 P.O. Drawer E
 Springdale, AR 72764
 (501) 756-4000
1 (800) 632-0003 (toll free inside AR)
1 (800) 643-3410 (toll free outside AR)

U

Ms. Elaine De Shong, Vice President
 Marketing Consumer Service
U-Haul International
 2727 North Central Avenue
 Phoenix, AZ 85004
 (602) 263-6771
1 (800) 528-0463 (toll free outside AZ)

Unisys Corporation
 P.O. Box 500
 Bluebell, PA 19424
 (215) 542-4311

Mrs. Deborah Thompson
 Director-Consumer Affairs
USAir
 799 Hanes Mall Boulevard
 P.O. Box 1501
 Winston-Salem, NC 27102-1501
 (919) 760-7595 (collect calls accepted)

Consumer Services Representative
U.S. Shoe Corporation
 One Eastwood Drive
 Cincinnati, OH 45227
 (513) 527-7590

Mr. Slobodan B. Ajdukovic, Supervisor
 Executive Consumer Services
U.S. Sprint
 8001 Stemmons Freeway
 Dallas, TX 75247
 (214) 688-5707
1 (800) 877-4646
 (toll free outside TX)

Mr. Alan Kaiser, Manager
 Corporate Communications
UST
 100 West Putnam Avenue
 Greenwich, CT 06830
 (203) 661-1100

US West, Inc.
 Orchard Falls Building
 7800 E. Orchard Rd.
 Englewood, CO 80111
 (303) 793-6500
1 (800) 822-1000 (toll free)

Union Fidelity Life Insurance Company
see **Aon Corporation**

Mr. Paul M. Miller
Manager, Consumer Affairs

Uniroyal Goodrich Company

600 South Main Street
Akron, OH 44397-0001
(216) 374-3796
1 (800) 521-9796 (toll free)

Mr. Paul Tinebra
Corporate Manager, Customer Relations

United Airlines

P.O. Box 66100
Chicago, IL 60666
(312) 952-6168

Mr. Dick Porter
National Consumer Relations Manager

United Parcel Service of America, Incorporated

51 Weaver Street, OPS
Greenwich, CT 06836
(203) 862-6000

United States Fidelity & Guarantee Company

100 Light Street
Baltimore, MD 21202
(301) 547-3000

Bette Malone Relocation Service

United Van Lines, Inc.

One United Drive
Fenton, MO 63026
1 (800) 325-3870 (toll free)

Mr. Arthur J. Ogle
Corporate Controller

Universal Match Corporation

1224 Fern Ridge Parkway
St. Louis, MO 63141
(314) 469-3655

Supervisor Customer Service

Unocal Corporation

Room 1447
P.O. Box 7600
Los Angeles, CA 90051
(213) 977-6956

Consumer Products Unit

Upjohn Company

7000 Portage Road
Kalamazoo, MI 49001
(616) 323-6004

V

Consumer Relations Department

Valvoline Oil Company

3499 Dabney Drive
P.O. Box 14000
Lexington, KY 40512
(606) 268-7226

Van Heusen Company

281 Centennial Avenue
Piscataway, NJ 08854
(201) 885-5000
1 (800) 631-5809
(toll free outside NJ)

Mr. John McAna
Executive Vice President

Van Munching and Co., Inc.

1270 Avenue of the Americas, 10th Floor
New York, NY 10020
(212) 265-2685

Ms. Jan Still-Lindeman

Vanity Fair

640 Fifth Avenue
New York, NY 10019
(212) 582-6767
1 (800) 832-8662 (toll free)

Ms. Elizabeth Martin

Viacom International, Inc.

1211 Avenue of the Americas
New York, NY 10036
(212) 719-7556

Mr. Peter Doane
Vice President, Finance

Vicorp Restaurants

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) 570-3200

W

Customer Service Representative

Wagner Spray Tech Corporation

1770 Fernbrook Lane
Plymouth, MN 55447
(612) 553-7168
1 (800) 328-8251
(toll free outside MN)

Customer Relations

Wal-Mart Stores, Inc.

702 S.W. Eighth Street
Bentonville, AR 72716
(501) 273-4000

Mr. Edward H. King, Director
Governmental and Corporate Relations

Walgreen Company

200 Wilmot Road
Deerfield, IL 60015
(312) 940-3500

Customer Service Department

Walter Drake & Sons

Drake Building
Colorado Springs, CO 80940
(719) 596-3140

Ms. Rebecca Pierce
Consumer Affairs Manager

Wamsutta Pacific

1285 Avenue of the Americas, 34th Floor
New York, NY 10019
(212) 903-2000

Customer Relations

Wang Laboratories Inc.

One Industrial Avenue
Lowell, MA 01851
(508) 967-6061

Mr. Alton G. Laliberte
Executive Vice President

Warnaco Men's Apparel

10 Water Street
Waterville, ME 04901
(207) 873-4241

Ms. Mary Richardson
Director, Consumer Affairs Division

Warner-Lambert Company

201 Labor Road
Morris Plains, NJ 07950
(201) 540-2459
1 (800) 338-0326
(toll free in NJ)

EPT

1 (800) 562-0266
(toll free outside NJ)

Early Detector Kit

1 (800) 334-3577
(toll free outside NJ)

Generic Warner Lambert Products

1 (800) 223-0182
(toll free outside NJ)

Parke Davis Products

1 (800) 524-2624
(toll free outside NJ)

Shick Razor

1 (800) 742-8377
(toll free outside NJ)

Trident

1 (800) 524-2854
(toll free outside NJ)

Ms. Patricia Yenesel
Consumer Relations Manager

Waterford/Wedgwood USA, Inc.

P.O. Box 1454
Wall, NJ 07719
(201) 919-2000

Ms. Karen Wegmann
Executive Vice President

Wells Fargo & Company

155 Fifth Street, 7th Floor
MAC 0106-076
San Francisco, CA 94103
(415) 243-5298

CORPORATE CONSUMER CONTACTS

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

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

Ms. Francine Yesner
Consumer Affairs Manager
WestPoint Pepperell
1221 Avenue of the Americas
New York, NY 10020
(212) 382-5000

Western Union Corporation
One Lake Street
Upper Saddle River, NJ 07458
(201) 818-5000

Mr. Don Skinner
Director, Customer Relations
Whirlpool Corporation
Customer Relations Department
Administrative Center
2000 M-63 Benton Harbor, MI 49022
(616) 926-5101
1 (800) 253-1301 (toll free)

Mr. Bill Friend
Manager of Customer Relations
and Information Center
White Consolidated Industries
6000 Perimeter Drive
Dublin, OH 43017
(614) 272-4100
1 (800) 245-0600
(toll free outside OH)

Frigidaire Appliances
1 (800) 451-7007 (toll free)

Gibson Appliances
1 (800) 458-1445 (toll free)

Kelvinator Appliance Company
1 (800) 323-7773 (toll free)

O'Keefe & Merit Appliances
1 (800) 537-5530 (toll free)

Tappan Company, Inc.
1 (800) 537-5530 (toll free)

White Westinghouse
1 (800) 245-0600 (toll free)

White Westinghouse
see **White Consolidated Industries**

Ms. Terese Kaminskas
Corporate Communicator
Wickes Companies, Inc.
3340 Ocean Park Boulevard, Suite 2000
Santa Monica, CA 90405
(213) 452-0160

Customer Service
Williams-Sonoma
100 North Point Street
San Francisco, CA 94133
(415) 421-4555

Consumer Relations
Windmere Corporation
5980 Miami Lakes Drive
Miami Lakes, FL 33104
1 (800) 327-7100
(toll free)

Mr. Steve Evenson
Owner Relations Manager
Winnebago Industries
P.O. Box 152
Forest City, IA 50436
(515) 582-6939

Winthrop Consumer Products
see **Sterling Drug Inc.**

Public Relations
Wisconsin Bell
722 North Broadway, 13th Floor
Milwaukee, WI 53202
(414) 678-0681
1 (800) 237-8576 (toll free)

Wonderbread
see **Continental Baking Company**

Customer Service
F.W. Woolworth Company
233 Broadway
New York, NY 10279
(212) 553-2202

Customer Service
World Book, Inc.
510 Merchandise Mart Plaza
Chicago, IL 60654
1 (800) 621-8202 (toll free)

Ms. Allison Rader, Consumer Relations
Wrangler
P.O. Box 21488
Greensboro, NC 27420
(919) 373-3564/4036

Ms. Joan Weber
Consumer Affairs Administrator
Wm. Wrigley Jr. Company
410 North Michigan Avenue
Chicago, IL 60611
(312) 645-4071

X

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

Y

Mr. Buzz Huse, Manager
Customer Relations
Yamaha Motor Corporation
6555 Katella Avenue
Cypress, CA 90630
(714) 761-7439

Z

Ms. Renee Hoke, Director
Communications
Zale Corporation
901 West Walnut Hill Lane
Irving, TX 75038
(214) 580-5104

Zayre Corporation
see **TJX Companies**

Mr. Larry Liddle, Director
Customer and Technical Service
Zenith Data Systems
1900 North Austin Avenue
Chicago, IL 60639
(312) 745-2464

Mr. John Pederson
Vice President,
Consumer Affairs
Zenith Electronics Corporation
1000 Milwaukee Avenue
Glenview, IL 60025
(312) 391-8100

Car Manufacturers

If you have a problem with a car bought from a local dealer, first try to work it out with the dealer. If an agreement cannot be reached, contact the manufacturer's regional office. Many of these offices are listed in this section.

All of the toll-free "800" numbers can be reached from

anywhere in the continental United States.

If the regional office cannot resolve the problem, you may wish to contact a dispute resolution program. A list of these programs begins on page 45.

American Honda Motor Company, Inc.

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

Utah, Arizona, Colorado, New Mexico, Nebraska, Kansas, Oklahoma, Nevada
Customer Relations Department
American Honda Motor Company, Inc.
West Central Zone
1600 South Abilene Street, Suite D
Aurora, CO 80012
(303) 696-3935

Maine, Vermont, New Hampshire, New York State, Connecticut, Massachusetts, Rhode Island
Customer Relations Department
American Honda Motor Company, Inc.
New England Zone
555 Old County Road
Windsor Locks, CT 06096
(203) 623-3310

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

Minnesota, Iowa, Missouri, Wisconsin, Illinois
Customer Relations Department
American Honda Motor Company, Inc.
North Central Zone
601 Campus Drive, Suite A-9
Arlington Heights, IL 60004
(312) 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
209 Perry Parkway, Suite 10
Gaithersburg, MD 20877
(301) 990-2020

Pennsylvania, New Jersey, Delaware, Long Island (New York), Connecticut
Customer Relations Department
American Honda Motor Company, Inc.
Northeast Zone
115 Gaither Drive
Moorestown, NJ 08057
(609) 235-5533

Michigan, Indiana, Ohio, Kentucky
Customer Relations Department
American Honda Motor Company, Inc.
Central Zone
101 South Stanfield Road
Troy, OH 45373
(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
(503) 256-0943

Texas, Arkansas, Louisiana, Mississippi
Customer Relations Department
American Honda Motor Company, Inc.
South Central Zone
4529 Royal Lane
Irving, TX 75063
(214) 929-5481

Corporate office:
American Honda Motor Company, Inc.
Consumer Affairs Department
100 West Alondra Boulevard
Gardena, CA 90247
(213) 604-2430

American Isuzu Motors, Inc.

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

Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Southeast Region
205 Hembree Park Drive
Roswell, GA 30076
(404) 475-1995

Illinois, Indiana, Iowa, Kansas (Kansas City metro area), Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Central Region
1830 Jarvis Avenue
Elk Grove Village, IL 60007
(312) 952-8111

Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Northeast Region
114 Pleasant Avenue
P.O. Box 925
Upper Saddle River, NJ 07458
(201) 784-1414

Arizona, Arkansas, Colorado, Kansas, Louisiana, Nevada (southern), New Mexico, Oklahoma, Texas
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Southwest Region
805 W. North Carrier Parkway, Suite 200
Grand Prairie, TX 75030
(214) 647-2911

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

Headquarters:
American Isuzu Motors, Inc.
2300 Pellissier Place
Whittier, CA 90601
(213) 949-0611

American Motors Corporation
see **Chrysler Motors Corporation**

American Suzuki Motor Corporation

3251 E. Imperial Highway
Brea, CA 92621
Attn: Customer Relations Department
1 (800) 877-6900 (toll free)

Audi of America, Inc.

Arizona, southern California, Colorado, Nevada, Wyoming, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah
Regional Service Manager
Audi of America, Inc.
Pacific Region
11300 Playa Street
Culver City, CA 90231
1 (800) 822-AUDI (toll free)

CAR MANUFACTURERS

Alaska, northern California, Idaho, Montana, Oregon, Washington
Regional Service Manager
Audi of America, Inc.
Western Region
7106 Johnson Drive
Pleasanton, CA 94566
1 (800) 822-AUDI (toll free)

Alabama, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding El Paso)
Regional Service Manager
Audi of America, Inc.
Southern Region
1940 The Exchange
Atlanta, GA 30339
1 (800) 822-AUDI (toll free)

Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio, North Dakota, South Dakota (excluding Rapid City), Wisconsin
Regional Service Manager
Audi of America, Inc.
Central Region
420 Barclay Boulevard
Lincolnshire, IL 60069
1 (800) 822-AUDI (toll free)

Regional Service Manager
Audi of America, Inc.
Atlantic Region
9300 Martin Luther King, Jr. Highway
Lanham, MD 20706
(301) 386-6200
1 (800) 822-AUDI (toll free)

Arkansas, Kansas, Missouri, Nebraska
Vice-President for Service
Volkswagen Mid-America, Inc.
Audi Division
8825 Page Boulevard
St. Louis, MO 63114
(314) 429-8100
1 (800) 822-AUDI (toll free)

Connecticut, New Jersey, New York
Customer Relations Manager
Audi Eastern
Greenbush Road
Orangetown, NY 10962
1 (800) 822-AUDI (toll free)

Corporate Office:
Mr. Frank A. Pompa, Jr.
Consumer Services Manager
Audi of America, Inc.
888 West Beaver Road
Troy, MI 48007-3951
1 (800) 822-AUDI (toll free)

BMW of North America, Inc.

Arizona, southern California, southern Nevada (Las Vegas)
Customer Relations Manager
BMW of North America, Inc.
Western Region
12541 Beatrice Street
P.O. Box 66916
Los Angeles, CA 90066
(213) 305-2913

northern California, Nevada, Utah, Idaho, Washington, Oregon, Montana
Customer Relations Manager
BMW of North America, Inc.
Northwest Region
6606 Owens Drive
Pleasanton, CA 94566
(415) 463-0690

Tennessee, North Carolina (southwest), Mississippi, Alabama, Georgia, Florida, South Carolina
Customer Relations Manager
BMW of North America, Inc.
Southeast Region
1280 Hightower Trail
Atlanta, GA 30350-2977
(404) 552-3800

North Dakota, South Dakota, Minnesota, Wisconsin, Iowa, Illinois, Michigan, Indiana, Ohio, Kentucky
Customer Relations Manager
BMW of North America, Inc.
Central Region
1002 E. Algonquin Road
Schaumburg, IL 60195
(312) 397-3713

Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont
Customer Relations Manager
BMW of North America, Inc.
Eastern Region
P.O. Box 1227
Woodcliff Lake, NJ 07675
(201) 307-4222

Wyoming, Colorado, New Mexico, Texas, Oklahoma, Kansas, Nebraska, Missouri, Arkansas, Louisiana
Customer Relations Manager
BMW of North America, Inc.
Southwest Region
1730 Briercroft Court, P.O. Box 819003
Dallas, TX 75381
(214) 323-7700

North Carolina (Charlotte), District of Columbia, Virginia, Pennsylvania, Maryland, Delaware
Customer Relations Manager
BMW of North America, Inc.
Mid-Atlantic Region
21545 Ridge Top Circle
Sterling, VA 22170
(703) 450-7600

Corporate Office:
National Customer Relations Manager
BMW of North America, Inc.
P.O. Box 1227
Woodcliff Lake, NJ 07675
(201) 307-4000

Chrysler Motors Corporation

Nevada, Utah, Arizona, New Mexico, El Paso (TX)
Customer Relations Manager
Chrysler Motors Corporation
Phoenix Zone Office
11811 N. Tatum Boulevard, Suite 4025
Phoenix, AZ 85028
(602) 953-6899

southern California, Hawaii
Customer Relations Manager
Chrysler Motors Corporation
Los Angeles Zone Office
P.O. Box 3019-C
Anaheim, CA 92803
(714) 870-4000

California
Customer Relations Manager
Chrysler Motors Corporation
San Francisco Zone Office
P.O. Box 5009
Pleasanton, CA 94566-0509
(415) 403-0656

Wyoming, Kansas, Colorado, Nebraska, Idaho, Montana
Customer Relations Manager
Chrysler Motors Corporation
Denver Zone Office
P.O. Box 39006
Denver, CO 80239
(303) 371-8988

Florida
Customer Relations Manager
Chrysler Motors Corporation
Orlando Zone Office
P.O. Box 593428
Orlando, FL 32839
(407) 352-7402

Tennessee, Alabama, Georgia
Customer Relations Manager
Chrysler Motors Corporation
Atlanta Zone Office
900 Circle 75 Parkway, Suite 1600
Atlanta, GA 30339
(404) 953-8880

Iowa, northern Illinois, Indiana
Customer Relations Manager
Chrysler Motors Corporation
Chicago Zone Office
650 Warrenville Road
Lisle, IL 60532
(312) 515-2400

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

Louisiana, Florida, Alabama, Mississippi
Customer Relations Manager
Chrysler Motors Corporation
New Orleans Zone Office
P.O. Box 157
Metairie, LA 70004
(504) 838-8788

Maryland, Virginia, West Virginia, Delaware District of Columbia
Customer Relations Manager
Chrysler Motors Corporation
Washington, DC Zone Office
P.O. Box 1900
Bowie, MD 20716
(301) 464-4040

Massachusetts, Connecticut, Rhode Island, Maine, Vermont, New Hampshire
 Customer Relations Manager
Chrysler Motors Corporation
Boston Zone Office
 550 Forbes Boulevard
 Mansfield, MA 02048-2038
 (508) 261-2299

Michigan, Ohio, Indiana
 Customer Relations Manager
Chrysler Motors Corporation
Detroit Zone Office
 P.O. Box 3000
 Troy, MI 48007-3000
 (313) 879-3600

South Dakota, Minnesota, Iowa, Wisconsin, North Dakota, Nebraska
 Customer Relations Manager
Chrysler Motors Corporation
Minneapolis Zone Office
 P.O. Box 1231
 Minneapolis, MN 55440
 (612) 553-2546

Illinois, Missouri, Kentucky, Indiana
 Customer Relations Manager
Chrysler Motors Corporation
St. Louis Zone Office
 P.O. Box 278
 Hazelwood, MO 63042
 (314) 895-0731

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

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

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

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

Oregon, Alaska, Washington, northern Idaho, western Montana
 Customer Relations Manager
Chrysler Motors Corporation
Portland Zone Office
 P.O. Box 744
 Beaverton, OR 97075
 (503) 526-5555

eastern Pennsylvania, New Jersey, Delaware
 Customer Relations Manager
Chrysler Motors Corporation
Philadelphia Zone Office
 Valley Brook Corporate Center
 101 Lincoln Wood Drive, Suite 320
 Malvern, PA 19355
 (215) 251-2990

western Ohio, Pennsylvania, West Virginia
 Customer Relations Manager
Chrysler Motors Corporation
Pittsburgh Zone Office
 Penn Center West 3, Suite 420
 Pittsburgh, PA 15276
 (412) 788-6622

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

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

Texas (south)
 Customer Relations Manager
Chrysler Motors Corporation
Houston Zone Office
 363 East North Belt, Suite 590
 Houston, TX 77060
 (713) 820-7062/63

Wisconsin, northeast Iowa
 Customer Relations Manager
Chrysler Motors Corporation
Milwaukee Zone Office
 445 South Moorland Road, Suite 470
 Brookfield, WI 53005
 (414) 797-3750

Corporate Office:
 Mr. E. F. Mahon
 National Owner Relations Manager
Chrysler Motors Corporation
 P.O. Box 1718
 Detroit, MI 48288
 1 (800) 992-1997 (toll free)

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

Fiat Auto U.S.A., Inc.

