The booklet is an informational and educational tool designed to help a consumer do three things: (1) to communicate more effectively with those who provide the products and services he or she buys; (2) to locate sources of help; and (3) to resolve complaints in the most effective manner. The booklet contains two major parts. Part 1, "How To Be a Smart Consumer," features tips on how to get the most for one's money and avoid purchasing problems, gives steps for handling complaints and writing a complaint letter, and highlights special sources to contact when unable to resolve a complaint directly through the seller. Part 2, "The Consumer Assistance Directory," lists consumer offices in the public and private sectors that provide assistance with consumer complaints. An index of appropriate organizations or agencies arranged by subject and a section highlighting services for the disabled are included. The teacher's guide that concludes this document is intended to be used in conjunction with the Handbook but can be used without it also. The guide contains three sections: (1) two suggested teaching units with related support material (unit 1 covers purchasing and unit 2 deals with effective complaint handling); (2) a separate "Major Sources of Help" section that includes public and private agencies; and (3) suggested follow-up activities. While written for the secondary level, the guide is also useful for elementary and adult programs. (TRS)
Consumer’s Resource Handbook
Buyers and sellers alike should recognize the basic rights of consumers: the right to choice among products and services; the right to information enabling them to make sound purchases; the right to healthful and safe products; the right to be heard when products do not meet standards. Government at all levels will continue its responsible stewardship of consumer safety as well as its vigorous prosecution of illegal and deceptive practices. But in the final analysis it is the knowledgeable consumer and the responsible business person whose decisions will determine the success or failure of products and services in the competitive marketplace.

An excerpt from President Reagan’s Proclamation of National Consumers Week, April 22-28, 1985

Dear Consumer:

The Department of Transportation is proud to co-sponsor with the White House and the U.S. Office of Consumer Affairs this revised edition of the CONSUMER’S RESOURCE HANDBOOK.

We are an agency closely linked with you, the consumer, and we are particularly interested in responding to your problems. We provide vital information for a wide range of transportation issues from automobile safety to airline baggage and safety information. No matter what the topic, this handbook will direct you to the best source of information for your specific transportation questions.

We are happy to serve you and hope you find this handbook useful in pursuing your particular inquiries.

Sincerely,

Elizabeth Hanford Dole

The Secretary of Transportation
Washington, D.C. 20590
Dear Consumer:

Consumers today deal in an increasingly global marketplace, replete with an endless number of domestic and foreign products. Our marketplace, without a doubt, is the most spectacular in the world, featuring an extraordinary variety of goods and wide choices in quality and cost. Consumers need reliable information for making intelligent purchasing decisions in that global marketplace based on their values, their resources, and the lifestyle they seek. Consumer information and education enable consumers to help themselves both in purchasing decisions and in effectively seeking restitution when problems do occur.

This process, in an increasingly complex marketplace, involves a relationship between buyer and seller that must be based on trust, good