Corporate Office:
 Mr. Ormond Rossi
 Vice President of Service and Engineering
Fiat Auto U.S.A., Inc.
 777 Terrace Avenue
 Hasbrouck Heights, NJ 07604
 (201) 393-4000

Ford Motor Company

Arizona, New Mexico, western Texas
 Owner Relations Manager
Ford Motor Company
Phoenix District Office
 P.O. Box 844
 Phoenix, AZ 85001
 (602) 230-0784

southern California, southeastern Nevada
 Owner Relations Manager
Ford Motor Company
Los Angeles District Office
 2200 West Sequoia
 P.O. Box 4680-P
 Anaheim, CA 92803
 (714) 526-8300

northern California, southern Oregon, western Nevada, Hawaii
 Owner Relations Manager
Ford Motor Company
San Jose District Office
 P.O. Box 4002
 Milpitas, CA 95035
 (408) 262-9110

Colorado, Wyoming, western Nebraska, southern Idaho, Utah, southwestern South Dakota, northeastern Nevada, Montana, southeastern Oregon
 Owner Relations Manager
Ford Motor Company
Denver District Office
 P.O. Box 4028
 Englewood, CO 80155
 (303) 694-8600

northern Georgia, eastern Alabama
 Owner Relations Manager
Ford Motor Company
Atlanta District Office
 P.O. Box 105003
 Atlanta, GA 30348
 (404) 763-6440

central and western Indiana, southeastern Illinois
 Owner Relations Manager
Ford Motor Company
Indianapolis District Office
 P.O. Box 19448
 Indianapolis, IN 46219
 (317) 353-8251

western Missouri, Kansas, northwestern Arkansas
 Owner Relations Manager
Ford Motor Company
Kansas City District Office
 P.O. Box 501
 Shawnee Mission, KS 66201
 (913) 888-0141

Kentucky, east central Tennessee, south central Indiana
 Owner Relations Manager
Ford Motor Company
Louisville District Office
 P.O. Box 32080
 Louisville, KY 40232
 (502) 456-3700

CAR MANUFACTURERS

*southern Mississippi, Louisiana,
northeast Florida*
Owner Relations Manager
Ford Motor Company
New Orleans District Office
P.O. Box 8630
Metairie, LA 70011
(504) 454-6764

*Maine, New Hampshire, Vermont,
Massachusetts, Rhode Island,
Connecticut*
Owner Relations Manager
Ford Motor Company
Boston District Office
352 Turnpike Rd., Ste. 303
Southborough, MA 01772-1794
(508) 481-2798

Michigan (excluding Upper Peninsula)
Owner Relations Manager
Ford Motor Company
P.O. Box 1805
Dearborn, MI 48121-1805
(313) 337-6950

Florida, southern Georgia
Owner Relations Manager
Ford Motor Company
P.O. Box 1805
Dearborn, MI 48121
1 (800) 392-9090 (toll free)

*northeastern Illinois,
northwestern Indiana*
Owner Relations Manager
Ford Motor Company
P.O. Box 1805
Dearborn, MI 48121
1 (800) 255-1433 (toll free)

*southwestern Pennsylvania, northern
West Virginia, southeastern Ohio*
Owner Relations Manager
Ford Motor Company
P.O. Box 1085
Dearborn, MI 48121
1 (800) 392-3673 (toll free)

*northwestern Wisconsin, Minnesota,
North Dakota, northern South Dakota*
Owner Relations Manager
Ford Motor Company
Twin Cities District Office
P.O. Box 9303
Minneapolis, MN 55440
(612) 932-9799

southern Illinois, eastern Missouri
Owner Relations Manager
Ford Motor Company
St. Louis District Office
P.O. Box 24575
St. Louis, MO 63141
(314) 569-4455

*western Iowa, central and eastern
Nebraska, southeastern South Dakota*
Owner Relations Manager
Ford Motor Company
Omaha District Office
P.O. Box 54440
Omaha, NE 68154
(402) 498-6050

*northeastern Pennsylvania,
southeastern Pennsylvania, southern
New Jersey, Delaware*
Owner Relations Manager
Ford Motor Company
Philadelphia District Office
P.O. Box 5030
Mt. Laurel, NJ 08054
(609) 662-8021

*northern New Jersey, eastern New York,
southeastern New York, Long Island
west and south Connecticut*
Owner Relations Manager
Ford Motor Company
New York District Office
U.S. Highway 46
Teterboro, NJ 07608
(201) 288-9421

*upper and western New York,
northern Pennsylvania*
Owner Relations Manager
Ford Motor Company
Buffalo District Office
P.O. Box 244
Buffalo, NY 14225
(716) 631-4430

North Carolina, South Carolina
Owner Relations Manager
Ford Motor Company
Charlotte District Office
P.O. Box 220307
Charlotte, NC 28222
(704) 554-4501

*eastern and northwestern Ohio,
northwestern Pennsylvania*
Owner Relations Manager
Ford Motor Company
Cleveland District Office
P.O. Box 41035
Brecksville, OH 44141
(216) 526-6900

*southern Ohio, southern West Virginia,
eastern Kentucky, southeastern Indiana*
Owner Relations Manager
Ford Motor Company
Cincinnati District Office
P.O. Box 6308
Cincinnati, OH 45215-6308
(513) 398-4884

*Arkansas, western Tennessee,
northern Mississippi, northwestern
Alabama*
Owner Relations Manager
Ford Motor Company
Memphis District Office
P.O. Box 190
Cordova, TN 38018
(901) 757-1076

northern Texas, Oklahoma
Owner Relations Manager
Ford Motor Company
Dallas District Office
P.O. Box 110037
Carrollton, TX 75011
(214) 323-6299

southern Texas
Owner Relations Manager
Ford Motor Company
Houston District Office
P.O. Box 827
Houston, TX 77001
(713) 680-4260

Maryland, Virginia, eastern West Virginia
Owners Relations Manager
Ford Motor Company
Washington District Office
8051 Gatehouse Road
Falls Church, VA 22046
(703) 698-2052

*Alaska, Washington, northern Oregon,
northern Idaho*
Owner Relations Manager
Ford Motor Company
Seattle District Office
13555 South East 36th St.
Suite 200
Bellevue, WA 98006
(206) 244-5800

*Wisconsin (excluding northwest corner),
Michigan (Upper Peninsula)*
Owner Relations Manager
Ford Motor Company
Milwaukee District Office
P.O. Box 267
Brookfield, WI 53005
(414) 785-3100

National Office:
Owner Relations Manager
Ford Motor Company
Ford Parts and Service Division
3000 Schaefer Road
Dearborn, MI 48121
(313) 337-6950
1 (800) 255-1433 (toll free)
1 (800) 521-4140 (toll free—Lincoln)
1 (800) 551-5747
(toll free—Taurus/Mercury Sable)
1 (800) 437-8237 (toll free—Mercury)
1 (800) 282-0959
(toll free towing and technical information)

General Motors Corporation

Consumer Relations
General Motors Corporation
Cadillac Motor Car Division
2860 Clark Street
Detroit, MI 48232
(313) 554-5536
1 (800) 458-8006 (toll free)

Customer Assistance Center
General Motors Corporation
Buick Motor Division
902 East Hamilton Avenue
Flint, MI 48550
1 (800) 521-7300 (toll free)

Customer Service Department
General Motors Corporation
Oldsmobile Division
P.O. Box 30095
Lansing, MI 48909-7595
(517) 377-5546

Customer Service Department
General Motors Corporation
GMC Truck and Coach Operation
 31 Judson Street
 Pontiac, MI 48058
 (313) 456-4547

Customer Assistance Department
General Motors Corporation
Chevrolet/Geo Motor Division
 P.O. Box 7047
 Troy, MI 48009-7047
 1 (800) 222-1020 (toll free)

Customer Service Department
General Motors Corporation
Pontiac Motor Division
 One Pontiac Plaza
 Pontiac, MI 48053
 1 (800) 762-2737 (toll free)

HONDA
 see American Honda Motor
 Company, Inc.

ISUZU
 see American Isuzu

Jaguar Cars, Inc.

Western Zone
 Customer Relations Manager
Jaguar Cars, Inc.
 422 Valley Drive
 Brisbane, CA 94005
 (415) 467-9402

Eastern Zone
 Customer Relations Manager
Jaguar Cars, Inc.
 600 Willow Tree Road
 Leonia, NJ 07605
 (201) 592-5200

Mazda Canada, Inc.

Customer Relations Manager
Mazda Canada, Inc.
 821 Brock Road South
 Pickering, Ontario, Canada L1W3L6
 (416) 831-4222

Mazda Motors of America
(Central), Inc.

*Arizona, California, Colorado, Nevada,
 New Mexico, Utah, Wyoming*
 Mr. Matt Reiter
 Consumer Communications Manager
Mazda Motors of America, Inc.
Pacific Region
 9451 Toledo Way
 Irvine, CA 92718
 (714) 380-7705

Illinois, Indiana, Michigan, Ohio, Wisconsin
 Mr. Hal Paulsen
 Consumer Communications Manager
Mazda Motors of America, Inc.
Great Lakes Region
 618 Kenmoor S.E.
 Grand Rapids, MI 49501-2008
 (616) 949-9305

*Arkansas, Iowa, Kansas, Kentucky,
 Louisiana, Mississippi, Missouri, Nebraska,
 Oklahoma, Tennessee, Texas*
 Mr. Jack Miller
 Consumer Communications Manager
Mazda Motors of America, Inc.
Gulf Region
 10445 Corporate Drive
 Sugar Land, TX 77478
 (713) 240-5800

*Alaska, Idaho, Minnesota, Montana, North
 Dakota, Oregon, South Dakota, Washington*
 Mr. Stan Crews
 Consumer Communications Manager
Mazda Motors of America, Inc.
Northwest Region
 8621 South 180th Street
 Kent, WA 90132
 (206) 251-5920

Mazda Motors of America
(East), Inc.

*Alabama, Florida, Georgia, North Carolina,
 South Carolina*
 Customer Relations Manager
Mazda Motors of America (East), Inc.
Southeast Region
 P.O. Box 16305
 Jacksonville, FL 32245-6345
 (904) 731-4010

*Connecticut, Delaware, Maine, Maryland,
 Massachusetts, New Hampshire, New
 Jersey, New York, Pennsylvania, Rhode
 Island, Vermont, Virginia, District of
 Columbia, West Virginia*
 Customer Relations Manager
Mazda Motors of America (East), Inc.
Northeast Region
 865 Centennial Avenue
 Piscataway, NJ 08854
 (201) 885-1200

Mercedes-Benz of
North America, Inc.

southern California, Arizona
 Owner Service Manager
Mercedes-Benz of North America, Inc.
Los Angeles Zone
 851 East Watsoncenter Rd.
 P.O. Box 4625
 Carson, CA 90745
 (213) 835-8315

*northern California, Washington, Oregon,
 Nevada, Montana, Idaho, Utah, Western
 Wyoming, Alaska, Hawaii*
 Owner Service Manager
Mercedes-Benz of North America, Inc.
San Francisco Zone
 513 Eccles Avenue
 South San Francisco, CA 94080
 (415) 871-5125

*western North Carolina, South Carolina,
 Tennessee, Mississippi, Alabama, Georgia,
 Florida*
 Owner Service Manager
Mercedes-Benz of North America, Inc.
Jacksonville Zone
 8813 Western Way
 P.O. Box 17604
 Jacksonville, FL 32245
 (904) 731-4040

*Illinois, Indiana, Ohio, Kentucky, Michigan,
 Wisconsin, Minnesota, North Dakota,
 eastern South Dakota, Nebraska, Iowa,
 Missouri, eastern Kansas*
 Owner Service Manager
Mercedes-Benz of North America, Inc.
Chicago Zone
 3333 Charles Street
 Franklin Park, IL 60131
 (312) 455-9131

*western New York, Pennsylvania, eastern
 Ohio, West Virginia, Virginia, Maryland,
 eastern North Carolina, Delaware, District of
 Columbia*
 Owner Service Manager
Mercedes-Benz of North America, Inc.
Washington, DC Zone
 Baltimore Commons Business Park,
 2nd Floor
 1300 Mercedes Drive
 Hanover, MD 21076
 (301) 859-9160

*Maine, Vermont, New Hampshire,
 Massachusetts, Rhode Island, Connecticut,
 northern New Jersey,
 upstate New York*
 Owner Service Manager
Mercedes-Benz of North America, Inc.
New York Zone
 One Glenview Road
 P.O. Box 277
 Montvale, NJ 07645
 (201) 573-2501

*Texas, Arkansas, Louisiana, Oklahoma,
 western Kansas, New Mexico, Colorado,
 Eastern Wyoming*
 Owner Service Manager
Mercedes-Benz of North America, Inc.
Houston Zone
 9550 North Loop East
 P.O. Box 24396
 Houston, TX 77229
 (713) 675-6126

CAR MANUFACTURERS

Corporate Office:
Owner Service Department
Mercedes-Benz of North America, Inc.
One Mercedes Drive
Montvale, NJ 07645
(201) 573-0600

Mitsubishi Motor Sales of America, Inc.

Consumer Relations Manager
Mitsubishi Motor Sales of America
Western Regional Office
6450 West Katella Avenue
Cypress, CA 90630
1 (800) 222-0037 (toll free)

Consumer Relations Manager
Mitsubishi Motor Sales of America
Southern Eastern Regional Offices
6428 Currin Drive
Orlando, FL 32811
1 (800) 222-0037 (toll free)

Consumer Relations Manager
Mitsubishi Motor Sales of America
North Central Regional Office
555 Pierce
Suite 195
Itica, IL 60143
1 (800) 222-0037 (toll free)

Mitsubishi Motor Sales of America, Inc.
North Eastern Regional Office
516 Heron Drive
Bridgeport, NJ 08014
1 (800) 222-0037 (toll free)

Consumer Relations Manager
Mitsubishi Motor Sales of America
South Western Regional Office
8100 Mesquite Bend Drive
Irving, TX 75063
1 (800) 222-0037 (toll free)

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

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.
One Peugeot Plaza
P.O. Box 607
Lyndhurst, NJ 07071
(201) 935-8400
1 (800) 345-5549 (toll free)

Porsche Cars North America, Inc.

Customer Relations Manager
Porsche Cars North America, Inc.
100 West Liberty Street
P.O. Box 30911
Reno, NV 89520-3911
(702) 348-3154

Saab-Scania of America, Inc.

National Consumer Relations
Saab Drive
P.O. Box 697
Orange, CT 06477
(203) 795-5671
1 (800) 548-1156 (toll free in CT)
1 (800) 255-9007 (toll free)

Subaru of America

Arkansas, Louisiana, Tennessee, Alabama
Mississippi
Customer Relations Manager
Subaru South, Inc.
8923 Fourche Dam Pike
Little Rock, AR 72206
(501) 490-2770

Arizona, California, Nevada
Owner Service Manager
Subaru of America, Western Region
12 Whatney Drive
Irvine, CA 92718
(714) 951-6592

Georgia, South Carolina, Florida
Owner Service Manager
Southeast Region Subaru
P.O. Box 3007
West Palm Beach, FL 33409
(407) 683-3066

Illinois, Indiana, Iowa, Kentucky, Michigan,
Minnesota, Missouri, North Dakota, Ohio,
South Dakota, Wisconsin
Owner Service Manager
Subaru Mid-America Region
301 Mitchell Court
Addison, IL 60101
(312) 953-1188

West Virginia, Virginia, North Carolina,
Maryland, District of Columbia
Owner Service Manager
Subaru Mid-Atlantic Region
8611 Larkin Road
Savage, MD 20763
(301) 498-1700

Maine, Vermont, New Hampshire,
Massachusetts, Rhode Island, Connecticut
Customer Relations Manager
Subaru of New England, Inc.
95 Morse Street
Norwood, MA 02062
(617) 769-5100

southern New Jersey, Pennsylvania,
Delaware
Customer Relations Manager
Penn Jersey Subaru, Inc.
Glen Avenue and Foster Road
P.O. Box P
Moorestown, NJ 08057
(609) 234-7600

New York, north New Jersey
Customer Relations Manager
Subaru Distributors Corporation
6 Ramland Road
Orangeburg, NY 10962
(914) 359-2500

Hawaii
Schuman-Carriage Co. Inc.
1234 South Beretania Street
P.O. Box 2420
Honolulu, Hawaii 96804
(808) 533-6211

Alaska, Colorado, Idaho, Kansas, Montana,
Nebraska, Oregon, Utah, Washington,
Wyoming
Owner Service Manager
Subaru of America
Northwest Region
8040 East 33rd Drive
Portland, OR 97211
(503) 287-4171

New Mexico, Oklahoma, Texas
Subaru of America
Southwest Region
Owner Service Manager
12615 San Pedro Avenue
P.O. Box 791-990
San Antonio, TX 78279
(512) 496-1441

Corporate Office:
Owner Service Department
Subaru of America
P.O. Box 6000
Cherry Hill, NJ 08034
(609) 488-3278

Toyota Motor Sales, Inc.

Customer Assistance Center
Toyota Motor Sales USA, Inc.
Department A404
19001 South Western Avenue
Torrance, CA 90509
1 (800) 331-4331 (toll free)

Volkswagen United States, Inc.

Arkansas, Kansas, Missouri, Nebraska
Vice President for Service
Volkswagen Mid-America, Inc.
8825 Page Boulevard
St. Louis, MO 63114
(314) 429-8100
1 (800) 822-8987 (toll free)

Connecticut, New Jersey, New York
 Customer Relations Manager
World-wide Volkswagen Corp.
 Greenbush Road
 Orangeburg, NY 10962
 (914) 578-5000

For all other locations:
 Consumer Relations Manager
Volkswagen United States, Inc.
 888 West Big Beaver
 Troy, MI 48007
 (313) 362-6000
 1 (800) 822-8987 (toll free)

Volvo North America

Corporate Office:
 Operations Manager
Volvo North America
 P.O. Box 913
 Rockleigh, NJ 07647
 (201) 767-4737

Yugo America, Inc.

Director Customer Services
Yugo America, Inc.
 28 Park Way
 Upper Saddle River, NJ 07458
 (201) 825-4600

Used Cars

1. Look for and read the "buyer's guide," which must be displayed in the window of all used cars sold by dealers. The buyer's guide explains who must pay for repairs after purchase. It will tell you if there is a warranty on the car, what the warranty covers, and whether a service contract is available.

2. Comparison shop for price, condition, warranty, and mileage for the model(s) you are interested in buying. Also compare available interest rates and other terms of financing agreements.

3. To estimate the total cost of the car, add in any interest rates for financing, the cost of a service contract (if any), and any service or repair expenses you will be likely to pay.

4. Before buying the car, you might want to consider having a mechanic inspect it.

5. Check the reliability of the dealer with your state or local consumer protection agency. Also check the local Better Business Bureau to see if there are a large number of complaints against the dealer.

6. When purchasing a used car from someone other than a dealer, get a bill of sale, the proper title and registration, and copies of all financial transactions.

Car Repair

1. Before having your car repaired, check the shop's complaint record with your state or local consumer protection office or local Better Business Bureau.

2. Describe the problems you are having with the car as completely as possible. Tell the mechanic exactly what you want done.

3. Before you leave the car, make sure the work order reflects what you want done.

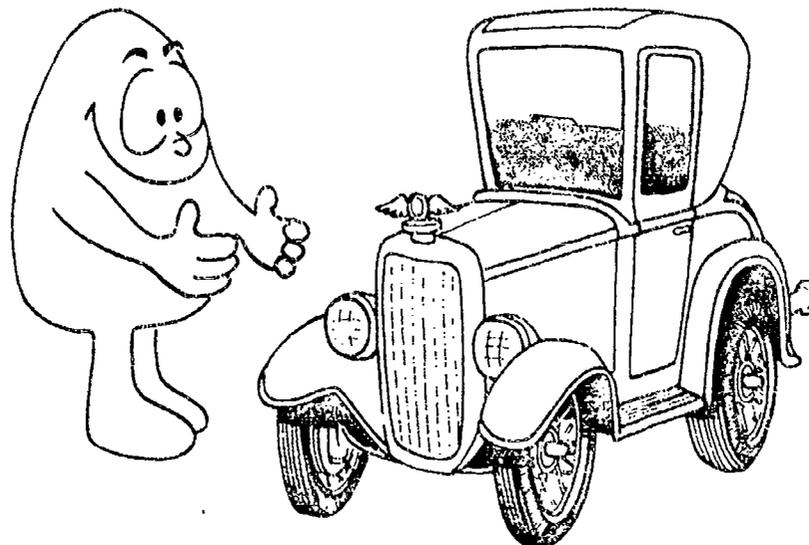
4. Ask for a written estimate before any major repair work is done. Make sure the work order says that you must approve any additional repair work.

5. If additional work is done without your permission, you don't have to pay for the unapproved work, and you have the right to have your bill adjusted.

6. Ask to inspect and/or keep all replaced parts.

7. Keep copies of all work orders and receipts and get all warranties in writing.

8. Many states have "lemon" laws for new cars that have recurring problems. Contact your local or state consumer protection office for more details.



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, help with complaints, and provide general information about

a company's consumer complaint record. If you need help with a consumer question or complaint, call your local BBB to ask about their services. This list includes the local BBBs in the United States. The National Headquarters can give you the addresses for BBBs in Canada and Israel.

National Headquarters

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

Local Bureaus

Alabama

1214 South 20th Street
Birmingham, AL 35205
(205) 558-2222

P.O. Box 383
Huntsville, AL 35804
(205) 533-1640

707 Van Antwerp Building
Mobile, AL 36602
(205) 433-5494, 5495

Commerce Street, Suite 810
Montgomery, AL 36104
(205) 262-5606

Alaska

3380 C Street, Suite 100
Anchorage, AK 99503
(907) 562-0704

Arizona

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

50 West Drachman Street
Suite 103
Tucson, AZ 85705
(602) 622-7651 (inquiries)
(602) 622-7654 (complaints)

Arkansas

1415 S. University Avenue
Little Rock, AR 72204
(501) 664-7274

California

705-18th Street
Bakersfield, CA 93301
(805) 322-2074

P.O. Box 970
Colton, CA 92324
(714) 825-7280

6101 Ball Rd., Suite 309
Cypress, CA 90630
(714) 527-0680

5070 North Sixth, Suite 176
Fresno, CA 93710
(209) 222-8111

510-16th St., Suite 550
Oakland, CA 94612
(415) 839-5900

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

525 B Street, Suite 301
San Diego, CA 92101-4408
(619) 234-0966

33 New Montgomery St. Tower
San Francisco, CA 94105
(415) 243-9999

1505 Meridian Avenue
San Jose, CA 95125
(408) 978-8700

P.O. Box 294
San Mateo, CA 94401
(415) 347-1251

P.O. Box 746
Santa Barbara, CA 93102
(805) 963-8657

1111 North Center Street
Stockton, CA 95202
(209) 948-4880, 4881

Colorado

P.O. Box 7970
Colorado Springs, CO 80933
(719) 636-1155

1780 South Bellaire, Suite 700
Denver, CO 80222
(303) 758-2100 (inquiries)
(303) 758-2212 (complaints)

1730 S. College Ave., #303
Fort Collins, CO 80525
(303) 484-1348

432 Broadway
Pueblo, CO 81004
(719) 542-6464

Connecticut

2345 Black Rock Turnpike
Fairfield, CT 06430
(203) 374-6161

2080 Silas Deane Highway
Rocky Hill, CT 06067-2311
(203) 529-3575

100 South Turnpike Road
Wallingford, CT 06492
(203) 269-2700 (inquiries)
(203) 269-4457 (complaints)

Delaware

P.O. Box 300
Milford, DE 19963
(302) 422-6300 (Kent)
(302) 856-6969 (Sussex)

P.O. Box 5361
Wilmington, DE 19808
(302) 996-9200

District of Columbia

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

Florida

13770-58th St., N., #309
Clearwater, FL 33520
(813) 535-5522

2976-E Cleveland Avenue
Fort Myers, FL 33901
(813) 334-7331
1 (801) 226-0666 (toll free in
FL and parts of southern GA)

3100 University Blvd., S., #23
Jacksonville, FL 32216
(904) 721-2288

2605 Maitland Center Parkway
Maitland, FL 32751-7147
(407) 660-9500

16291 N.W. 57th Avenue
Miami, FL 33014-6709
(305) 625-0307 (inquiries for
Dade County)
(305) 625-1302 (complaints for
Dade County)
(305) 524-2803 (inquiries for
Broward County)
(305) 527-1643 (complaints for
Broward County)

250 School Rd., Suite 11-W
New Port Richey, FL 34652
(813) 842-5459

P.O. Box 1511
Pensacola, FL 32597-1511
(904) 433-6111

1950 Port St. Lucie Blvd., #211
Port St. Lucie, FL 34952
(407) 878-2010
(407) 337-2083

1111 N. Westshore Blvd.,
Suite 207
Tampa, FL 33607
(813) 875-6200

2247 Palm Beach Lakes Blvd.,
#211
West Palm Beach, FL
33409-3408
(407) 686-2200

Georgia

1319-B Dawson Road
Albany, GA 31707
(912) 883-0744

100 Edgewood Avenue
Suite 1012
Atlanta, GA 30303
(404) 688-4910

P.O. Box 2085
Augusta, GA 30903
(404) 722-1574

P.O. Box 2587
Columbus, GA 31902
(404) 324-0712 (inquiries)
(404) 324-0713 (complaints)

6606 Abercorn St., Suite 108-C
Savannah, GA 31416
(912) 354-7521

Hawaii

1600 Kapiolani Boulevard
Suite 704
Honolulu, HI 96814
(808) 942-2355

Idaho

409 West Jefferson
Boise, ID 83702
(208) 342-4649
(208) 467-5547

545 Shoup, Suite 210
Idaho Falls, ID 83402
(208) 523-9754

Illinois

211 W. Wacker Drive
Chicago, IL 60606
(312) 444-1188 (inquiries)
(312) 346-3313 (complaints)

109 S.W. Jefferson St., #305
Peoria, IL 61602
(309) 673-5194

515 N. Court Street
Rockford, IL 61110
(815) 963-BBB2

Indiana

P.O. Box 405
Elkhart, IN 46515
 (219) 262-8996

119 S.E. Fourth Street
Evansville, IN 47708
 (812) 422-6879

1203 Webster Street
Fort Wayne, IN 46802
 (219) 423-4433

4231 Cleveland Street
Gary, IN 46408
 (219) 980-1511
 (219) 769-8053
 (219) 926-5669

Victoria Centre
 22 East Washington Street
Indianapolis, IN 46204
 (317) 637-0197

320 S. Washington St., #101
Marion, IN 46952
 (317) 668-8954, 8955

Whitinger Building, Room 150
Muncie, IN 47306
 (317) 285-5668

509-85 U.S. #33, North
South Bend, IN 46637
 (219) 277-9121

Iowa

2435 Kimberly Road
 #110 North
Bettendorf, IA 52722
 (319) 355-6344

1500 Second Avenue, S.E.
 #212
Cedar Rapids, IA 52403
 (319) 366-5401

615 Insurance Exchange
 Building
Des Moines, IA 50309
 (515) 243-8137

318 Badgerow Building
Slouxiand, IA 51101
 (712) 252-4501

Kansas

501 Jefferson, Suite 24
Topeka, KS 66607
 (913) 232-0455

300 Kaufman Building
Wichita, KS 67202
 (316) 263-3146

Kentucky

154 Patchen Dr., Suite 90
Lexington, KY 40502
 (606) 268-4128

844 Fourth Street
Louisville, KY 40203
 (502) 583-6546

Louisiana

1605 Murray St., Suite 117
Alexandria, LA 71301
 (318) 473-4494

2055 Wooddale Boulevard
Baton Rouge, LA 70806
 (504) 926-3010

300 Bond Street
Houma, LA 70361
 (504) 868-3456

P.O. Box 30297
Lafayette, LA 70593
 (318) 234-8341

P.O. Box 1681
Lake Charles, LA 70602
 (318) 433-1633

141 De Siard Street, Suite 300
Monroe, LA 71201
 (318) 387-4600, 4601

1539 Jackson Avenue
New Orleans, LA 70130
 (504) 581-6222

1401 North Market Street
Shreveport, LA 71101
 (318) 221-8352

Maine

812 Stevens Avenue
Portland, ME 04103
 (207) 878-2715

Maryland

2100 Huntingdon Avenue
Baltimore, MD 21211-3215
 (301) 347-3990

Massachusetts

Eight Winter Street
Boston, MA 02108
 (617) 482-9151 (inquiries)
 (617) 482-9190 (complaints)

106 State Road, Suite 4
North Dartmouth, MA 02747
 (508) 999-6060

One Kendall Street, Suite 307
Framingham, MA 01701
 (508) 872-5585

78 North Street, Suite 1
Hyannis, MA 02601
 (508) 771-3022

316 Essex Street
Lawrence, MA 01840
 (508) 687-7666

293 Bridge Street, Suite 324
Springfield, MA 01103
 (413) 734-3114

P.O. Box 379
Worcester, MA 01601
 (508) 755-2548

Michigan

150 Michigan Avenue
Detroit, MI 48226
 (313) 962-7566 (inquiries)
 (313) 962-6785 (complaints)

620 Trust Building
Grand Rapids, MI 49503
 (616) 774-8236

Minnesota

1745 University Avenue
St. Paul, MN 55104
 (612) 646-7700

Mississippi

2917 West Beach Blvd., #103
Biloxi, MS 39531
 (601) 374-2222

105 Fifth Street
Columbus, MS 39701
 (601) 327-8594

P.O. Box 390
Jackson, MS 39205-0390
 (601) 948-8222

Missouri

306 East 12th Street
 Suite 1024
Kansas City, MO 64106
 (816) 421-7800

5100 Oakland, Suite 200
St. Louis, MO 63110
 (314) 531-3300

205 Park Central, East, #509
Springfield, MO 65806
 (417) 862-9231

Nebraska

719 North 48th Street
Lincoln, NE 68504
 (402) 467-5261

1613 Farnam Street
Omaha, NE 68102
 (402) 346-3033

Nevada

1022 E. Sahara Avenue
Las Vegas, NV 89104
 (702) 735-6900, 1969

P.O. Box 21269
Reno, NV 89505
 (702) 322-0657

New Hampshire

410 South Main Street
Concord, NH 03301
 (603) 224-1991
1 (800) 852-3757
 (toll free in NH)

New Jersey

1700 Whitehorse
 Hamilton Square
Trenton, NJ 08690
 (609) 588-0808
 (Mercer County)

(201) 536-6306
 (Monmouth County)
 (201) 329-6855
 (Middlesex, Somerset and
 Hunderton counties)

34 Park Place
Newark, NJ 07102
 (201) 642-INFO

Two Forest Avenue
Paramus, NJ 07652
 (201) 845-4044

1721 Route #37, East
Toms River, NJ 08753
 (201) 270-5577

New Mexico

4600-A Montgomery, NE, #200
Albuquerque, NM 87109
 (505) 884-0500
1 (800) 445-1461
 (toll free in NM)

308 North Locke
Farmington, NM 87401
 (505) 326-6501

2407 W. Picacho, Suite B-2
Las Cruces, NM 88005
 (505) 524-3130

1210 Luisa Street, Suite 5
Santa Fe, NM 87502
 (505) 988-3648

New York

346 Delaware Avenue
Buffalo, NY 14202
 (716) 856-7180

266 Main Street
Farmingdale, NY 11735
 (516) 420-0500

257 Park Avenue, South
New York, NY 10010
 (212) 533-6200

1122 Sibley Tower
Rochester, NY 14604
 (716) 546-6776

100 University Building
Syracuse, NY 13202
 (315) 479-6635

120 East Main Street
Wappinger Falls, NY 12590
 (914) 297-6550

30 Glenn Street
White Plains, NY 10603
 (914) 428-1230, 1231

North Carolina

801 BBB&T Building
Asheville, NC 28801
 (704) 253-2392



BETTER BUSINESS BUREAUS

1130 East 3rd Street
Suite 400
Charlotte, NC 28204
(704) 332-7151
1 (800) 532-0477
(toll free in NC)

3608 West Friendly Avenue
Greensboro, NC 27410
(919) 852-4240, 4241, 4242

P.O. Box 1882
Hickory, NC 28603
(704) 464-0372

3120 Poplarwood Drive
Suite 101
Raleigh, NC 27604-1080
(919) 872-9240

2110 Cloverdale Avenue, #2-B
Winston-Salem, NC 27103
(919) 725-8348

Ohio

P.O. Box 80596
Akron, OH 44308
(216) 253-4590

1434 Cleveland Avenue, N.W.
Canton, OH 44703
(216) 454-9401

898 Walnut Street
Cincinnati, OH 45202
(513) 421-3015

2217 East 9th St., Suite 200
Cleveland, OH 44115
(216) 241-7678

527 South High Street
Columbus, OH 43215
(614) 221-6336

40 West Fourth Street
Suite 1250
Dayton, OH 45402
(513) 222-5825
1 (800) 521-8357
(toll free in OH)

P.O. Box 269
Lima, OH 45802
(419) 223-7010

P.O. Box 1706
Mansfield, OH 44910
(419) 522-1700

425 Jefferson Avenue
Suite 909
Toledo, OH 43604
(419) 241-6276

345 N. Market
Wooster, OH 44691
(216) 263-6444

P.O. Box 1495
Youngstown, OH 44501
(216) 744-3111

Oklahoma

17 South Dewey
Oklahoma City, OK 73102
(405) 239-6860 (inquiries)
(405) 239-6081 (inquiries)
(405) 239-6083 (complaints)

6711 S. Yale, Suite 230
Tulsa, OK 71436
(918) 492-1266

Oregon

601 S.W. Alder St., Suite 615
Portland, OR 97205
(503) 226-3981

Pennsylvania

528 North New Street
Bethlehem, PA 18013
(215) 866-8780

6 Marion Court
Lancaster, PA 17602
(717) 291-1151
(717) 232-2800 (Harrisburg)
(717) 846-2700 (York County)

P.O. Box 2297
Philadelphia, PA 19103
(215) 496-1000

610 Smithfield Street
Pittsburgh, PA 15222
(412) 456-2700

P.O. Box 993
Scranton, PA 18501
(717) 342-9129

Puerto Rico

G.P.O. Box 70212
San Juan, PR 00936
(809) 756-5400

Rhode Island

Bureau Park
P.O. Box 1300
Warwick, RI 02887-1300
(401) 785-1212 (inquiries)
(401) 785-1213 (complaints)

South Carolina

1830 Bull Street
Columbia, SC 29201
(803) 254-2525

311 Pettigru Street
Greenville, SC 29601
(803) 242-5052

P.O. Box 8603
Myrtle Beach, SC 29578-8603
(803) 448-6100

Tennessee

P.O. Box 1176 TCAS
Blountville, TN 37617
(615) 323-6311

1010 Market Street, Suite 200
Chattanooga, TN 37402
(615) 266-6144
(615) 479-6096
(Bradley County only)

(615) 266-6144
(serves north Georgia counties
of Whitfield and Murray only)

P.O. 10327
Knoxville, TN 37939-0327
(615) 522-2552, 2130, 2139

P.O. Box 41406
Memphis, TN 38174-1406
(901) 272-9641

One Commerce Place
Suite 1830
Nashville, TN 37239
(615) 254-5872

Texas

3300 S. 14th St., Suite 307
Abilene, TX 79605
(915) 691-1533

P.O. Box 1905
Amarillo, TX 79106
(806) 358-6222

1005 American Plaza
Austin, TX 78701
(512) 476-1616

P.O. Box 2988
Beaumont, TX 77704
(409) 835-5348

202 Varisco Building
Bryan, TX 77801
(409) 823-8148, 8149

4535 S. Padre Island Drive
Corpus Christi, TX 78411
(512) 854-2892

2001 Bryan Street, Suite 850
Dallas, TX 75201
(214) 220-2000

1910 East Yandell
El Paso, TX 79903
(915) 545-1212, 1264

106 West Fifth Street
Fort Worth, TX 76102
(817) 332-7585

2707 North Loop West
Suite 900
Houston, TX 77008
(713) 868-9500

P.O. Box 1178
Lubbock, TX 79401
(806) 763-0459

P.O. Box 60206
Midland, TX 79711
(915) 563-1880
1 (800) 592-4433
(toll free in TX)

P.O. Box 3366
San Angelo, TX 76902-3366
(915) 653-2318

1800 Northeast Loop 410, #400
San Antonio, TX 78217
(512) 828-9441

P.O. Box 6652
Tyler, TX 75711-6652
(214) 581-5704

P.O. Box 7203
Waco, TX 76714-7203
(817) 772-7530

P.O. Box 69
Weslaco, TX 78506
(512) 968-3678

1106 Brook Avenue
Wichita Falls, TX 76301
(817) 723-5526

Utah

385 24th Street, Suite 717
Ogden, UT 84401
(801) 399-4701

1588 South Main
Salt Lake City, UT 84115
(801) 487-4656
(801) 377-2611 (Provo)

Virginia

3608 Tidewater Drive
Norfolk, VA 23509
(804) 627-5651

701 East Franklin, Suite 712
Richmond, VA 23219
(804) 648-0016

121 W. Campbell Avenue, S.W.
Roanoke, VA 24011
(703) 342-3455

Washington

127 West Canal Drive
Kennewick, WA 99336
(509) 582-0222

2200 Sixth Avenue, Suite 828
Seattle, WA 98121-1857
(206) 448-8888

South 176 Stevens Street
Spokane, WA 99204
(509) 747-1155

P.O. Box 1274
Tacoma, WA 98401
(206) 383-5561

P.O. Box 1584
Yakima, WA 98907
(509) 248-1326

Wisconsin

740 North Plankinton Avenue
Milwaukee, WI 53202
(414) 273-1600 (inquiries)
(414) 273-0123 (complaints)

Wyoming

BBB/Idaho Falls
Lincoln Park & Teton Counties
(208) 523-9754

BBB/Fort Collins
All other Wyoming counties
1 (800) 873-3222 (toll free)

Trade Associations and Other Resolution Programs

Companies which manufacture similar products or offer similar services often belong to industry associations which help resolve problems between their member companies and consumers. Depending on the industry, you may have to contact an association, a service council or a 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. Remember, before contacting one of these programs, try to resolve the complaint by contacting the company.

Ms. Ann Lawrence, Director
Education and Conventions

American Apparel Manufacturers Association

2500 Wilson Boulevard, Suite 301
Arlington, VA 22201
(703) 524-1864

Membership: Manufacturers of clothing.

Public Relations Director
American Arbitration Association

140 West 51st Street
New York, NY 10020
(212) 484-4006

Private, non-profit organization with 35 regional offices across the country. Provides consumer information on request. Check local telephone directory for listing. If there is no office in your area, write or call the office listed above.

American Automobile Association

8111 Gatehouse Road, Room 535
Falls Church, VA 22047
(703) 222-6446

Membership: Automobile clubs.

1 (800) 222-3717

(toll free Hyundai customers)

1 (800) 331-4331

(toll free Toyota customers)

American Bar Association

Standing Committee on Dispute Resolution

1800 M Street, N.W.
Suite 200 S
Washington, D.C. 20036
(202) 331-2258

Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

Mr. David Peterson
Administrative Vice President

American Collectors Association

4040 West 70th Street
P.O. Box 35106
Minneapolis, MN 55435
(612) 926-6547

Membership: Collection services handling overdue accounts for retail, professional, and commercial credit grantors.

Information Department
American Council of Life Insurance

1001 Pennsylvania Avenue, N.W.
Washington, DC 20004-2599

(written inquiries only)

Membership: Life insurance companies authorized to do business in the United States.

Ms. Jane Marden
Director, Consumer Affairs
Ms. Lisa Hill Williams
Director, Community Affairs
American Gas Association

1515 Wilson Boulevard
Arlington, VA 22209
(703) 841-8583

Membership: Distributors and transporters of natural gas.

American Health Care Association

1201 L Street, N.W.
Washington, DC 20005
(202) 842-4444

Membership: State associations of long-term health care facilities.

1 (800) 321-0343

(toll free publications only)

American Hotel and Motel Association

1201 New York Avenue, N.W.
Suite 600
Washington, DC 20005

(written inquiries only)

Membership: State and regional hotel associations.

Mr. Herbert A. Finkston, Director
Professional Ethics Division
American Institute of Certified Public Accountants

1211 Avenue of the Americas
New York, NY 10036
(212) 575-6209

Membership: Professional society of accountants certified by the states and territories.

Mr. James Ralph
Vice President
American Newspaper Publishers Assn.

Credit Bureau Inc.

P.O. Box 17022
Dulles International Airport
Washington, DC 20041
(703) 648-1038

Investigates fraudulent advertising published in newspapers.

Ms. Carolyn Friede
Director, Consumer Affairs
American Society of Travel Agents, Inc.

P.O. Box 23992
Washington, DC 20026
(703) 739-2782

Membership: Travel agents.

Mr. James A. Morrissey
Director, Communications Division
American Textile Manufacturers Institute

1801 K Street, N.W.
Suite 900
Washington, DC 20006
(202) 862-0552

Membership: Textile mills which manufacture and process cotton, man-made, wool, and silk textile products.

Manager Consumer Affairs
Automotive Consumer Action Program (AUTOCAP)

8400 Westpark Drive
McLean, VA 22102
(703) 821-7144

Third-party dispute resolution program administered through the National Automobile Dealers Association. Consumer information available on request.

BBB AUTO LINE

Council of Better Business Bureaus
4200 Wilson Boulevard, Suite 800
Arlington, VA 22203
(703) 276-0100

Third-party dispute resolution program for AMC, Audi, General Motors and its divisions, Honda, Jeep, Nissan, Peugeot, Porsche, Renault, SAAB, and Volkswagen.

Better Hearing Institute

P.O. Box 1840
Washington, DC 20013
(703) 642-0580
1 (800) EAR-WELL (toll free nationwide)
Membership: Professionals and others who help persons with impaired hearing. Provides voluntary mediation between consumers and hearing aid dispensers.

Consumer Affairs

Blue Cross and Blue Shield Association

Metro Square-Phase II
655 15th Street, NW
Suite 350
Washington, DC 20005
(202) 626-4780
Membership: Local Blue Cross and Blue Shield plans in the United States, Canada, and Jamaica.

Ms. Caroline C. Ortado

Boat Owners Association of The United States (BOAT/U.S.)

Administrator
Consumer Protection Bureau
880 South Pickett Street
Alexandria, VA 22304
(703) 823-9550
Consumer Protection Bureau serves as a mediator in disputes between boat owners and the marine industry. BOAT/U.S. also works closely with the U.S. Coast Guard to monitor safety defect problems.

Mr. Richard N. Hopper

Director of Governmental Affairs
Carpet and Rug Institute

1155 Connecticut Avenue, N.W.
Suite 500
Washington, DC 20036
(written inquiries only)
Membership: Manufacturers of carpets, rugs, bath mats, and bedspreads; suppliers of raw materials and services to the industry.

Mr. Robert M. Fells
Assistant Secretary

Cemetery Consumer Service Council

P.O. Box 3574
Washington, DC 20007
(703) 379-6426
Industry-sponsored dispute resolution program. Other consumer information about cemetery practices and rules available on request.

Chrysler Motors Customer Relations

National Office
26311 Lawrence Avenue
Center Line, MI 48288
1 (800) 992-1997 (toll free)

Ms. Lorna Christie, Director
Ethics and Consumer Affairs

Direct Marketing Association (DMA)

6 East 43rd Street
New York, NY 10017
(written complaints only)
Membership: Members who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast advertising.

DMA operates the Mail Order Action Line, the Mail Preference Service, and the Telephone Preference Service.

For problems with a mail order company write:

Mail Order Action Line

6 East 43rd Street
New York, NY 10017

To remove your name from a nationally-based advertising list write:

Mail Preference Service

P.O. Box 3861
Grand Central Station
New York, NY 10163

To remove your name from a nationally-based telephone solicitation list write:

Telephone Preference Service

6 East 43rd Street
New York, NY 10017

Mr. William Rogal
Code Administrator

Direct Selling Association

1776 K Street, N.W., Suite 600
Washington, DC 20006
(202) 293-5760
Membership: Manufacturers and distributors selling consumer products door-to-door and through home-party plans.

Ms. Mary Ann Bernald
Manager, Consumer Affairs

Edison Electric Institute

1111 19th Street, N.W.
Washington, DC 20036
(202) 778-6560
Membership: Investor-owned electric utility companies operating in the United States.

Ms. Sally Browne
Executive Director, Consumer Affairs

Electronic Industries Association

Consumer Electronics Group
2001 Eye Street, N.W.
Washington, DC 20006
(202) 457-4977
Membership: Manufacturers of electronic parts, tubes, and solid state components; radio, television and video systems; audio equipment; and communications electronic products.

Ford Consumer Appeals Board

P.O. Box 1805
Dearborn, MI 48126
(313) 337-6950
1 (800) 241-8450
(toll free outside MI)

Funeral Service Consumer Arbitration Program (FSCAP)

11121 West Oklahoma Avenue
Milwaukee, WI 53227
(414) 541-2500
Third-party dispute resolution program sponsored by the National Funeral Directors Association.

Ms. Carole M. Rogin
Director, Market Development

Hearing Industries Association

1255 23rd Street, N.W.
Washington, DC 20037
(202) 833-1411
Membership: Companies engaged in the manufacture and or sale of electronic hearing aids, their components, parts, and related products and services on a national basis.

Home Owners Warranty Cooperation (HOW) Operation Center

P.O. Box 152087
Irving, TX 75015-2087
1 (800) 433-7657
(toll free nationwide)
Third-party dispute resolution program for new homes built by HOW-member home builders.

Director, Consumer Affairs
Insurance Information Institute

110 William Street
New York, NY 10038
(212) 669-9200
(call collect in NY)
1 (800) 221-4954 (toll free)
Membership: Property and liability insurance companies.

National Headquarters
International Association for Financial Planning

2 Concourse Parkway, Suite 800
Atlanta, GA 30328
(404) 395-1605
Membership: Individuals involved in financial planning.

Mr. Jack C. Thompson, Director
Subscription Inquiry Service
Magazine Publishers of America

575 Lexington Avenue
New York, NY 10022
(212) 752-0055
(written complaints only)
Membership: Publishers of 1,000 consumer and other magazines issued not less than four times a year.

Major Appliance Consumer Action Panel (MACAP)

20 North Wacker Drive
Chicago, IL 60606
(312) 984-5858
1 (800) 621-0477 (toll free outside IL)
Third-party dispute resolution program of the major appliance industry.

Mr. John E. Dianis
Executive Vice President

Monument Builders of North America

1612 Central Street
Evanston, IL 60201
(312) 869-2031
Membership: Cemetery monument retailers, manufacturers, and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

Ms. Sharron Ritch
Media Relations Coordinator/Consumer Affairs

Mortgage Bankers Association of America

1125 15th Street, N.W.
7th Floor
Washington, DC 20005
(202) 861-1929
Membership: Mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

National Advertising Division (NAD)

Council of Better Business Bureaus
845 Third Avenue
New York, NY 10022
(212) 754-1320
Program: Handles consumer complaints about fraudulent and deceptive advertising.

Mr. William Young, Director
Consumer Affairs/Public Liaison

National Association of Home Builders

15th and M Streets, N.W.
Washington, DC 20005
(202) 822-0409
1 (800) 568-5242 (toll free outside D.C.)
Membership: Single and multi-family home builders, commercial builders, and others associated with the building industry.

National Association of Personnel Consultants

3133 Mt. Vernon Avenue
Alexandria, VA 22303
(703) 684-0180
Membership: Private employment agencies.

Consumer Arbitration Center
National Association of Securities Dealers, Inc.

33 Whitehall Street
10th Floor
New York City, NY 10004
(212) 858-4000
Third-party dispute resolution for complaints about over-the-counter stocks and corporate bonds.

Accrediting Commission
National Association of Trade and Technical Schools

2251 Wisconsin Avenue, N.W.
Washington, DC 20007
(202) 333-1021
(written inquiries only)
Membership: Private schools providing job training.

Mr. Lawrence Graham
Consumer Affairs
National Food Processors Association

1401 New York Avenue, N.W.
Washington, DC 20005
(202) 639-5939
Membership: Commercial packers of food products, such as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled, and other preserved food items.

Ms. Deb Deutsch
Manager, Compliance
National Futures Association

200 West Madison Street
Chicago, IL 60606
(312) 781-1410
1 (800) 621-3570 (toll free outside IL)
Membership: Futures commission merchants; commodity trading advisers; commodity pool operators; brokers and associated individuals.

Mr. Casey Floyd
Assistant to Executive Director
National Home Study Council

1601 18th Street, N.W.
Washington, DC 20009
(written inquiries only)
Membership: Home study (correspondence) schools.

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)
Membership: Independent tire dealers and retreaders.

Department of Consumer Affairs
National Turkey Federation

11319 Sunset Hills Road
Reston, VA 22090
(written inquiries only)
Membership: Turkey growers, turkey hatcheries, turkey breeders, processors, marketers, and allied industry firms and poultry distributors.

Office of the National Ombudsman
National Committee for Employer Support of the Guard and Reserve

Suite 414
1111 20th Street, N.W.
Washington, D.C. 20036-3407
(202) 653-0852
1 (800) 336-4590
(toll free nationwide, except in D.C.)
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Mr. Craig Halverson
Assistant Executive Director
Photo Marketing Association

3000 Picture Place
Jackson, MI 42901
(written complaints only)
Membership: Retailers of photo equipment, film, and supplies; firms developing and printing film.

Mrs. Jane Meyer
Director of Consumer Affairs
The Soap and Detergent Association

475 Park Avenue South
New York, NY 10016
(212) 725-1262
Membership: Manufacturers of soap, detergents, fatty acids, and glycerine; raw materials suppliers.

Ms. Diane Cardinale
Assistant Communications Director
Toy Manufacturers of America

200 Fifth Avenue, Room 740
New York, NY 10010
(212) 675-1141
Membership: American toy manufacturers

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
Membership: Wholesale tour operators, common carriers, suppliers, and providers of travel services.

State, County, and City Government Consumer Protection Offices

State and local consumer protection offices can help you with consumer questions or problems. They are a good source of information because many of them enforce consumer protection and fraud laws. State and local consumer protection offices can help you resolve consumer complaints, and they often provide consumer education information.

If you want to file a complaint, call your local consumer protection office to learn what you need to do.

This list is arranged in alphabetical order by state name. The state name, the city name and any toll-free "800" numbers and TDD numbers are printed in bold type.

Alabama

Mr. Dennis Wright, Acting Director
Consumer Protection Division
Office of Attorney General
11 South Union Street
Montgomery, AL 36130
(205) 261-7334
1 (800) 392-5658 (toll free in AL)

Alaska

State Offices

Mr. Robert E. Mintz, Acting Chief
Consumer Protection Section
Office of Attorney General
1C31 West Fourth Avenue, Suite 110-B
Anchorage, AK 99501
(907) 279-0428

Mr. James C. Hayes, Investigator
Office of Attorney General
100 Cushman Street, Suite 400
Fairbanks, AK 99701
(907) 456-8588

American Samoa

Mr. Tauivi Tuinei, Director
Consumer Protection Bureau
P.O. Box 7
Pago Pago, AS 96799
011 (684) 633-4163
011 (684) 663-4164

Arizona

State Offices

Mr. Patrick Murphy, Chief Counsel
Financial Fraud Division
Office of Attorney General
1275 West Washington Street
Phoenix, AZ 85007
(602) 542-3702 (fraud only)
1 (800) 352-8431 (toll free in AZ)

Ms. Noreen Matts
Assistant Attorney General
Financial Fraud Division
Office of Attorney General
402 West Congress Street, Suite 315
Tucson, AZ 85701
(602) 628-5501

County Offices

Mr. Stephen Udall, County Attorney
Apache County Attorney's Office
P.O. Box 637
St. Johns, AZ 85936
(602) 337-4364

Mr. Alan Polley, County Attorney
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, AZ 85603
(602) 432-5471

Mr. John Verkamp, County Attorney
Coconino County Attorney's Office
Coconino County Courthouse
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. Paul H. McCullar, County Attorney
Graham County Attorney's Office
Graham County Courthouse
Safford, AZ 85546
(602) 428-3620

Mr. Charles E. Fletcher, County Attorney
Greenlee County Attorney's Office
P.O. Box 1387
Clifton, AZ 85533
(602) 865-3842

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. Richard Romley, County Attorney
Maricopa County Attorney's Office
111 W. Monroe, 18th Floor
Phoenix, AZ 85003
(602) 262-3411

Mr. William Ekstrom, County Attorney
Mohave County Attorney's Office
315 North 4th Street
Kingman, AZ 86401
(602) 753-0719

Mr. Dale K. Patton, Jr., County Attorney
Navajo County Attorney's Office
Governmental Complex
Holbrook, AZ 86025
(602) 524-6161

Mr. Stephen D. Neely, County Attorney
Pima County Attorney's Office
1400 Great American Tower
32 North Stone
Tucson, AZ 85701
(602) 740-5600

Mr. Roy Mendoza, County Attorney
Pinal County Attorney's Office
P.O. Box 887
Florence, AZ 85232
(602) 868-5801

Mr. Jose L. Machado, 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) 445-7450

Mr. David S. Ellsworth, County Attorney
Yuma County Attorney's Office
168 South Second Avenue
Yuma, AZ 85364
(602) 782-4534

City Office

Mr. Ronald M. Detrick
Supervising Attorney
Consumer Affairs Division
Tucson City Attorney's Office
2500 North Tucson Boulevard, Suite 102
P.O. Box 27210
Tucson, AZ 85726
(602) 791-4886

Arkansas

Mr. Tom J. Hicks, Director
Consumer Protection Division
Office of Attorney General
200 Tower Building
4th & Center St.
Little Rock, AR 72201
(501) 682-2007 (voice/TDD)
1 (800) 482-8982
(toll free voice/TDD in AR)

California

State Offices

Mr. Michael A. Kelley, Director
California Department of Consumer Affairs
1020 "N" Street
Sacramento, CA 95814
(916) 445-0660 (complaint assistance)
(916) 445-1254 (consumer information)
(916) 522-1700 (TDD)

Public Inquiry Unit
Office of Attorney General
1515 "K" Street, Suite 511
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) 366-5100
1 (800) 952-5210
(toll free in CA— auto repair only)

California Department of Consumer Affairs
1020 "N" Street, Room 501
Sacramento, CA 95814
(916) 445-1254
(916) 322-1700 (TDD)

County Offices

Ms. Lorraine K. Provost, Coordinator
Alameda County
Consumer Affairs Commission
10910 East 14th Street
Oakland, CA 94603
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(713) 221-5836

City Offices

Ms. Adela Gonzalez, Director
Dallas Consumer Protection Division
Health and Human Services Department
320 East Jefferson Boulevard
Dallas, TX 75203
(214) 948-4400

Mr. David Watson, Director
Fort Worth Office of Consumer Affairs
Weights and Measures
1000 Throckmorton, 5th Floor
Fort Worth, TX 76102
(817) 870-7570

Utah

State Offices

Mr. Gary R. Hansen, Director
Division of Consumer Protection
Department of Commerce
160 East 3rd South, P.O. Box 45802
Salt Lake City, UT 84145
(801) 530-6601

Ms. Ruth Renlund
Assistant Attorney General
for Consumer Affairs
Office of Attorney General
115 State Capitol
Salt Lake City, UT 84114
(801) 538-1331

Vermont

State Offices

Mr. J. Wallace Malley
Assistant Attorney General and Chief
Public Protection Division
Office of Attorney General
109 State Street
Montpelier, VT 05602
(802) 828-3171

Mr. Bruce Martell, Supervisor
Consumer Assurance Section
Department of Agriculture
116 State Street
Montpelier, VT 05602
(802) 828-2436

Virgin Islands

Mr. Robert S. Mathes, Commissioner
Department of Licensing
and Consumer Affairs
Property and Procurement Building
Subbase #1, Rm. 205
St. Thomas, VI 00801
(809) 774-3130

Virginia

State Offices

Mr. Frank Seales, Jr.
Senior Assistant Attorney General
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 Blakemore, Director
Office of Consumer Affairs
Department of Agriculture
and Consumer Services
Room 101, Washington Building
1100 Bank Street
Richmond, VA 23219
(804) 786-2042
1 (800) 552-9963 (toll free in VA)

Mr. Robert Minnich, Investigator
Northern Virginia Branch
Office of Consumer Affairs
Department of Agriculture
and Consumer Services
100 North Washington St., Suite 412
Falls Church, VA 22046
(703) 532-1613

County Offices

Ms. Diane Jemmott, Section Chief
Office of Citizen and Consumer Affairs
#1 Court House Plaza, Suite 310
2100 Clarendon Boulevard
Arlington, VA 22201
(703) 358-3260

Mr. Ron Mallard, Director
Fairfax County
Department of Consumer Affairs
3959 Pender Drive, Suite 200
Fairfax, VA 22030
(703) 691-3214
(703) 591-3260 (TDD)

Mr. Hubert King, Administrator
Prince William County
Office of Consumer Affairs
4370 Ridgewood Center Drive
Prince William, VA 22192
(703) 335-7370

City Offices

Ms. Rose Boyd, Director
Alexandria Office of Citizens Assistance
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

Ms. Delores Daniels
Assistant to the City Manager
Roanoke Consumer Protection Division
364 Municipal Building
215 Church Avenue, S.W.
Roanoke, VA 24011
(703) 981-2583

Mr. J. N. McClanan
Consumer Protection Officer
Virginia Beach
Division of Consumer Protection
Municipal Center
Virginia Beach, VA 23456
(804) 427-8983

Washington

State Offices

Ms. Renee Olbricht, Investigator
Consumer and Business
Fair Practices Division
Office of Attorney General
North 122 Capitol Way
Olympia, WA 98501
(206) 753-6210

Mr. John R. Ellis
Assistant Attorney General and Chief
Consumer and Business
Fair Practices Division
Office of Attorney General
710 2nd Avenue, Suite 1300
Seattle, WA 98104
(206) 464-7744
1 (800) 551-4636 (toll free in W.A.)

Mr. Owen Clarke, Chief
Consumer and Business
Fair Practices Division
Office of 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 Attorney General
1019 Pacific Avenue, 3rd Floor
Tacoma, WA 98402
(206) 593-2904

County Offices

Ms. Kristie Anderson, Director
Department of Weights and Measures
3200 Cedar Street
Everett, WA 98201
(206) 259-8800

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Mr. C. Patrick Sainsbury
Chief Deputy Prosecuting Attorney
Fraud Division
516 3rd Avenue, Room E531
Seattle, WA 98104
(206) 296-9010

Mr. Andrew J. Lofton, Director
Seattle Department of
Licenses and Consumer Affairs
102 Municipal Building
Seattle, WA 98104
(206) 684-8484

West Virginia

State Offices

Mr. Robert J. Larnont, Director
Consumer Protection Division
Office of Attorney General
812 Quarrier Street, 6th Floor
Charleston, WV 25301
(304) 348-8986
1 (800) 368-8808 (toll free in WV)

Mr. Stephen Casto, Director
Division of Weights and Measures
Department of Labor
1800 Washington Street, East
Bldg. #3 Room 319
Charleston, WV 25305
(304) 348-7890

City Office

Ms. Polly Diller, Director
Department of Consumer Protection
P.O. Box 2749
Charleston, WV 25330
(304) 348-8172

Wisconsin

State Offices

Mr. Donald Soberg, 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) 362-3020 (toll free in WI)

Mr. Stephen Nicks
Assistant Attorney General
Office of Consumer Protection
and Citizen Advocacy
Department of Justice
P.O. Box 7856
Madison, WI 53707
(608) 266-1852
1 (800) 362-8189 (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

Mr. Eugene E. Lindauer
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) 436-4087

Ms. Patricia Suschil, Regional Supervisor
Division of Trade and Consumer Protection
Department of Agriculture,
Trade, and Consumer Protection
3333 N. Mayfair Rd. Suite 114
Milwaukee, WI 53222-3288
(414) 257-8956

Ms. Pamela Magee-Heilprin
Assistant Attorney General
Office of Consumer Protection
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room 520
Milwaukee, WI 53203
(414) 227-4948

County Offices

Mr. Gregory Grau, District Attorney
Marathon County District Attorney's Office
Marathon County Courthouse
Wausau, WI 54401
(715) 847-5555

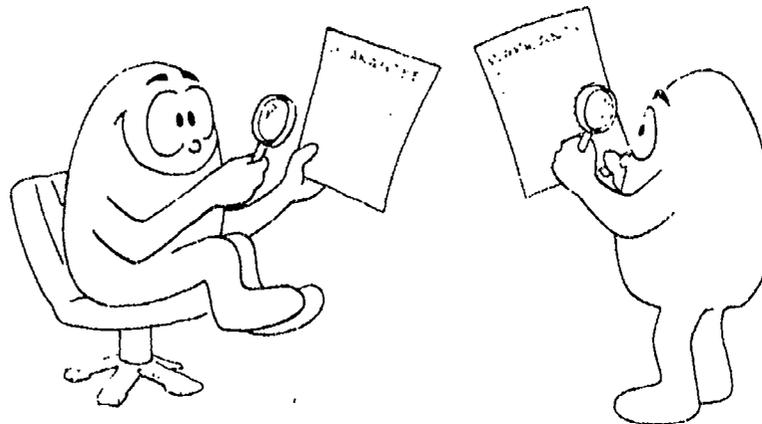
Mr. Darryl Nevers
Assistant District Attorney
Milwaukee County District Attorney's Office
Consumer Fraud Unit
821 West State Street, Room 412
Milwaukee, WI 53233
(414) 278-4792

Mr. William Murat, District Attorney
Portage County District Attorney's Office
Consumer Fraud Unit
Portage County Courthouse
Stevens Point, WI 54481
(715) 346-1300

Mr. Tim Christenson
Consumer Fraud Investigator
Racine County Sheriffs Department
717 Wisconsin Avenue
Racine, WI 53403
(414) 636-3125

Wyoming

Mr. Hugh Kenny
Assistant Attorney General
Office of Attorney General
123 State Capitol Building
Cheyenne, WY 82002
(307) 777-7841, 6286



Warranties/Guarantees

1. Do not wait until the product fails or needs repair to find out what is covered in the warranty. Compare the terms and conditions of warranties (or guarantees) on products or services before you buy. Look for the warranty that best meets your needs.

2. Consider:

—How long is the warranty and when does it start and end?

—What is covered? Which parts? What kinds of problems?

—Will the warranty pay 100 percent of repair costs? Pay for parts, but not labor? Pay for shipping? Pay for a loaner?

—What do you have to do? And when? Are regular inspections or maintenance required? Do you have to ship the product out of state for repairs?

—Who offers the warranty? Manufacturer or retailer? How reliable are they?

3. Keep sales receipts and warranties in a safe place.

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.

Alabama

Mr. Oscar D. Tucker
Executive Director
Commission on Aging
136 Catoma Street
Montgomery, AL 36130
(205) 261-5743
1 (800) 243-5463
(toll free in AL)

Alaska

Ms. Connie J. Sipe
Executive Director
Older Alaskans Commission
P.O. Box C
Juneau, AK 99811-0209
(907) 465-3250

American Samoa

Mr. Sunuitao T. Tupai
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
1400 West Washington, 950A
Phoenix, AZ 85007
(602) 255-4446
(602) 255-3323 (TDD)

Arkansas

Mr. Herb Sanderson
Director
Office of Aging and Adult
Services
Department of Human Services
P.O. Box 1437
Little Rock, AR 72203-1437
(501) 682-2441

California

Ms. Alice Gonzales
Director
Department of Aging
1600 K Street
Sacramento, CA 95814
(916) 322-5290
(916) 323-8913 (TDD)

Colorado

Ms. Rita Barreras
Manager
Aging and Adult
Services Division
Department of Social Services
1575 Sherman Street
10th Floor
Denver, CO 80203-1714
(303) 294-5912

Connecticut

Ms. Mary Ellen Klinck
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) 421-6791
1 (800) 222-9074
(toll free in DE)

District of Columbia

Ms. E. Veronica Pace
Executive Director
D.C. Office on Aging
1424 K Street, N.W.
2nd Floor
Washington, DC 20005
(202) 724-5623

Florida

Ms. Margaret L. Duggar
Director
Aging and Adult Services
1321 Winewood Boulevard
Room 323
Tallahassee, FL 32399-0700
(904) 488-2650

Georgia

Mr. Fred McGinnis
Director
Office of Aging
878 Peachtree Street, N.E.
Suite 632
Atlanta, GA 30309
(404) 894-5333

Guam

Ms. Florence Shimizu
Director
Office of Aging
Government of Guam
P.O. Box 2816
Agana, GU 96910
011 (671) 734-2942

Hawaii

Ms. Jeanette Takamura
Director
Executive Office on Aging
335 Merchant Street
Room 241
Honolulu, HI 96813
(808) 548-2593

Idaho

Ms. Charlene W. Martindale
Director
Idaho Office on Aging
Statehouse, Room 108
Boise, ID 83720
(208) 334-3833

Illinois

Ms. Janet S. Otwell
Director
Department on Aging
421 East Capitol Avenue
Springfield, IL 62701
(217) 785-2870
1 (800) 252-8966
(toll free voice/TDD nationwide)

Indiana

Ms. Myrna Habig
Acting Director
Aging Division
Department of Human Services
P.O. Box 7083
Indianapolis, IN 46207-7083
(317) 232-7020
1 (800) 622-4972
(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
1 (800) 532-3213
(toll free in IA)

Kansas

Ms. Esther A. Wolf
Secretary
Department on Aging
Docking State Office Building
122 South
915 Southwest Harrison Street
Topeka, KS 66612-1500
(913) 296-4986
1 (800) 432-3535
(toll free in KS)

Kentucky

Ms. Sue N. Tuttle
Director
Division for Aging Services
Department for Social Services
275 East Main Street
6th Floor West
Frankfort, KY 40621
(502) 564-6930
(502) 564-5497 (TDD)
1 (800) 372-2991
(toll free in KY)
1 (800) 372-2973
(toll free TDD in KY)

Louisiana

Ms. Vicky Hunt
Director
Governors Office of Elder
Affairs
P.O. Box 80374
Baton Rouge, LA 70898
(504) 925-1700

Maine

Ms. Christine Gianopoulos
Director
Bureau of Maine's Elderly
Statehouse, Station 11
Augusta, ME 04333-0011
(207) 289-2561

Maryland

Ms. Rosalie S. Abrams
Director
Office on Aging
301 West Preston Street
10th Floor
Baltimore, MD 21201
(301) 225-1100
(301) 383-7555 (TDD)
1 (800) 243-3425
(toll free in MD)

Massachusetts

Mr. Paul J. Lanzikos
Secretary
Executive Office of Elder Affairs
38 Chauncy Street, 2nd Floor
Boston, MA 02111
(617) 727-7750
1 (800) 882-2003
(toll free in MA)
1 (800) 872-0166
(toll free TDD in MA)

Michigan

Ms. Olivia P. Maynard
Director
Office of Services to the Aging
P.O. Box 30026
Lansing, MI 48909
(313) 373-8230

Minnesota

Mr. Gerald Biodow
Executive Secretary
Minnesota Board on Aging
444 Lafayette Road
St. Paul, MN 55155-3843
(612) 296-2544
1 (800) 652-9747
(toll free in MN)

Mississippi

Mr. David K. Brown
Executive Director
Division of Aging and Adult
Services
421 West Pascagoula Street
Jackson, MS 39201
(601) 949-2070
1 (800) 222-7622
(toll free in MS)

Missouri

Mr. Edwin L. Walker
Director
Division of Aging
P.O. Box 1337
Jefferson City, MO 65102
(314) 751-3082
1 (800) 392-0210
(toll free in MO)

Montana

Mr. Robert Bartholomew
Chief
Aging Services Bureau
Department of Family Services
P.O. Box 8005
Helena, MT 59604
(406) 444-5900
1 (800) 332-2272
(toll free in MT)

Nebraska

Ms. Betsy Palmer
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
505 East King Street, Room 101
Carson City, NV 89710
(702) 885-4210 (voice/TDD)

New Hampshire

Mr. Richard A. Chevrefils
Director
Division of Elderly and Adult
Services
6 Hazen Drive
Concord, NH 03301
(603) 271-4680
1 (800) 351-1888
(toll free in NH)

New Jersey

Ms. Ann Zahora
Director
Division on Aging
Department of Community
Affairs
101 South Broad Street, CN 807
Trenton, NJ 08625
(609) 292-4833
1 (800) 792-8820
(toll free in NJ)

New Mexico

Ms. Stephanie Fall Creek
Director
State Agency on Aging
224 East Palace Avenue
4th Floor
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) 474-5731
1 (800) 342-9871
(toll free in NY)

North Carolina

Mr. Al Boyles
Assistant Secretary and
Director
Division of Aging
Department of Human
Resources
1985 Umstead Drive
Raleigh, NC 27603
(919) 733-3983
1 (800) 662-7030
(toll free voice/TDD in NC)

North Dakota

Mr. Larry Brewster
Administrator
Aging Services
Department of Human Services
600 East Boulevard
Bismarck, ND 58505
(701) 224-2310
(701) 224-2699 (TDD)
1 (800) 472-2622
(toll free in ND)

Ohio

Ms. Carol Austin
Director
Ohio Department of Aging
50 West Broad Street, 9th Floor
Columbus, OH 43266-0501
(614) 466-5500
(614) 466-6191 (TDD)

Oklahoma

Mr. Roy R. Keen
Division Administrator
Special Unit on Aging
P.O. Box 25352
Oklahoma City, OK 73125
(405) 521-2281
(405) 521-2827 (TDD)

Oregon

Mr. Richard Ladd
Administrator
Senior Services Division
Department of Human
Resources
State of Oregon
313 Public Service Building
Salem, OR 97310
(503) 378-4728
1 (800) 232-3020
(toll free voice/TDD in OR)

Pennsylvania

Ms. Linda M. Rhodes
Secretary
Department of Aging
231 State Street
Harrisburg, PA 17101
(717) 783-1549

Puerto Rico

Dr. Celia Cintron
Executive Director
Office of Elder Affairs
Call Box 50063
Old San Juan Station
San Juan, PR 00902
(809) 721-0753

Rhode Island

Ms. Adelaide Luber
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
Commission on Aging
915 Main Street
Columbia, SC 29201
(803) 734-3203

South Dakota

Ms. Gall 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 37219
(615) 741-2056

Texas

Mr. O. P. (Bob) Bobbitt
Executive Director
Texas Department on Aging
P.O. Box 12786, Capitol Station
Austin, TX 78711
(512) 444-2727 (voice/TDD)
1 (800) 252-9240
(toll free in TX)

Utah

Mr. Percy Devine, III
Director
Division of Aging and Adult
Services
P.O. Box 45500
Salt Lake City, UT 84145-0500
(801) 538-3910

Vermont

Mr. Joel Cook
Commissioner
Department of Rehabilitation
and Aging
103 South Main Street
Waterbury, VT 05676
(802) 241-2400

Virgin Islands

Ms. Juel C. Rhymer Molloy
Commissioner
Department of Human Services
Barbel Plaza South
Charlotte Amalie
St. Thomas, VI 00802
(809) 774-0930

Virginia

Ms. Wilda M. Ferguson
Commissioner
Department for the Aging
700 East Franklin Street
10th Floor
Richmond, VA 23219
(804) 225-2271 (voice/TDD)
1 (800) 552-4464
(toll free in VA)

Washington

Mr. Charles Reed
Assistant Secretary
Aging and Adult Services
Administration
OB-44A
Olympia, WA 98504
(206) 753-2502
(206) 753-4927 (TDD)
1 (800) 422-3263
(toll free in WA)

West Virginia

Ms. Susan M. Harman
Executive Director
Commission on Aging
State Capitol
Charleston, WV 25305
(304) 348-3317
1 (800) 642-3671
(toll free in WV)

Wisconsin

Ms. Donna McDowell
Director
Bureau on Aging
P.O. Box 7851
Madison, WI 53707
(608) 266-2536

Wyoming

Mr. E. Scott Sessions
Director
Commission on Aging
Hathaway Building
Cheyenne, WY 82002
(307) 777-7986
1 (800) 442-2766
(toll free in WY)

State Banking Authorities

The officials 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.

Also, some answer general questions about banking and consumer credit. If you have questions or consumer problems, contact the office in your state.

Alabama

Mr. Zack Thompson
Superintendent of Banks
166 Commerce Street
3rd Floor
Montgomery, AL 36130
(205) 261-3452

Alaska

Mr. Willis F. Kirkpatrick
Director of Banking,
Corporations and Securities
P.O. Box D
Juneau, AK 99811
(907) 465-2521

Arizona

Mr. William H. Rivoir
Superintendent of Banks
3225 North Central, Suite 815
Phoenix, AZ 85012
(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
(501) 371-1117

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)

Colorado

Mr. Ralph E. Mires
State Bank Commissioner
Division of Banking
First West Plaza, Suite 650
303 West Colfax
Denver, CO 80204
(303) 620-4358

Connecticut

Mr. Howard B. Brown, Jr.
Banking Commissioner
44 Capitol Avenue
Hartford, CT 06106
(203) 566-4560
1 (800) 842-2220
(toll free in CT)

Delaware

Mr. Keith H. Ellif
State Bank Commissioner
555 E. Lookerman Street
Suite 210
Dover, DE 19901
(302) 736-4235

District of Columbia

Dr. Edward D. Irons
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 Building
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
(404) 986-1633

Guam

Mr. Joaquin Blaz
Director
Department of Revenue and
Taxation
P.O. Box 2796
Agana, GU 96910

Hawaii

Mr. Clifford Higa
Commissioner
Financial Institutions
P.O. Box 2054
Honolulu, HI 96805
(808) 548-5855

Idaho

Mr. Belton J. Patty
Director
Department of Finance
700 West State Street
2nd Floor
Boise, ID 83720
(208) 334-3319

Illinois

Mr. William C. Harris
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
Indiana State Office Building
Room 1024
Indianapolis, IN 46204
(317) 232-3955
1 (800) 382-4880
(toll free in IN)

Iowa

Mr. Robert R. Rigler
Superintendent of Banking
200 East Grand, Suite 300
Des Moines, IA 50309
(515) 281-4014

Kansas

Mr. W. Newton Male
State Bank Commissioner
700 Jackson Street, Suite 300
Topeka, KS 66603
(913) 296-2266

Kentucky

Mr. Edward B. Hatchett, Jr.
Commissioner, Department of
Financial Institutions
911 Leewood Drive
Frankfort, KY 40601
(502) 564-3390

Louisiana

Mr. Fred C. Dent, Jr.
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
(207) 582-8713

Maryland

Ms. Margie H. Muller
Bank Commissioner
34 Market Place
Baltimore, MD 21202
(301) 333-6262
1 (800) 492-7521
(toll free in MD)

Massachusetts

Mr. Andrew J. Calamare
Commissioner of Banks
100 Cambridge Street
Boston, MA 02202
(617) 727-3120

Michigan

Mr. Eugene W. Kuthy
Commissioner
Financial Institutions Bureau
P.O. Box 30224
Lansing, MI 48909
(517) 373-3460

Minnesota

Mr. James G. Miller
Deputy Commissioner of
Commerce
500 Metro Square Building
5th Floor
St. Paul, MN 55101
(612) 296-2135

Mississippi

Mr. Thomas L. Wright
Commissioner
Department of Banking and
Consumer Finance
P.O. Box 23729
Jackson, MS 39225
(601) 359-1031
1 (800) 826-2499
(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. Fred J. Flanders
Commissioner
Financial Institutions
1520 East Sixth Avenue
Room 50
Helena, MT 59620-0542
(406) 444-2091

Nebraska

Ms. Cynthia H. Milligan
Director of Banking
and Finance
301 Centennial Mall, South
Lincoln, NE 68509
(402) 471-2171

Nevada

Mr. L. Scott Walshaw
Commissioner
Financial Institutions
406 East Second Street
Carson City, NV 89710
(702) 885-4260

New Hampshire

Mr. A. Roland Roberge
Bank Commissioner
45 South Main Street
Concord, NH 03301
(603) 271-3561

STATE BANKING AUTHORITIES

New Jersey

Ms. Mary Little Parell
Commissioner of Banking
20 West State Street CN-040
Trenton, NJ 08625
(609) 292-3420
1 (800) 421-0069
(toll free in NJ)
(for complaints about private
check cashing services used
by those who do not have bank
accounts)

New Mexico

Mr. Kenneth J. Carson, Jr.
Director
Financial Institutions Division
Bataan Memorial Building
Room 307
Santa Fe, NM 87503
(505) 827-7740

New York

Ms. Jill M. Considine
Superintendent of Banks
Two Rector Street
New York, NY 10006
(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
(701) 224-2256

Ohio

Mr. John F. Gayton
Superintendent of Banks
77 South High Street
Columbus, OH 43266-0549
(614) 466-2932

Oklahoma

Mr. Wayne Osborn
Bank Commissioner
Malco Building
4100 North Lincoln Boulevard
Oklahoma City, OK 73105
(405) 521-2783

Oregon

Mr. Cecil R. Monroe
Deputy Administrator
Division of Finance
and Corporate Securities
Labor and Industries Building
Room 21
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. Angel L. Rosas
Commissioner of Banking
G.P.O. Box 70324
San Juan, PR 00936
(809) 721-7064

Rhode Island

Ms. Susan D. Hayes
Associate Director
and Superintendent of Banking
and Securities
233 Richmond Street
Suite 231
Providence, RI 02903-4231
(401) 277-2405

South Carolina

Mr. Robert C. Cleveland
Commissioner of Banking
1026 Sumter Street, Room 217
Columbia, SC 29201
(803) 734-1050

South Dakota

Mr. Richard A. Duncan
Director of Banking
and Finance
State Capitol Building
Pierre, SD 57501
(605) 773-2236

Tennessee

Mr. Jeff H. Dyer
Commissioner
Financial Institutions
John Sevier Building
4th Floor
Nashville, TN 37219
(615) 741-2236

Texas

Mr. Kenneth W. Littlefield
Banking Commissioner
2601 North Lamar
Austin, TX 78705
(512) 479-1200

Utah

Mr. George Sutton
Commissioner
Financial Institutions
P.O. Box 89
Salt Lake City, UT 84110
(801) 530-6502

Vermont

Ms. Gretchen Babcock
Commissioner
Banking and Insurance
State Office Building
Montpelier, VT 05602
(802) 828-3301

Virgin Islands

Mr. Derek M. Hodge
Lieutenant Governor
Chairman of the
Banking Board
Kongens Garde 18
St. Thomas, VI 00802
(809) 774-2991

Virginia

Mr. Sidney A. Bailey
Commissioner
Financial Institutions
P.O. Box 2-AE
Richmond, VA 23205
(804) 786-3657
1 (800) 552-7945
(toll free in VA)

Washington

Mr. Thomas H. Oldfield
Supervisor of Banking
General Administration
Building, Room 219
Olympia, WA 98504
(206) 753-6520

West Virginia

Mr. James H. Paige, III
Commissioner of Banking
State Capitol Complex
Building 3, Room 311
Charleston, WV 25305
(304) 348-2294
1 (800) 642-9056
(toll free in WV)

Wisconsin

Mr. Toby Sherry
Commissioner of Banking
131 West Wilson, 8th Floor
Madison, WI 53703
(608) 266-1621

Wyoming

Mr. Stanley R. Hunt
State Examiner
Herschler Building
3rd Floor East
Cheyenne, WY 82002
(307) 777-6600

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 wise 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 #181
Montgomery, AL 36130
(205) 269-3550

Alaska

The Honorable Paul Roller
Director of Insurance
P.O. Box D
Juneau, AK 99811
(907) 465-2515

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, AR 85012
(602) 255-5400

Arkansas

Mr. Ron Taylor
Insurance Commissioner
400 University Tower Building
Little Rock, AR 72204
(501) 371-1325

California

Ms. Roxani Gillespie
Commissioner of Insurance
100 Van Ness Avenue
San Francisco, CA 94102
(415) 557-3245 (San Francisco)
(213) 736-2551 (Los Angeles)
1 (800) 233-9045
(toll free in CA—complaints)

Colorado

Mr. John Kezer
Commissioner of Insurance
303 West Colfax Avenue
Suite 500
Denver, CO 80204
(303) 620-4647

Connecticut

Mr. Peter F. Kelly
Insurance Commissioner
165 Capitol Avenue
Hartford, CT 06106
(203) 297-3800

Delaware

Mr. David N. Levinson
Insurance Commissioner
841 Silver Lake Boulevard
Dover, DE 19901
(302) 736-4251

District of Columbia

Ms. Margurite C. Stokes
Superintendent of Insurance
614 H Street, N.W.
North Potomac Building
Suite 516
Washington, DC 20001
(202) 727-7424

Florida

Mr. Tom Gallagher
Insurance Commissioner
Plaza Level Eleven—The Capitol
Tallahassee, FL 32399-0300
(904) 488-3440
1 (900) 342-2762
(toll free in FL)

Georgia

Mr. Warren D. Evans
Insurance Commissioner
2 Martin L. King, Jr. Drive
Atlanta, GA 30334
(404) 656-2056

Guam

Mr. Joaquin B'iz
Insurance Commissioner
P.O. Box 2796
Agana, GU 96910

Hawaii

Mr. Robin Campaniano
Insurance Commissioner
P.O. Box 3614
Honolulu, HI 96811
(808) 548-5450

Idaho

Mr. Anthony Fagiano
Acting Director of Insurance
500 South 10th Street
Boise, ID 83720
(208) 334-2250

Illinois

Mr. John E. Washburn
Director of Insurance
320 West Washington Street
4th Floor
Springfield, IL 62767
(217) 782-4515
(217) 524-4872 (TDD)

Indiana

Mr. John J. Dillon, III
Commissioner of Insurance
311 West Washington Street
Suite 300
Indianapolis, IN 46204
(317) 232-2385
1 (800) 622-4461
(toll free in IN)
(consumer services)

Iowa

Mr. William D. Hager
Insurance Commissioner
Lucas State Office Building
6th Floor
Des Moines, IA 50319
(515) 281-5705

Kansas

Mr. Fletcher Bell
Commissioner of Insurance
420 S.W. 9th Street
Topeka, KS 66612
(913) 296-7801
1 (800) 432-2484
(toll free in KS)

Kentucky

Mr. Leroy Morgan
Insurance Commissioner
229 West Main Street
P.O. Box 517
Frankfort, KY 40602
(502) 564-3630

Louisiana

Mr. Douglas D. Green
Commissioner of Insurance
P.O. Box 94214
Baton Rouge, LA 70804
(504) 342-5328

Maine

Mr. Joseph A. Edwards
Superintendent of Insurance
State House Station 34
Augusta, ME 04333
(207) 582-8707

Maryland

Mr. John A. Donaho
Insurance Commissioner
501 St. Paul Place
7th Floor South
Baltimore, MD 21202
(301) 333-2520
(301) 383-7555 (TDD)
1 (800) 492-7521
(toll free in MD)

Massachusetts

Mr. Timothy H. Gailey
Commissioner of Insurance
280 Friend Street
Boston, MA 02114
(617) 727-7189, ext. 300

Michigan

Mr. Dhiraj N. Shah
Acting Commissioner of Insurance
Insurance Bureau
P.O. Box 30220
Lansing, MI 48909
(517) 373-9273

Minnesota

Mr. Michael A. Hatch
Commissioner of Commerce
500 Metro Square Building
5th Floor
St. Paul, MN 55101
(612) 296-2594

Mississippi

Mr. George Dale
Commissioner of Insurance
1804 Walter Sillers Building
Jackson, MS 39201
(601) 359-3569

Missouri

Mr. Lewis E. Melahn
Director of Insurance
301 West High Street
Room 630
P. O. Box 690
Jefferson City, MO 65102
(314) 751-2451

Montana

Ms. Andy Bennett
Commissioner of Insurance
126 North Sanders
Mitchell Building, Room 270
Helena, MT 59620
(406) 444-2040
1 (800) 332-6148
(toll free in MT)

Nebraska

Mr. William H. McCartney
Director of Insurance
941 "O" Street, Suite 400
Lincoln, NE 68508
(402) 471-2201

Nevada

Mr. David A. Gates
Commissioner of Insurance
Nye Building
201 South Fall Street
Carson City, NV 89710
(702) 885-4270
1 (800) 992-0900, ext 4270
(toll free in NV)

New Hampshire

Mr. Louis E. Bergeron
Insurance Commissioner
169 Manchester Street
Concord, NH 03301
(603) 271-2261
1 (800) 852-3416
(toll free in NH)
(consumer services)

New Jersey

Mr. Kenneth D. Merin
Commissioner
Department of Insurance
CN325—20 West State Street
Trenton, NJ 08625
(609) 292-5363

New Mexico

Mr. Fabian Chavez
 Superintendent of Insurance
 PERA Building, Room 428
 P.O. Drawer 1269
 Santa Fe, NM 87504
 (505) 827-4500

New York

Mr. James P. Corcoran
 Superintendent of Insurance
 160 West Broadway
 New York, NY 10013
 (212) 602-0429
 1 (800) 342-3736
 (toll free in NY)
 (consumer services)

North Carolina

Mr. James E. Long
 Commissioner of Insurance
 Dobbs Building
 P.O. Box 26387
 Raleigh, NC 27611
 (919) 733-7343

North Dakota

Mr. Earl R. Pomeroy
 Commissioner of Insurance
 Capitol Building, 5th Floor
 600 East Boulevard Avenue
 Bismarck, ND 58505-0320
 (701) 224-2440
 1 (800) 247-0560
 (toll free in ND)

Ohio

Mr. George Fabe
 Director of Insurance
 2100 Stella Court
 Columbus, OH 43266
 (614) 644-2651
 1 (800) 282-4658
 (toll free in OH)
 (policyholder services);
 1 (800) 843-8356
 (toll free in OH)
 (fraud division)

Oklahoma

Mr. Gerald Grimes
 Insurance Commissioner
 P.O. Box 53408
 Oklahoma City, OK 73152
 (405) 521-2828
 1 (800) 522-0071
 (toll free in OK)

Oregon

Mr. Theodore F. Kulongoski
 Insurance Commissioner
 21 Labor and Industries Bldg.
 Salem, OR 97310
 (503) 378-4271

Pennsylvania

Ms. Constance B. Foster
 Insurance Commissioner
 Strawberry Square
 13th Floor
 Harrisburg, PA 17120
 (717) 787-5173

Puerto Rico

Mr. Miguel A. Villanueva
 Commissioner of Insurance
 Fernandez Juncos Station
 P.O. Box 8330
 Santurce, PR 00910
 (809) 722-8686

Rhode Island

Mr. Robert J. Janes
 Insurance Commissioner
 233 Richmond Street
 Providence, RI 02903
 (401) 277-2246

South Carolina

Mr. John G. Richards, V
 Chief Insurance Commissioner
 1612 Marion Street
 P.O. Box 100105
 Columbia, SC 29202
 (803) 737-6117

South Dakota

Ms. Mary Jane Cleary
 Director of Insurance
 Insurance Building
 910 East Sioux Avenue
 Pierre, SD 57501-3940
 (605) 773-3563

Tennessee

Ms. Elaine A. McReynolds
 Commissioner of Insurance
 500 James Robertson Parkway
 Nashville, TN 37219
 (615) 741-2241
 1 (800) 342-4029
 (toll free in TN)

Texas

Mr. Ray Marek
 Director
 Claims and Compliance
 Division
 State Board of Insurance
 1110 San Jacinto Boulevard
 Austin, TX 78701
 (512) 463-6501
 1 (800) 252-3439
 (toll free in TX)
 (complaints only)

Utah

Mr. Harold C. Yancey
 Commissioner of Insurance
 P.O. Box 45803
 Salt Lake City, UT 84145
 (801) 530-6400

Vermont

Ms. Gretchen Babcock
 Commissioner of Insurance
 State Office Building
 Montpelier, VT 05602
 (802) 828-3301

Virgin Islands

Mr. Derek M. Hodge
 Commissioner of Insurance
 Kongens Garde 16
 St. Thomas, VI 00802
 (809) 774-2991

Virginia

Mr. Steven T. Foster
 Commissioner of Insurance
 700 Jefferson Building
 P.O. Box 1157
 Richmond, VA 23209
 (804) 786-3741
 (804) 225-3806 (TDD)
 1 (800) 552-7945
 (toll free in VA)

Washington

Mr. Richard G. Marquardt
 Insurance Commissioner
 Insurance Building AQ21
 Olympia, WA 98504
 (206) 753-7301
 1 (800) 562-6900
 (toll free in WA)

West Virginia

Mr. Hanley C. Clark
 Insurance Commissioner
 2019 Washington Street, East
 Charleston, WV 25305
 (304) 348-3394
 1 (800) 642-9004
 (toll free in WV)

Wisconsin

Mr. Robert D. Haase
 Commissioner of Insurance
 P.O. Box 7873
 Madison, WI 53707
 (608) 266-3585
 1 (800) 236-8517
 (toll free in WI)

Wyoming

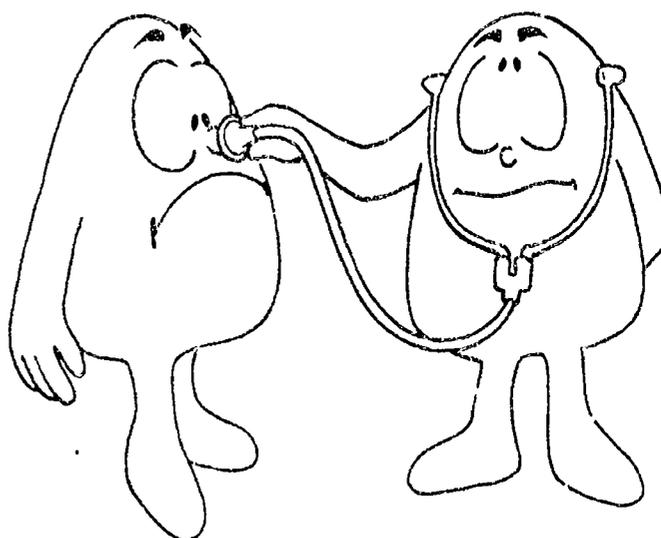
Mr. Gordon W. Taylor
 Commissioner of Insurance
 Herschler Building
 122 West 25th Street
 Cheyenne, WY 82002
 (307) 777-7401

Health Fraud

1. If a health claim sounds too good to be true, it probably is. Be cautious about claims offering "miracle or secret cures," or "scientific breakthroughs."

2. Check with your doctor, pharmacist, or other health professional before buying health care products or programs. For instance, medical science has not yet found a cure for arthritis, so products that promise to cure you of the disease are extremely suspect.

3. Be aware that fraudulent health-care products can rob you of more than your money. They can steal your health and even your life by causing you to delay appropriate health care.



State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity, and a variety of other services within your state. These include rates for moving household goods and for telephone services. In some states, the utility commission regulates water and transportation rates. Rates for those 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.

If you have a consumer question or complaint about a utility matter, write or call the Commission in your state.

Alabama

Mr. James Sullivan
President
Public Service Commission
P.O. Box 991
Montgomery, AL 36101
(205) 261-5207
1 (800) 392-8050
(toll free in AL)

Alaska

Ms. Susan Knowles
Chairman
Public Utilities Commission
420 "L" Street, Suite 100
Anchorage, AK 99501
(907) 276-6222

Arizona

Ms. Wrez Jennings
Chairman
Corporation Commission
1200 West Washington Street
Phoenix, AZ 85007
(602) 542-3935
(602) 255-2105 (TDD)

Arkansas

Mr. Sam I. Bratton, Jr.
Chairman
Public Service Commission
1000 Center Street
Little Rock, AR 72202
(501) 682-1453
1 (800) 482-1164
(toll free in AR)

California

Mr. G. Mitchell Wilk
President
Public Utilities Commission
505 Van Ness Avenue
Room 5207
San Francisco, CA 94102
(415) 557-2444
(415) 557-0798 (TDD)

Colorado

Mr. Arnold H. Cook
Chairman
Public Utilities Commission
1580 Logan Street
Logan Tower—Office Level 2
Denver, CO 80203
(303) 894-2021
1 (800) 888-0170
(toll free in CO)

Connecticut

Mr. Peter G. Boucher
Chairperson
Department of Public Utility
Control
1 Central Park Plaza
New Britain, CT 06051
(203) 827-1553
1 (800) 382-4586
(toll free in CT)

Delaware

Ms. Nancy M. Norling
Chairman
Public Service Commission
1560 South DuPont Highway
P.O. Box 457
Dover, DE 19903
(302) 736-4247
1 (800) 282-8574
(toll free in DE)

District of Columbia

Ms. Patricia M. Worthy
Chairperson
Public Service Commission
450 Fifth Street, N.W.
Washington, DC 20001
(202) 626-5110

Florida

Mr. Michael Wilson
Chairman
Public Service Commission
101 East Gaines Street
Tallahassee, FL 32399-0850
(904) 488-7001
1 (800) 342-3552
(toll free in FL)

Georgia

Mr. Robert C. Pafford
Chairman
Public Service Commission
244 Washington Street, S.W.
Atlanta, GA 30334
(404) 656-4556
1 (800) 282-5813
(toll free in GA)

Hawaii

Mr. Wukio Naito
Chairman
Public Utilities Commission
465 South King Street
Room 103
Honolulu, HI 96813
(808) 548-3990

Idaho

Mr. Dean J. (Joe) Miller
President
Public Utilities Commission
State House
Boise, ID 83720
(208) 334-3427

Illinois

Ms. Mary B. Bushnell
Chairman
Commerce Commission
527 East Capitol Avenue
P.O. Box 19280
Springfield, IL 62794
(217) 782-7295
(217) 782-7434 (TDD)

Indiana

Mr. James Monk
Chairman
Utility Regulatory Commission
913 State Office Building
Indianapolis, IN 46204
(317) 232-2701

Iowa

Mr. Dennis J. Nagel
Chairman
State Utilities Board
Lucas State Office Bldg.
Des Moines, IA 50319
(515) 281-5979

Kansas

Mr. Keith R. Henley
Chairman
State Corporation Commission
Docking State Office Building
Topeka, KS 66612
(913) 296-3324
1 (800) 662-0027
(toll free in KS)

Kentucky

Mr. George E. Overby, Jr.
Chairman
Public Service Commission
730 Schenkel Lane
P.O. Box 615
Frankfort, KY 40602
(502) 564-3940

Louisiana

Mr. Don Owen
Chairman
Public Service Commission
One American Place
Suite 1630
P.O. Box 9115
Baton Rouge, LA 70825
(504) 342-4404
1 (800) 228-9368
(toll free in LA)

Maine

Mr. Kenneth Gordon
Chairman
Public Utilities Commission
State House Station 18
Augusta, ME 04333
(207) 289-3831
1 (800) 452-4699
(toll free in ME)

Maryland

Mr. Frank O. Heintz, Jr.
Chairman
Public Service Commission
231 East Baltimore Street
Baltimore, MD 21202
(301) 333-6000
1 (800) 492-0474
(toll free in MD)

Massachusetts

Ms. Bernice McIntyre
Chairman
Department of Public Utilities
100 Cambridge Street
12th Floor
Boston, MA 02202
(617) 727-3500

Michigan

Mr. William E. Long
Chairperson
Public Service Commission
6545 Mercantile Way
P.O. Box 30221
Lansing, MI 48909
(517) 334-6445
1 (800) 292-9555
(toll free in MI)
1 (800) 443-8926
(toll free TDD in MI)

Minnesota

Ms. Barbara Beerhalter
Chairman
Public Utilities Commission
780 American Center Building
160 East Kellogg Boulevard
St. Paul, MN 55101
(612) 296-7124
(812) 287-1200 (TDD)
1 (800) 852-8747
(toll free in MN)

Mississippi

Mr. George T. Watson
Chairman
Public Service Commission
P.O. Box 1174
Jackson, MS 39215
(601) 961-5400

STATE UTILITY COMMISSIONS

Missouri

Mr. William D. Steinmeier
Chairman
Public Service Commission
P.O. Box 360
Jefferson City, MO 65102
(314) 751-3234
1 (800) 392-4211
(toll free in MO)

Montana

Mr. Clyde Jarvis
Chairman
Public Service Commission
2701 Prospect Avenue
Helena, MT 59620
(406) 444-6199

Nebraska

Mr. Dan Urwiller
Chairman
Public Service Commission
300 The Atrium
1200 "N" Street
P.O. Box 94927
Lincoln, NE 68509
(402) 471-3101

Nevada

Mr. Thomas E. Stephens
Chairman
Public Service Commission
727 Fairview Drive
Carson City, NV 89710
(702) 687-6000

New Hampshire

Chairman
Public Utilities Commission
8 Old Suncook Road
Building No. 1
Concord, NH 03301
(603) 271-2431
1 (800) 852-3793
(toll free in NH)

New Jersey

Ms. Christine Todd Whitman
President
Board of Public Utilities
Two Gateway Center
Newark, NJ 07102
(201) 648-2027
(201) 648-7983 (TDD)
1 (800) 824-0241
(toll free in NJ)

New Mexico

Mr. Joseph E. Samora, Jr.
Chairman
Public Service Commission
P.O. Box 2205
Santa Fe, NM 87504
(505) 827-6940

New York

Mr. Peter A. Bradford
Chairman
Public Service Commission
3 Empire State Plaza
Albany, NY 12223
(518) 474-7080
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 29510-0510
Raleigh, NC 27626
(919) 733-4249

North Dakota

Mr. Dale V. Sandstrom
President
Public Service Commission
State Capitol Building
Bismarck, ND 58505
(701) 224-2400
1 (800) 932-2400
(toll free in ND)

Ohio

Ms. Jolynn Barry Butler
Chairman
Public Utilities Commission
180 East Broad Street
Columbus, OH 43266-0573
(614) 466-3016
(614) 466-8180 (TDD)
1 (800) 282-0198
(toll free in OH)

Oklahoma

Mr. James B. Townsend
Chairman
Corporation Commission
Jim Thorpe Office Building
Oklahoma City, OK 73105
(405) 521-2264
1 (800) 522-8154
(toll free in OK)

Oregon

Mr. Ron Eachus
Chairman
Public Utility Commission
300 Labor and Industries Bldg.
Salem, OR 97310
(503) 378-6611
1 (800) 522-2404
(toll free in OR)

Pennsylvania

Mr. William Shane
Chairman
Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17120
(717) 783-1740
1 (800) 782-1110
(toll free in PA)

Puerto Rico

Mr. Enrique Rodriguez
Chairman
Public Service Commission
Call Box 870
Hato Rey, PR 00919-0870
(809) 751-5050

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. Caroline H. Maass
Chairman
Public Service Commission
P.O. Drawer 11649
Columbia, SC 29211
(803) 737-5100
1 (800) 922-1531
(toll free in SC)

South Dakota

Mr. James A. Burg
Chairman
Public Utilities Commission
500 East Capitol Avenue
Pierre, SD 57501
(605) 773-3201

Tennessee

Mr. Keith Bissell
Chairman
Public Service Commission
460 James Robertson Parkway
Nashville, TN 37219
(615) 741-2904
1 (800) 342-8359
(toll free voice/TDD in TN)

Texas

Ms. Marta Greytok
Chairman
Public Utility Commission
7800 Shoal Creek Boulevard
Suite 400N
Austin, TX 78757
(512) 458-0100
(512) 458-0221 (TDD)

Utah

Mr. Brian T. Stewart
Chairman
Public Service Commission
160 East 300 South
P. O. Box 45585
Salt Lake City, UT 84145
(801) 530-6716

Vermont

Mr. Richard H. Cowart
Chairman
Public Service Board
120 State Street
State Office Building
Montpelier, VT 05602
(802) 828-2358
1 (800) 622-4496
(toll free in VT)

Virgin Islands

Mr. George C. Parrott
Chairman
Public Services Commission
P.O. Box 40, Charlotte Amalie
St. Thomas, VI 00804
(809) 776-1291

Virginia

Mr. Thomas P. Harwood, Jr.
Chairman
State Corporation Commission
P.O. Box 1197
Richmond, VA 23209
(804) 786-3608
1 (800) 552-7945
(toll free in VA)

Washington

Ms. Sharon Nelson
Chairman
Utilities and Transportation
Commission
1300 Evergreen Park Dr., South
Olympia, WA 98504
(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) 344-3113
(toll free in WV)

Wisconsin

Mr. Charles H. Thompson
Chairman
Public Service Commission
4802 Sheboygan Avenue
P.O. Box 7854
Madison, WI 53707
(608) 266-2001

Wyoming

Mr. John R. Smyth
Chairman
Public Service Commission
700 West 21st Street
Cheyenne, WY 82002
(307) 777-7427

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
Rehabilitation and Crippled Children
Service
P.O. Box 11586
Montgomery, AL 36111
(205) 281-8780

Alaska

Mr. Keith J. Anderson
Director
Division of Vocational Rehabilitation
Box F, M.S. 0581
Juneau, AK 99811-0500
(907) 465-2814
(907) 465-2440 (TDD)

American Samoa

Director
Vocational Rehabilitation
Department of Manpower Resources
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State Weights and Measures offices enforce laws and regulations about the weights of packaged items such as food and household products. These offices also check the accuracy of weighing and measuring devices—supermarket scales, gasoline pumps, taxicab meters, and rental car odometers, for example.

Contact the Weights and Measure office nearest you if you think you have bought a product that weighed less than it should, or if you think a scale or meter is inaccurate.

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Chief
Weights and Measures Bureau
Department of Agriculture and Consumer Services
P.O. Box 1163, Room 403
Richmond, VA 23209
(804) 786-2476

Washington

Mr. Stuart De Laney
Chief
Weights and Measures
Department of Agriculture
Room 406
General Admin. stration Bldg.
Olympia, WA 98504
(206) 753-5042

West Virginia

Mr. Stephen L. Casto
Director
Division of Weights and Measures
Department of Labor
1800 Washington Street, East
Building 3, Room 319
Charleston, WV 25305
(304) 348-7890

Wisconsin

Ms. Jane Jansen
Acting Supervisor
Bureau of Weights and Measures
Department of Agriculture,
Trade and Consumer Protection
801 West Badger Road
P.O. Box 8911
Madison, WI 53708
(608) 266-9836
1 (800) 362-3020
(toll free in WI)

Wyoming

Mr. Jim Bigelow
Manager
Consumer/Compliance Division
Department of Agriculture
2219 Carey Avenue
Cheyenne, WY 82002
(307) 777-6591

Military Commissary and Exchange Contacts

Consumers who shop at military commissaries and exchanges and have a question or problem should contact the local manager before contacting the regional offices 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 office before contacting the U.S. Headquarters of a commissary or exchange.

Air Force Commissary Service

Regional Headquarters
California Region
AFCOMS/FC
Norton AFB, CA 92409
(714) 382-4671

North Central Region
AFCOMS/FC
Offutt AFB, NE 68113
(402) 294-4815

Northeast Region
AFCOMS/CC
Langley AFB, VA 23665
(804) 766-1371

Northwest Region
AFCOMS/FC
McChord AFB, WA 98438-6290
(206) 984-3941

South Central Region
AFCOMS/FC
Lackland AFB, TX 78236
(512) 671-2981

Southern Region
AFCOMS/FC
Maxwell AFB, AL 36112
(205) 293-6209

Southwest Region
AFCOMS/FC
Luke AFB, AZ 85309
(602) 848-8900

U.S. Headquarters
HQ AFCOMS
Directorate of Operations
Kelly AFB, TX 78241
(512) 925-7344

Army Commissary Service

Regional Headquarters
Director, USATSA
Midwest Commissary Region
Attn: LOTA-MW-Z
Fort Sam Houston, TX 78234
(512) 221-5684

Director, USATSA
Northeast Commissary Region
Attn: LOTA-NE-Z
Fort Meade, MD 20755
(301) 677-4932

Director, USATSA
Southeast Commissary
Regional
Attn: LOTA-SE-Z
Fort Lee, VA 23801
(804) 734-4666

Commander, USATSA
Western Commissary Region
Attn: LOTA-WE-Z
Fort Lewis, WA 98433
(206) 967-3364

U.S. Headquarters
U.S. Army Troop
Support Agency
Directorate of Commissary
Operations
Fort Lee, VA 23801
(804) 737-3600

Marine Corps Commissary Service

Headquarters
U.S. Marine Corps
Directorate
Facilities and Services
Commissary Operations
Washington, DC 20380
(written inquiries only)

Navy Commissary Service

Regional Headquarters
Executive Officer
NAVRESSO
Field Support Office
2801 "C" Street S.W.
Auburn, WA 98001-7499
(206) 931-7665

Executive Officer
NAVRESSO
Field Support Office
Jacksonville Naval Air Station
P.O. Box 42
Jacksonville, FL 32212
(904) 777-7217

Executive Officer
NAVRESSO
Field Support Office
Building 2101
Naval Supply Center
Norfolk, VA 23511
(804) 460-3770

Executive Officer
NAVRESSO
Field Support Office
Building S26 Davisville
North Kingstown, RI 02852
(401) 294-9541

Executive Officer
NAVRESSO
Field Support Office
Building 310-5E
Naval Supply Center
Oakland, CA 94625
(415) 452-2283

Executive Officer
NAVRESSO
Field Support Office
Building 27
Naval Air Station
Pensacola, FL 32508
(904) 452-4243

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 150
San Diego, CA 92136
(619) 696-6091

U.S. Headquarters
Customer Service
Representative
Navy Resale and Services
Support Office
Naval Station New York
State Island, NY 10305-5097
(718) 390-3868

Army and Air Force Exchange Service

Regional Headquarters
Capitol Exchange Region
AAFES
Building 6
Cameron Station
Alexandria, VA 22304-6200
(202) 274-6096

Ohio Valley Exchange Region
AAFES
Indiana Army Ammunition Plant
Building 2501, Gate 1
Charlestown, IN 47111-9670
(812) 283-1600

Southeast Exchange Region
AAFES
1280 Kershaw Street
Montgomery, AL 36196
(205) 264-7301

Alamo Exchange Region
AAFES
5315 Summit Parkway
San Antonio, TX 78228-1176
(512) 647-2800

Golden Gate Exchange Region
AAFES
P.O. Box 3553
San Francisco, CA 94119-3553
(415) 772-5896

U.S. Headquarters

Army and Air Force Exchange
Service Headquarters
Customer Relations (PA-R)
P.O. Box 660202
Dallas, TX 75266-0202
(214) 780-2763

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
Kaneohe 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 Development
and Education Command
Quantico, VA 22134
(703) 640-7171

MILITARY COMMISSARY AND EXCHANGE CONTACTS

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

Regional Headquarters
Executive Officer
NAVRESSO
Field Support Office
2801 "C" Street, S.W.
Naval Supply Center
Auburn, WA 98001-7499
(201) 931-7665

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 13—Naval Air Station
Jacksonville, FL 32212-0013
(904) 777-7075

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 2050
Mechanicsburg, PA
17055-0791
(717) 790-5863

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 15037
Norfolk, VA 23511-0799
(804) 440-2399

Executive Officer
NAVRESSO
Field Support Office
Building S26
Darlsville
North Kingstown, RI 02852
(401) 295-8862

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 23330
Oakland, CA 94623
(415) 466-7020

Officer in Charge
Navy Resale Activity
Naval Base
Pearl Harbor, HI 96860-6000
(808) 471-0263

Executive Officer
NAVRESSO
Field Support Office
P.O. Box 150—Naval Station
San Diego, CA 92136-5150
(619) 237-5601

U.S. Headquarters
Customer Service
Representative
Navy Resale and Services
Support Office
Naval Station, New York
Staten Island, NY 10305-5097
(718) 390-3868

Federal Information Centers

Federal Information Centers (FICs) can help you find information about Federal government services, programs, and regulations. FICs also can tell you which Federal agency to contact for help with problems.

Alabama

Birmingham (205) 322-8591
Mobile (205) 438-1421

Alaska

Anchorage (907) 271-2898

Arizona

Phoenix (602) 261-3313

Arkansas

Little Rock (501) 378-6177

California

Los Angeles (213) 894-3800
San Diego (619) 557-6030
San Francisco (415) 556-6600
Santa Ana (714) 836-2386

Colorado

Colorado Springs
(303) 471-9491
Denver (303) 844-6575
Pueblo (303) 544-9523

Connecticut

Hartford (203) 527-2617
New Haven (203) 624-4720

Florida

Ft. Lauderdale (305) 522-8531
Jacksonville (904) 354-4756
Miami (305) 536-4155
Orlando (407) 422-1800
St. Petersburg (813) 893-3495
Tampa (813) 229-7911
West Palm Beach
(407) 833-7566

Georgia

Atlanta (404) 331-6891

Hawaii

Honolulu (808) 541-1365

Illinois

Chicago (312) 353-4242

Indiana

Gary (219) 883-4110
Indianapolis (317) 226-7373

Iowa

From all points in Iowa
1 (800) 532-1556 (toll free)

Kansas

From all points in Kansas
1 (800) 432-2934 (toll free)

Kentucky

Louisville (502) 582-6261

Louisiana

New Orleans (504) 589-6696

Maryland

Baltimore (301) 962-4980

Massachusetts

Boston (617) 565-8121

Michigan

Detroit (313) 226-7016
Grand Rapids (616) 732-2739

Minnesota

Minneapolis (612) 370-3333

Missouri

St. Louis (314) 539-2106
From elsewhere in Missouri
1 (800) 392-7711 (toll free)

Nebraska

Omaha (402) 221-3353
From elsewhere in Nebraska
1 (800) 642-8383 (toll free)

New Jersey

Newark (201) 645-3600
Trenton (609) 396-4400

New Mexico

Albuquerque (505) 766-3091

New York

Albany (518) 463-4421
Buffalo (716) 846-4010
New York (212) 264-4464
Rochester (716) 546-5075
Syracuse (315) 476-8545

North Carolina

Charlotte (704) 376-3600

Ohio

Akron (216) 375-5638
Cincinnati (513) 684-2801
Cleveland (216) 522-4040
Columbus (614) 221-1014
Dayton (513) 223-7377
Toledo (419) 241-3223

Oklahoma

Oklahoma City (405) 231-4868
Tulsa (918) 584-4193

Oregon

Portland (503) 326-2222

Pennsylvania

Philadelphia (215) 597-7042
Pittsburgh (412) 644-3456

Rhode Island

Providence (401) 331-5565

Tennessee

Chattanooga (615) 265-8231
Memphis (901) 521-3285
Nashville (615) 242-5056

Texas

Austin (512) 472-5494
Dallas (214) 767-8585
Fort Worth (817) 334-3624
Houston (713) 653-3025
San Antonio (512) 224-4471

Utah

Salt Lake City (801) 524-5363

Virginia

Norfolk (804) 441-3101
Richmond (804) 643-4920
Roanoke (703) 982-8591

Washington

Seattle (206) 442-0570
Tacoma (206) 383-7970

Wisconsin

Milwaukee (414) 271-2273



Airline Travel

1. When making an airline reservation, always ask about fees or penalties for changing or canceling a reservation or a paid ticket. There may be a variety of ticket prices with varying penalties and conditions. Choose the one that best fits your needs.

2. Read the disclosure statement on the back of your ticket. It explains your rights and responsibilities as a passenger, in addition to the airline's liability for overbooking seats and for losing or damaging luggage.

3. When flights are overbooked, airline representatives are required to ask for volunteers to give up their reservations in exchange for a payment of the airline's choosing. If you volunteer, be sure to get any compensation arrangements in writing.

4. If you are "bumped" or involuntarily reassigned to a later flight, the airline must provide a written statement of your rights and entitled compensation. The complete rules for compensation are available at all airport ticket counters and boarding locations.

Selected Federal Agencies

The Federal government agencies listed in this section can help you with consumer questions and complaints. Some of these agencies have regional, district, or local offices.

If you are unsure which agency to contact about your

problem, check the Index in the back of this Handbook. If you do not find an entry related to your question, call the Federal Information Center (FIC) nearest you. The list of FICs begins on page 77.

Commission on Civil Rights

Look in your telephone directory under "U.S. Government, Civil Rights Commission." If it does not appear, call the FIC nearest you (see page 75), or contact:

Commission on Civil Rights

1121 Vermont Avenue, N.W.
Washington, DC 20425
1 (800) 552-6843
(voice/TDD complaint referral)
(202) 376-8521 (Voice in D.C. complaint referral)
(202) 376-8116
(TDD in D.C. complaint referral)
(202) 376-8312 (information and publications)

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)

Pueblo, CO 81009

Consumer Product Safety Commission (CPSC)

To report a hazardous product or a product-related injury, or to inquire about product recalls, call or write:

Product Safety Hotline

Consumer Product Safety Commission
Washington, DC 20207
1 (800) 638-CPSC
(toll free)
1 (800) 638-8270
(toll free TDD)
1 (800) 492-8104
(toll free TDD in MD)

Department of Agriculture (USDA)

Agricultural Marketing Service

Department of Agriculture
Washington, DC 20250
(202) 447-8998

Animal Care Staff

Veterinary Services, APHIS
Department of Agriculture
Federal Building, Room 700
6505 Belcrest Road
Hyattsville, MD 20782
(301) 436-7799

Cooperative Extension Service

Department of Agriculture
Washington, D.C. 20250
(202) 447-3029
(202) 755-2799 (TDD)
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) 447-4323

Food and Nutrition Service

Department of Agriculture
3101 Park Center Drive
Alexandria, VA 22302
(703) 756-3276

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) 472-1388
1 (800) 424-9121 (toll free)

Meat and Poultry Hotline

Food Safety and Inspection Service
Department of Agriculture
Washington, DC 20250
(202) 447-3333
(voice/TDD)
1 (800) 535-4555
(toll free voice/TDD)

Office of the Consumer Advisor

Department of Agriculture
Washington, DC 20250
(202) 382-9681

Office of Information

Visitor Information Center
Department of Agriculture
Washington, DC 20250
(202) 447-2791

Department of Commerce

Bureau of the Census

Customer Services
Data User Services Division
Department of Commerce
Washington, DC 20233
(301) 763-4100

Constituent Services

National Consumer Service
Department of Commerce
Washington, DC 20901
(301) 427-7258

National Institute of Standards and Technology

Office of Weights and Measures
Department of Commerce
Washington, DC 20234
(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) 427-2355
(inspection and safety)
(301) 427-2358
(nutrition information)

Office of Consumer Affairs

Department of Commerce
Room 5718
Washington, DC 20230
(202) 377-5001

Office of Metric Programs

Department of Commerce
Room H4082
Washington, DC 20230
(202) 377-0944

Patent and Trademark Office

Department of Commerce
Washington, DC 20231
(703) 557-3341

Department of Defense

Office of National Ombudsman

National Committee for Employer Support of the Guard and Reserve
Suite 414
1111 20th Street, N.W.
Washington, DC 20036-3407
(202) 653-0852
1 (800) 336-4590
(toll free nationwide, except in DC)
Provides assistance with employer/employee problems for members of the Guard and Reserve and their employers.

Department of Education

Clearinghouse on the Handicapped

Department of Education
Mail Stop 2319
Washington, DC 20202
(202) 732-1241

Consumer Affairs Staff

Department of Education
Washington, DC 20202
(202) 732-3679

Federal Student Financial Aid Program

Department of Education
P.O. Box 84
Washington, DC 20044
1 (800) 333-INFO (toll free nationwide)
Provides information about federal student financial aid programs for students, parents, and educators. Answers questions on student eligibility; provides help in completing financial aid applications, and provides help with student loan problems.

Inspector General's Hotline

Department of Education
P.O. Box 23458
Washington, DC 20026
(202) 755-2770
1 (800) MIS-USED (toll free, except in DC)

Audits and investigates to prevent and detect fraud, waste, and abuse of Department funds. Persons may call anonymously to report possible violations of laws, rules or regulations. Call to report mismanagement, gross waste of funds or abuse of authority.

National Clearinghouse on Bilingual Education Hotline

Department of Education
8737 Colesville Road
Suite 900
Silver Spring, MD 20910
(301) 588-6898
1 (800) 647-0123 (toll free)

Office of Public Affairs
Department of Education
Washington, DC 20202
(202) 732-4564

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 8900
Silver Spring, MD 20907
1 (800) 523-2929 (toll free)

Division of Consumer Affairs
Department of Energy
Washington, DC 20585
(202) 586-5373

Office of Conservation and Renewable Energy Weatherization Assistance Inquiries:
Department of Energy
Washington, DC 20585
(202) 586-2204

Office of Scientific and Technical Information
Department of Energy
P.O. Box 62
Oak Ridge, TN 37831
(written inquiries only)

Department of Health and Human Services (HHS)

AIDS Hotline
Acquired Immune Deficiency Syndrome
1 (800) 342-AIDS (toll free)

Cancer Hotline

1 (800) 4-CANCER
(toll free in continental U.S.)
During daytime hours, callers in California, Florida, Georgia, Illinois, Northern New Jersey, New York, and Texas may ask for Spanish speaking staff members.

1 (800) 638-6070
(toll free in AK)
808-524-1234 (Oahu, Hawaii; call collect from neighboring islands)

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 FIC nearest you (see page 77), or contact:

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

Health Care Financing Administration
Department of Health and Human Services
6325 Security Boulevard
Baltimore, MD 21207
(301) 966-3000

Health Standards and Quality Bureau
Health Care Financing Administration
Department of Health and Human Services
6325 Security Boulevard
Baltimore, MD 21207
(301) 966-0841

Hill-Burton Free Hospital Care Hotline
1 (800) 492-0359
(toll free in MD)
1 (800) 538-0742
(toll free outside MD)

Inspector General's Hotline
1 (800) 838-3980
(toll free in MD)
1 (800) 368-5779
(toll free outside MD)

National Center on Child Abuse and Neglect

Department of Health and Human Services
P.O. Box 1182
Washington, DC 20013
(202) 245-0586

National Health Information Center
Department of Health and Human Services
P.O. Box 1133
Washington, DC 20013
(301) 565-4167
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 20201
(202) 252-5377

Office for Civil Rights
Department of Health and Human Services
Washington, DC 20201
(202) 245-6671
(202) 472-2916 (TDD)

Office of Prepaid Health Care
Department of Health and Human Services
Washington, DC 20201
(202) 245-8036

President's Council on Physical Fitness and Sports
Department of Health and Human Services
450 5th Street, N.W.
Washington, DC 20001
(202) 272-3430

Second Surgical Opinion Program
Department of Health and Human Services
Washington, DC 20201
1 (800) 492-6803
(toll free in MD)
1 (800) 838-6833
(toll free outside MD)

Social Security Administration
1 (800) 2345-SSA (toll free)
In Guam and U.S. Territories, look in the telephone book under "U.S. Government."

Department of Housing and Urban Development (HUD)

Interstate Land Sales Registration Division
Department of Housing and Urban Development
Room 6278
Washington, DC 20410
(202) 755-0502

Manufactured Housing and Construction Standards Division
Department of Housing and Urban Development
Room 9156
Washington, DC 20410
(202) 755-6920

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Room 5100
Washington, DC 20410
(202) 755-7252
1 (800) 424-8590 (toll free)

Office of Single Family Housing
Department of Housing and Urban Development
Room 9266
Washington, DC 20410
(202) 755-3046

Office of Urban Rehabilitation
Department of Housing and Urban Development
Room 7168
Washington, DC 20410
(202) 755-5685

Title I Insurance Division
Department of Housing and Urban Development
Room 9158
Washington, DC 20410
(202) 755-6680

Department of the Interior

Bureau of Indian Affairs
Department of the Interior
Washington, DC 20240
(202) 343-4072

Bureau of Land Management
Department of the Interior
Washington, DC 20240
(202) 343-5717

SELECTED FEDERAL AGENCIES

Consumer Affairs Administrator

Office of the Secretary
Department of the Interior
Washington, DC 20240
(202) 343-5521

National Park Service
Department of the Interior
Washington, DC 20240
(202) 343-4917

United States Fish and Wildlife Service
Department of the Interior
Washington, DC 20240
(703) 358-2156

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) 633-3543

Civil Rights Division
Look in your telephone directory under "U.S. Government, Justice Department, Civil Rights Division." If it does not appear, call the FIC nearest you (see page 77) or contact:
Civil Rights Division
Department of Justice
Washington, DC 20530
(202) 633-3847
(202) 633-2608 (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 FIC nearest you (see page 77) or contact:
Drug Enforcement Administration
Department of Justice
Washington, DC 20537
(202) 633-1000

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 may also 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 FIC nearest you (see page 77) or contact:
Immigration and Naturalization Service
Department of Justice
4420 North Fairfax Drive
Arlington, VA 22203
(703) 235-4055

Department of Labor

Bureau of Labor-Management Relations and Cooperative Programs
Department of Labor
Washington, DC 20210
(202) 523-6098

Coordinator of Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-6060
(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 FIC nearest you or contact:
Employment and Training Administration
Director, Office of Public Affairs
Department of Labor
Washington, DC 20210
(202) 523-6871

Employment Standards Administration
Office of Information and Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-8743

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 FIC nearest you or contact:
Occupational Safety and Health Administration
Office of Information and Consumer Affairs
Department of Labor
Washington, DC 20210
(202) 523-8151

Office of the Assistant Secretary for Veterans' Employment and Training
Department of Labor
Washington, DC 20210
(202) 523-9116

Office of Labor-Management Standards
Department of Labor
Washington, DC 20210
(202) 523-7343

Pension and Welfare Benefits Administration
Office of Program Services
Department of Labor
Washington, DC 20210
(202) 523-8921

Women's Bureau
The Work and Family Clearinghouse
Division of Information and Publications
Department of Labor
Washington, DC 20210
(202) 523-6652
Employers may contact this office for information about dependent care (child and/or elder care) policies.

Department of State

Overseas Citizen Services
Department of State
Washington, DC 20520
(202) 647-3666
(non-emergencies)
(202) 647-5225
(emergencies)

Passport Services
Department of State
1425 K Street, N.W.
Washington, DC 20524
(202) 647-0518

Visa Services
Department of State
Washington, DC 20520
(202) 647-0510

Department of Transportation (DOT)

Air Safety:
Federal Aviation Administration (FAA)
Community and Consumer Liaison Division, FAA
(APA-200)
Department of Transportation
Washington, DC 20591
(202) 267-3479, 8592
1 (800) FAA-SURE
(toll free except in DC)

Airline Passenger 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 20690
(202) 366-0123
(202) 755-8919 (TDD)
1 (800) 424-9393 (toll free)
1 (800) 424-9153
(toll free TDD)

Boating Safety Classes:
United States Coast Guard Office of Boating, Public, and Consumer Affairs (G-BC)
Department of Transportation
Washington, DC 20593
(202) 267-0972

Boating Safety Hotline:
United States Coast Guard
Department of Transportation
Washington, DC 20593
(202) 267-0780
1 (800) 368-5647 (toll free)

Oil and Chemical Spills:
National Response Center
United States Coast Guard
Headquarters, G-TGC-2
Department of Transportation
Washington, DC 20593
(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 FIC nearest you or contact:
Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
Room 6213
1200 Pennsylvania Avenue, NW.
Washington, DC 20226
(202) 789-3175

To report lost or stolen explosives, or to report explosions or bombings, call:
(202) 789-3000
1 (800) 424-9555
(toll free outside DC)

Bureau of Engraving and Printing
Program Analysis and External Affairs
Department of the Treasury
Room 533M
14th and C Streets, S.W.
Washington, DC 20228
(202) 447-0193

Bureau of the Public Debt
Consumer Affairs
Office of the Commissioner
Department of the Treasury
E Street Building
Washington, DC 20239-0001
(202) 376-4300

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 FIC nearest you or contact:
Comptroller of the Currency
Director, Consumer Activities
Department of the Treasury
490 L'Enfant Plaza, S.W.
Washington, DC 20219
(202) 287-4265

Financial Management Service
Office of Legislative and Public Affairs
Department of the Treasury
Room 555
401 14th Street, S.W.
Washington, DC 20227
(202) 287-0669

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 FIC nearest you.

Office of Thrift Supervision
(formerly 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) 906-6237
1 (800) 842-6929
(toll free except in 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 FIC nearest you.

To report fraudulent import practices call U.S. Customs Service's **Fraud Hotline**:
1 (800) USA-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
Consumer Affairs Division
Department of the Treasury
10001 Aerospace Road
Lanham, MD 20706
(301) 436-7400

United States Savings Bonds Division
Office of Public Affairs
Department of the Treasury
1111 20th Street, N.W.
Room 302
Washington, DC 20226
(202) 634-5389
1 (800) US-BONDS (toll free)

Environmental Protection Agency (EPA)

Asbestos Action Program
(202) 382-3949

Chemical Emergency Preparedness Program (CEPP) Hotline
Environmental Protection Agency
Washington, DC 20460
(202) 479-2449
1 (800) 535-0202
(toll free except in AK and DC)

Inspector General's Whistle Blower Hotline
(202) 382-4977
1 (800) 424-4000 (toll free)

National Pesticides Telecommunications Network (NPTN)
(808) 743-3091
1 (800) 858-PEST
(toll free outside TX)

Office of Public Affairs
Environmental Protection Agency
Washington, DC 20460
(202) 382-4361

Public Information Center PIC (PM-211B)
Environmental Protection Agency
Washington, DC 20460
(202) 382-2080
(general information)

Resource Conservation and Recovery Act (RCRA)/ Superfund Hotline
Environmental Protection Agency
Washington, DC 20460
(202) 382-3000
1 (800) 424-9348
(toll free outside DC)

Safe Drinking Water Hotline
(202) 382-5533
1 (800) 428-4791
(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 FIC nearest you or contact:
Office of Program Operations
Equal Employment Opportunity Commission
1801 L Street, N.W.
Washington, DC 20507
(202) 663-4801

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
(202) 832-6999 (TDD)

General Information:
Consumer Assistance and Small Business Office
Federal Communications Commission
1919 M Street, N.W.
Room 254
Washington, DC 20554
(202) 632-7000
(202) 832-8995 (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

Federal Deposit Insurance Corporation (FDIC)

FDIC handles complaints about FDIC-insured 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 FIC nearest you or contact:

Office of Consumer Affairs
Federal Deposit Insurance Corporation
550 17th Street, N.W. (F130)
Washington, DC 20429
(202) 898-3536
(202) 898-3535 (TDD)
1 (800) 424-5488
(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 FIC nearest you or contact:

Emergency Preparedness and Response
Office of the External Affairs Directorate
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-4000

Federal Insurance Administration
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-2781
1 (800) 838-8820 (toll free)

Office of Disaster Assistance Programs
Federal Emergency Management Agency
Washington, DC 20472
(202) 646-3615

U.S. Fire Administration
Federal Emergency Management Agency
NETC
16925 South Seton Avenue
Emmitsburg, MD 21727
(301) 477-1080
(202) 646-2449

Federal Maritime Commission

Office of Informal Inquiries and Complaints
1100 L Street, N.W.
Washington, DC 20573
(202) 523-5807

Federal Reserve System

The Board of Governors handles consumer complaints about state 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 FIC nearest you or contact:
Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs
Washington, DC 20551
(202) 452-3946

Federal Trade Commission (FTC)

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, call the FIC nearest you or contact:

Correspondence Branch
Federal Trade Commission
Washington, DC 20580
(written complaints only)

Public Reference Branch
Federal Trade Commission
Washington, DC 20580
(202) 326-2222
(publications)

General Services Administration (GSA)

Surplus Federal Property Sales
Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, call the FIC nearest you.

Government Printing Office (GPO)

Government Publications:
Publications Service Section
Government Printing Office
Washington, DC 20402
(202) 275-3050

Subscriptions to Government Periodicals:
Subscription Research Section
Government Printing Office
Washington, DC 20402
(202) 275-3054

Interstate Commerce Commission (ICC)

Office of Compliance and Consumer Assistance
Washington, DC 20423
(202) 275-7148

National Archives and Records Administration

Reference Services Branch
National Archives and Records Administration
Washington, DC 20408
(202) 523-3220
(202) 523-0774 (TDD)

Federal Register
National Archives and Records Administration
Washington, DC 20408
(202) 523-5240
(202) 523-5229 (TDD)

Publications Services
National Archives and Records Administration
Washington, DC 20408
(202) 523-3181
(202) 523-0774 (TDD)

National Credit Union Administration

Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear call the FIC nearest you (see page 75) or contact:
National Credit Union Administration
1776 G Street, N.W.
Washington, DC 20456
(202) 682-9600

National Labor Relations Board

Office of the Executive Secretary
1717 Pennsylvania Ave., N.W.
Room 701
Washington, DC 20570
(202) 254-9430

Nuclear Regulatory Commission (NRC)

Office of Governmental and Public Affairs
Washington, DC 20555
(301) 492-0240

Pension Benefit Guaranty Corporation

2020 K Street, N.W.
Washington, DC 20006
(202) 778-8800
(202) 778-8859 (TDD)

Postal Rate Commission

Office of the Consumer Advocate
Postal Rate Commission
Washington, DC 20268
(202) 789-6830

President's Committee on Employment of People with Disabilities

1111 20th Street, N.W.
Suite 636
Washington, DC 20036-3470
(202) 653-5044
(202) 653-5050 (TDD)

Railroad Retirement Board

844 Rush Street
Chicago, IL 60611
(312) 751-4500

Securities and Exchange Commission (SEC)

Office of Consumer Affairs and Information 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
1441 L Street, N.W.
Washington, DC 20416
(202) 653-6170

Tennessee Valley Authority (TVA)

Community Relations Department
400 West Summit Hill Drive
Knoxville, TN 37902
(615) 632-8000

United States Postal Service (USPS)

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) 268-4267

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

Department of Veterans Affairs (VA)

For information about VA medical care or benefits, write, call or visit the 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." Policy issues may be addressed to:

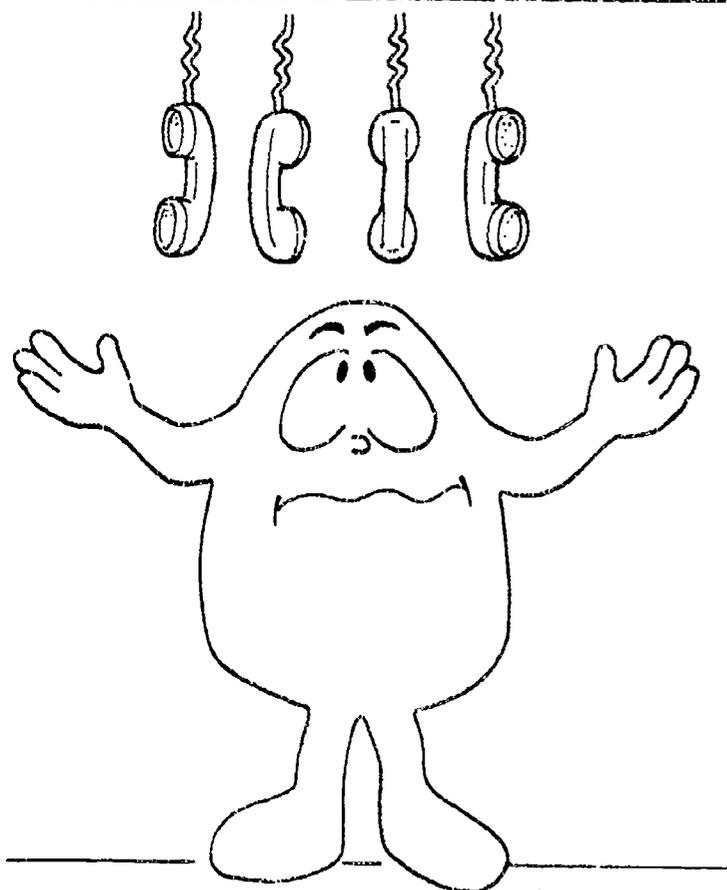
For burials and memorials -- **National Cemetery System (40H)**
 Department of Veterans Affairs
 810 Vermont Avenue, N.W.
 Washington, DC 20420
 (202) 233-5012

For medical matters -- **Veterans Health Services and Research Administration (101C)**

Department of Veterans Affairs
 810 Vermont Avenue, N.W.
 Washington, DC 20420
 (202) 233-3975

For other benefits -- **Veterans Benefits Administration (27)**
 Department of Veterans Affairs
 810 Vermont Avenue, N.W.
 Washington, DC 20420
 (202) 233-2567

For other information -- **Deputy Assistant Secretary for Veterans Liaison Consumer Affairs Service**
 Department of Veterans Affairs
 810 Vermont Avenue, N.W.
 Washington, DC 20420
 (202) 233-3113



Long Distance Telephone Service

1. To compare long distance telephone carriers, think about when, how often, and where you use long distance service. Then compare the charges, restrictions, and procedures for making calls.
2. Not all carriers provide service to all areas. Make sure the one you choose provides service to the areas you call most often.
3. Each long distance carrier may have a different billing system. Some give credit for uncompleted calls, wrong numbers, or calls that are unanswered.
4. Ask about one-time only and regular charges. Is there a subscription fee? Monthly service fee? Monthly minimum charge?
5. Judge the quality of a carrier's performance (transmission capability, service, billing and crediting). A trial period may help you decide whether the quality of phone service is adequate. Before signing up, be sure you understand the terms of the carrier's cancellation policy, and the costs involved in switching to another carrier.
6. Many companies now provide operator services, including directory assistance and collect calls for telephones in hotels and airports, and other public places. When you dial the operator, ask which carrier is providing the service and how much you will be billed. If you prefer a different service, you may have to dial a separate access number. Check with your long distance company to see if it provides operator services and how to use them.

Federal TDD Directory

This section lists Federal government offices that have Telecommunications Devices for the Deaf (TDD). These offices can respond to questions and complaints from persons with speech and hearing impairments.

Architectural and Transportation Barriers Compliance Board

1111 18th Street, N.W.
Room 501
Washington, DC 20036-3894
(202) 653-7834 (voice/TDD)
(202) 653-7848 (voice/TDD)
(202) 653-7951 (voice/TDD)

Central Intelligence Agency

Handicapped Program Office
Washington, DC 20505
(202) 351-2252 (voice/TDD)

Commission on Civil Rights

1121 Vermont Avenue, N.W.
Washington, DC 20425
(202) 376-8116 (voice/TDD)

Congressional TDD Numbers

United States Capitol Switchboard
(202) 224-3091 (TDD)

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)

Committee on Labor and Human Resources
(202) 224-1975 (TDD)

Subcommittee on the Handicapped
Majority Office
Sen. Harkin
(202) 224-3457 (TDD)

Minority Office
Sen. Durenberger
(202) 224-9522 (voice/TDD)

Consumer Product Safety Commission

5401 West Bard Avenue
Bethesda, MD 20207
1 (800) 638-8270 (TDD)

Department of Agriculture

14th Street and Independence Avenue, S.W.
Washington, DC 20250

Central Employment and Selective Placement Office
(202) 447-5626 (voice/TDD)

Meat and Poultry Hotline
(202) 447-3333 (voice/TDD)
1 (800) 535-4555
(toll free voice/TDD)

Department of the Army

Civilian Personnel Office
Arlington, VA 22212
(202) 694-0118 (voice/TDD)

Department of Commerce

14th Street and Constitution Avenue, N.W.
Washington, DC 20230

Bureau of the Census
Population Division
Statistical Information Staff
Suitland and Silver Hill Roads
Federal Building, Room 2030
Suitland, MD 20233
(301) 763-5020 (voice/TDD)

International Trade Administration
Automated Information Management Division
Quality Control Branch
Herbert C. Hoover Building
Room 1848
Washington, DC 20230
(202) 377-0549 (TDD)

National Institute of Standards and Technology
Office of Personnel Administration Building
Room A123
Gaithersburg, MD 20899
(301) 975-2812 (TDD)

National Weather Service
National Meteorological Center
World Weather Building
Room 307
Suitland, MD 20233
(301) 427-7700 (voice/TDD)
(official business—no forecasts)

Office of the Secretary
Office of Civil Rights
Equal Employment Opportunity Programs Division
Herbert C. Hoover Building
Room 6012
Washington, DC 20230
(202) 377-5691 (voice/TDD)

Department of Education

330 C Street, S.W.
Washington, DC 20202

Captioning and Media Services
330 C Street, S.W.
Washington, DC 20202
(202) 732-1177 (voice/TDD)

National Institute on Disability and Rehabilitation Research
330 C Street, S.W.
Washington, DC 20202
(202) 732-1198 (TDD)

Office of Civil Rights
330 C Street, S.W.
Washington, DC 20202
(202) 732-1663 (TDD)

Office of Deafness and Communicative Disorders
330 C Street, S.W.
Washington, DC 20202
(202) 732-1398 (voice/TDD)

Rehabilitation Services Administration
330 C Street, S.W.
Washington, DC 20202
(202) 732-1298, 2846 (TDD)

General Services Administration
18 & F Streets, N.W.
Washington, DC 20405

Interagency Committee for Computer Support of Handicapped Employees
(202) 786-9171 (TDD)

Federal Information Relay Service
1 (800) 877-8339
(toll free voice/TDD, except in AK and HI)

Clearinghouse on Computer Accommodation
(202) 523-1906 (voice/TDD)

Department of Health and Human Services

200 Independence Ave., S.W.
Washington, DC 20201

Office of the Secretary
Handicapped Employment Program
(202) 475-0099 (voice/TDD)

Office for Civil Rights
(202) 472-2916 (TDD)

Personnel Office
(202) 245-0541 (voice/TDD)

Food and Drug Administration
5600 Fishers Lane
Parklawn Building
Rockville, MD 20857
Personnel
(301) 443-1970 (TDD)

Equal Employment Opportunity Office
(301) 443-1818 (TDD)

Social Security Administration
6401 Security Boulevard
Baltimore, MD 21235
1 (800) 325-0778
(toll free TDD except in MO)
1 (800) 392-0812
(toll free TDD in MO)

Department of Housing and Urban Development

451 Seventh Street, S.W.
Washington, DC 20410
1 (800) 424-8590 (TDD)

Department of the Interior

18th and C Streets, N.W.
Washington, DC 20240

Legal Support Services
(202) 343-3519 (TDD)

National Park Service
(202) 472-5265 (TDD)

Personnel Office
(202) 343-4817 (TDD)

- Department of Justice**
10th Street and
Constitution Avenue, N.W.
Washington, DC 20530
- Civil Rights Division**
(202) 786-4463 (TDD)
- FBI Identification Division**
(202) 324-2334 (TDD)
- FBI Tours**
(202) 324-3553 (TDD)
- Immigration and
Naturalization**
(202) 633-4012 (voice/TDD)
- Department of Labor**
200 Constitution Avenue, N.W.
Washington, DC 20210
- Office of Civil Rights**
(202) 523-7090 (voice/TDD)
- Department of the Navy**
- Civilian Personnel Office**
Washington, DC 20376
(202) 692-2658 (TDD)
- Department of State**
2201 C Street, N.W.
Washington, DC 20520
- Personnel Office**
(202) 647-7256 (TD)
- Department of
Transportation**
- National Highway Traffic
Safety Administration**
400 7th Street, S.W.
Washington, DC 20590
(202) 366-2602 (voice/TDD)
- Department of
the Treasury**
- Telecommunications Center**
15th Street and
Pennsylvania Avenue, N.W.
Washington, DC 20220
(202) 566-2673 (TDD)
- 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
1 (800) 382-4059
(toll free TDD in IN)
1 (800) 428-4732
(toll free TDD outside IN)
- Department of Veterans
Affairs**
810 Vermont Avenue, N.W.
Washington, DC 20420
- Personnel Office**
(202) 233-3225 (voice/TDD)
- Environmental
Protection Agency**
401 M Street, S.W.
Washington, DC 20460
(202) 382-4565 (voice/TDD)
- Equal Employment
Opportunity
Commission**
2401 E Street, N.W.
Washington, DC 20507
(202) 634-7886, 6565, (TDD)
- Executive Office
of the President
The White House**
1600 Pennsylvania Ave., N.W.
Washington, DC 20500
(202) 456-6213 (voice/TDD)
- Federal
Communications
Commission**
1919 M Street, N.W.
Washington, DC 20554
(202) 632-6999 (voice/TDD)
- Federal Deposit
Insurance Corporation**
1776 F Street, N.W.
Washington, DC 20429
(202) 898-3537 (voice/TDD)
1 (800) 424-5488
(toll free voice/TDD)
- Federal Reserve Board**
20th and C Streets, N.W.
Washington, DC 20551
(202) 452-3544 (TDD)
- Federal Trade
Commission**
Public Reference Section
6th and Pennsylvania Ave., NW
Washington, DC 20580
(202) 326-2502 (voice/TDD)
- Interstate Commerce
Commission**
Constitution Avenue and
12th Street, N.W.
Washington, DC 20011
(202) 275-1721 (TDD)
- Library of Congress**
1st Street and
Independence Avenue, S.E.
Washington, DC 20540
(202) 707-6200 (TDD)
- Merit Systems
Protection Board**
1120 Vermont Avenue, N.W.
Washington, DC 20419
(202) 653-8896 (voice/TDD)
- National Aeronautics
and Space
Administration**
400 Maryland Avenue, S.W.
Washington, DC 20546
- Personnel Office**
(202) 426-1436 (voice/TDD)
- Greenbelt Personnel Office**
(301) 286-3729 (voice/TDD)
- National Archives and
Records Service**
8th and Pennsylvania Ave., N.W.
Washington, DC 20408
(202) 523-0774 (TDD)
- National Council
on Disability**
800 Independence Ave., S.W.
Suite 814
Washington, DC 20591
(202) 267-3232 (TDD)
- National Endowment
for the Arts**
1100 Pennsylvania Avenue,
N.W.
Washington, DC 20506
(202) 682-5496 (TDD)
- National Science
Foundation**
1800 G Street, N.W., Room 212
Washington, DC 20550
(202) 357-9529 (TDD)
- Nuclear Regulatory
Commission**
Washington, DC 20555
(202) 492-4626 (voice/TDD)
- Office of Personnel
Management**
1900 E Street, N.W.
Washington, DC 20415
- Equal Employment
Opportunity Division**
(202) 632-6272 (voice/TDD)
- Job Information Center**
(202) 653-9260 (voice/TDD)
- President's Committee
on Employment of
People with Disabilities**
1111 20th Street, N.W.
Washington, DC 20036
(202) 653-5050 (TDD)
- Securities and
Exchange Commission**
450 Fifth Street, N.W.
Washington, DC 20549
(202) 272-2552 (voice/TDD)
- Small Business
Administration**
1725 Eye Street, N.W.
Washington, DC 20416
(202) 653-6579 (TDD)
- Smithsonian Institution**
Special Education Program
Washington, DC 20560
(202) 357-1696 (TDD)
- Tennessee Valley
Authority**
400 West Summit Hill Drive
Knoxville, TN 37902
1 (800) 362-9250
(toll free TDD in Tennessee)
1 (800) 251-9342
(toll free TDD outside
Tennessee)
- 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) 485-7157 (voice/TDD)
- United States
Postal Service**
475 L'Enfant Plaza West, S.W.
Washington, DC 20260
(202) 268-2310 (TDD)
- United States Senate**
Washington, DC 20510
(202) 224-4049, 4075 (TDD)

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 about 160 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, DC 20542

Recordings for the Blind (RFB) is a national, non-profit service organization that provides free cassettes of educational textbooks to persons with medically certified sight impairments. The RFB also offers a collection of cassettes featuring consumer publications provided by the Federal government. For more information and an application contact:

Student Services—CI
Recording for the Blind, Inc.
20 Roszel Road
Princeton, NJ 08540
(609) 452-0606
1 (800) 221-4792 (toll free outside New Jersey)

TDD Operator Services

Hearing or speech impaired individuals who use a Telecommunications Device for the Deaf (TDD or TTY) may get assistance with calls made to and from a telecommunications device by calling:

TDD/TTY Operator Services
1 (800) 855-1155 (toll free)

If you need assistance and you have TDD equipment, the TDD Operator can help you to make any of the following:

- Credit card calls (with valid telephone calling card)
- Collect calls (paid for by the person you are calling)
- Person-to-person calls (to a specific person)
- Third party calls (calls billed to a number other than the one you are calling to or from)
- Calls from a hotel or motel
- Calls from a pay phone (only credit card, collect or third party calls)

Index

This alphabetical index will help you find the right organization to contact about your complaint. First look for the specific topic—such as Cars. Under this topic heading will be one or more contacts followed by the Handbook page number(s), 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 may 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, 45
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American Newspaper Publishers Assn., 45
Direct Marketing Association, 46
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Social Security Administration, 79
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- Agriculture. **SEE** Farm programs; Food; Health
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- Aid to Families with Dependent Children (AFDC)—check local telephone directory for public welfare or social services office
- AIDS Hotline, 79
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A TEACHER'S GUIDE TO THE *CONSUMER'S*

R E S O U R C E H A N D B O O K

PROLOGUE

This **Guide** is designed for use with the *Consumer's Resource Handbook* published by the U.S. Office of Consumer Affairs. The Guide's overall purpose is to help build "consumer literacy" for the global marketplace of the 21st Century. It will (1) familiarize students—both youth and adults—with sources of marketplace information/assistance and (2) encourage application of the 3 R's, critical thinking, and reasoning to spending and other daily decisions.

Armed with these skills, one can "take charge" in the related roles of consumer and wage earner. Basically, this means managing personal finances, exercising rights and responsibilities in the marketplace, evaluating impact of job options/benefits on family goals and finances, making informed choices for child care and other services, and being productive in the workforce—the source of income for consumer activity. Indeed, in meeting these and other daily demands, "consumer literacy" promotes responsible citizenship and is vital to the long-term growth of our global economic system.

This **Guide** contains:

- Teacher background and Suggestions for use
- Three categories of suggested activities:
 - Information and Informed Decisions
 - Effective Complaint Handling
 - Further Study and Creative Application
- Key Sources of Assistance
- Acknowledgments
- Where to Write for *Handbook* and *Guide*

Office of the Special Adviser to the President for Consumer Affairs
The White House, Washington, DC
and the
United States Office of Consumer Affairs



USING THE GUIDE

Teacher background for audience and settings . . .

Although the **Guide** is primarily oriented to secondary and adult education levels, it contains activities appropriate for elementary students as well. Because many of the suggested activities are designed specifically around **Handbook** information, teachers will need to obtain the **Handbook** for primary background material. Use of additional consumer and economic teaching resources, along with all sorts of media, field trips, and guest speakers are encouraged.

Teachers in a variety of basic skill and other curriculum areas will find the **Guide** useful for developing specific units on selected consumer concepts or as supplementary material for various course needs. More specific examples of the "take charge" skills cited in Prologue include the ability to:

- Read and understand: consumer product and workplace instruction manuals, product service contracts, and warning labels for food, medicine, and job/household chemicals.
- Manage bank accounts and credit cards; know where to go and questions to ask about the array of housing, insurance, and health care options; file income taxes.

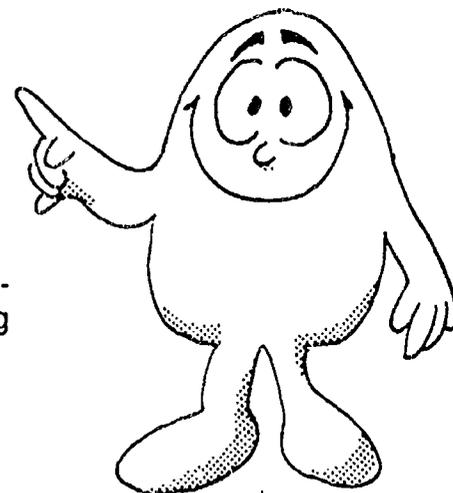
Suggestions for use . . .

Activities in this Guide are grouped in three categories for selective use. Categories are not designed to constitute complete units. Rather, they provide ideas for creative use of the **Handbook** in varied class settings. For example, a single activity may serve as a specific project for a consumer/economics class; or one or more can be expanded upon for a full "consumer education" unit or activities can be selectively incorporated into other appropriate curriculum areas.

- Activities in Categories I and II are designed around the "how-to" information found in *Part I* of the **Handbook**. (Seeking purchasing information, complaint handling, assistance sources, and Eubie Smart* tips).
- Activities in Category III may relate to topics in I and II, but expand into issues beyond the **Handbook** to provide more in-depth study, critical thinking and reasoning about decisions, and creative application of basic and other curriculum skills (reading, writing, math, research, drama, marketing, etc.) to consumer and marketplace issues.
- Many activities across all three categories suggest discussion questions upon which teachers are encouraged to build.

Objectives: Teachers are encouraged to select activities best suited to their *own* curriculum goals and objectives. In some cases, however, it may be useful to expand upon current objectives to define the specific outcomes desired for the activities selected from this **Guide**.

*Eubie Smart is a special cartoon character used by USOCA to symbolize importance of *you being a smart consumer*. Eubie Smart is a copyright of the Advertising Council, Inc.



CATEGORY I: INFORMATION AND INFORMED DECISIONS

Have students:

- Identify a product/service to purchase and devise a "decision making grid" to evaluate how the same product from three different sources meets certain criteria. Use the sample below as a guide: On vertical axis, list criteria such as price, warranties, extra charges for service, etc. On horizontal axis, list the three stores/sources that will be compared.

CRITERIA	STORES		
	A	B	C
price			
warranty			
(etc.)			

- Use the "grid" information as starting point to further identify/consider **costs and benefits** of a consumer decision. Evaluate and prioritize the factors considered (why item wanted, needs it will fill, cost in terms of hours worked to earn money, etc.).
- Create picture display (from newspapers, magazines, or own drawings) to compare **wants and needs** (items/activities). Include five or more in each category. Select the three *most* desired. Then show/tell which *one* they would choose if money were scarce. Give reasons for choice and factors that entered into decision. Discuss differences between the concepts of "wants" and "needs." Why do decisions about wants and needs differ among families?
- Identify and discuss similarities/differences in steps consumers may take to select products vs. services (questions to ask, information to look for, etc.). Apply to specific product/service examples (i.e. roofing materials vs. hiring a contractor to do roof; buying/preparing reception food vs. hiring caterer, etc.).
- Interview parents/friends to see how they handle home improvement or other "service" shopping and compare with information from **Handbook**. Then report back through role play or embellish for class drama project by writing a full script and staging class/school play.
- Develop spending situations and role play a consumer questioning a seller about product or service information (retail purchase, cleaners, door-to-door, telephone sales, etc.). Act as class "jury" to judge questions for informed decision making.

[Reference: See **Handbook** part I for detailed steps on factors to consider *before* spending money and steps to follow *after* spending in case a complaint procedure is needed.]

CATEGORY II: EFFECTIVE COMPLAINT HANDLING

Have students:

- Talk with parents or friends about ways they have resolved marketplace disputes. Compare experiences to the steps for effective complaint handling which are identified in reference note below and detailed in the *Handbook*.
- Identify a personal, family, or hypothetical consumer problem. Follow through on action to resolve, using the complaint handling steps and **sample letter** shown in *Handbook* as a guide. Discuss and evaluate students' letters in class for correct procedures. Prepare graphic displays of proper and improper complaint procedures to place on school bulletin boards. Discuss results (Disputes resolved? Not resolved? What didn't work as intended? Next steps?).
- Contact (visit or write) various consumer protection or assistance agencies (listed in *Handbook*) to research consumer protection functions and dispute procedures. (**Note:** Work individually or in small groups to avoid "flooding" a given agency.) Role play: Report to class as a "representative" of agency (speech, panel, or written report) and have other students play role of "consumers" in a Q & A session.
- Visit and interview different stores and service establishments to inquire about policies for refund, exchange, or other dispute needs. Suggested approach: Divide class in half. Assign *group 1* to write questions in advance and conduct the interviews. Then use classroom role play to have *group 2* present to student interviewers a complaint or refund request. Act out the likely buyer-seller interaction based on known policies of company. Have some students serve as "jury" to decide resolution.
- Develop a list of criteria for evaluating the effectiveness of a service. Compare this to evaluation criteria for a product which either works or doesn't. Focus discussion on whether or not all services can be evaluated against the list of criteria developed. For example, would you judge the services of an attorney in the same way as an auto mechanic? What factors would you consider for different services and why?

[Reference: See Part I of *Handbook* for detailed steps on: (1) How to handle your own complaint (describing problems, collecting records, etc.) and (2) Writing a complaint letter (what to write, where to send).]

CATEGORY III: FURTHER STUDY AND CREATIVE APPLICATION

Have students:

- Evaluate newspaper/magazine/television ads over a given period of time to determine information/claims commonly found (price, quality, store location, features, warranties, etc.) Differentiate between *useful* and *less useful* information. Redesign advertisements, as needed, for message and appeal. Create display for class/school. Use the "purchasing information" in *Handbook* as a guide. Consider why information useful to one consumer may not be useful to another (personal values, intended use, etc.).
- Role play. Pair off to research a product/service and present a "commercial" for it. Have class question the "sellers" about their claims. Discuss differences between factual claims, opinions, and provable facts as related to advertising.
- Develop, from personal experience or research, a list of products which were very expensive when first put on market (calculators, computers, VCRs, etc.) Discuss roles of advertising and competition in bringing prices down. Identify and discuss "hot, new" items which may follow same course (fax machines, car phones, etc.).
- Write short paragraph/essay on the meaning of "service economy." For a more in-depth paper, identify and examine different segments of marketplace where growth in service is especially apparent. Research and study service/product trends and projections for the 21st century marketplace. Discuss potential impact of trends on consumers/families.
- Read President Bush's message on inside cover of the *Handbook*. Write essay, or prepare research paper with case examples, on how one's consumer and money management skills can influence person's or family safety and welfare. Discuss how poor judgment or unplanned spending can wreak—or play—havoc with household budgets. Develop a budget to meet basic monthly expenses. Show how figures might be adjusted to meet an unexpected crisis or a "splurge" on major expense item.
- Have students select and study topics from the *Eubie Smart tips* which begin in Part I of the *Handbook* and continue into Part II. Apply them to a planned purchase for self or family. Share with class through public speaking assignment or written report.
- Have students work in groups to write a skit around one of the topics in the *Eubie Smart Tips* and perform for class, club, school assembly or adult community group.

[Reference: Use *Handbook* Parts I and II plus additional consumer, economic, and other curriculum reference material.]

KEY SOURCES OF ASSISTANCE

Part I of the *Consumer's Resource Handbook*, around which this Guide is developed, provides detailed information on the functions and types of assistance rendered by the various organizations/agencies listed briefly below. Part II of the *Handbook* provides extensive lists of names, addresses and phone numbers for many of these sources (some 2000 total). Many entries include toll-free "800" telephone numbers. Some list Telecommunications Devices for the Deaf (TDD) numbers for the hearing impaired.

Corporate Consumer Contacts

Many companies have consumer affairs or customer relations departments to answer questions or to help resolve consumer complaints. If you cannot resolve a complaint where you made the purchase, contact company headquarters. More than 600 companies are listed, beginning on page 11. If you write to the company, use the **sample letter** on page 3 of the *Handbook* as a guide.

Car Manufacturers

Most foreign and American car manufacturers have regional offices that handle consumer complaints that are not resolved by local car dealers. The list of these offices begins on page 35 of the *Handbook*.

Better Business Bureau (BBB)

The variety of services offered by BBBs 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. Many also offer consumer education materials and/or programs. Each BBB has its own policy about reporting information such as the nature and number of complaints received from local businesses. There are some 180 Better Business Bureaus (BBBs) in the United States. The addresses are listed by state in the *Handbook* beginning on page 42.

Trade Associations and Other Dispute Resolution Programs

The nearly 40,000 trade and professional associations in the United States represent a variety of interest sectors (including banks, insurance companies, clothing manufacturers) and professionals (such as accountants, lawyers, doctors, and therapists). Some of these associations and their members have established third-party dispute resolution programs to handle consumer complaints which the consumer and the company have been unable to resolve. Addresses are listed in the *Handbook* beginning on page 45.

State, County, and City Government Consumer Protection Offices

City and county consumer offices can be helpful because they are easy to contact and are familiar with local businesses and laws. If there is no local consumer office in your area, contact a *state* consumer office. If you have a consumer problem with a business transaction outside the state where you live, you should contact the consumer office in the state where you made the purchase. See listing, page 48 of *Handbook*.

Many states also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. See the Table of Contents in *Handbook* for the listing of these agencies by their respective titles.

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 as a whole, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other helpful information for dealing with consumer problems. Selected Federal agencies which respond to consumer complaints and inquiries are listed in the *Handbook* beginning on page 78.

Other Sources of Help

Libraries

Public, university, and private. Check telephone directory.

Media Programs

Many newspapers and radio/television stations have "Action Line" or "Hot Line" services. To locate, check telephone directory for offices of your local newspaper, radio, or television station or call your local library.

Occupational and Professional Licensing Boards

Many state agencies license or register members of various professions, including: doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, car repair shops, employment agencies, collection agencies, beauticians, and television/radio repair shops.

To locate local offices for any of these boards, check your local telephone directory under the headings of Licensing Boards or Professional Associations, or look under the specific name of the board or association desired. If there is no local office, contact the consumer office for your state.

Small Claims Courts

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. To locate, check your local telephone directory under your municipal county or state government headings. When you contact the court, ask the court clerk how to use this process. To better understand it, sit in on a court session before taking *your* case to court.

Legal Aid Offices and Legal Services Corporation (LSC)

Legal Aid offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country which are staffed by lawyers, paralegals, and law students to assist consumers with a variety of legal needs. All offer free legal services to those who qualify. Check the telephone directory or call your local consumer protection office to find the address and telephone number of the Legal Aid office nearest you.

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. Check the telephone directory for the LSC office nearest you or see Part I of the *Handbook* for further LSC information.

Private Lawyers

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, city or county bar association.

Note on legal help: Some of the sources of help listed in the *Handbook* have a policy of declining complaints from consumers who have sought prior legal counsel.

Other Consumer Information

Consumer Credit Counseling Service (CCCS)

The CCCS is a non-profit organization that provides money management assistance to clients and assists them and their creditors to work out mutually acceptable debt repayment plans. Many offer educational programs to community groups and schools. For the CCCS office nearest you, contact the National Foundation for Consumer Credit, Inc., 8701 Georgia Avenue, Suite 507, Silver Spring, MD 20910, or call (301) 589-5600.

There are many other organizations, including credit unions, County extension offices, family service centers and religious organizations which offer some type of free or low cost money management/consumer counseling and/or related publications. To locate, check your local telephone directory.

Consumer Information Catalog

The Consumer Information Catalog, through which this Teacher's Guide and the *Handbook* can be ordered, lists more than 200 free or low-cost Federal booklets on a variety of topics which may be helpful in addressing consumer complaints or problems. Topics include: careers and education, child care, Federal benefits, financial planning, gardening, health, housing, small business, travel, hobbies, cars, etc. This free Catalog is published quarterly by the Consumer Information Center, and may be ordered by sending your name and address to: Consumer Information Center, Pueblo, CO 81009.

Private and Voluntary Consumer Groups

These groups or organizations are usually created to advocate specific consumer interests. In some areas, they will assist consumers with complaints. To find out if such a group exists in your community, contact your state or local consumer protection office (list beginning on page 48 of *Handbook*).

ACKNOWLEDGMENTS

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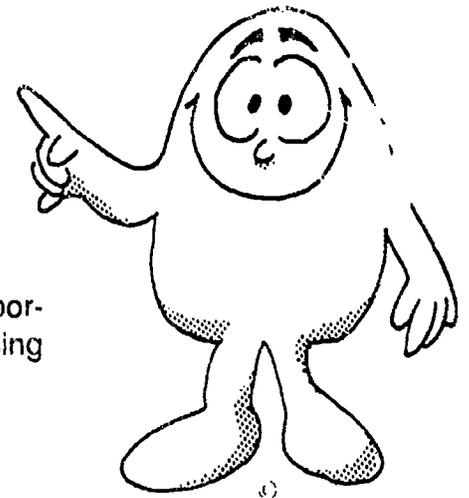
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WHERE TO WRITE . . .

For an additional free copy of this **Guide**, write to Department 573W, Consumer Information Center, Pueblo, CO 81009. To obtain single free copies of the **Handbook** for instructional background with this Guide, write to: Handbook, Consumer Information Center, Pueblo, CO 81009. Both items are public documents and may be reprinted in whole or in their entirety without permission.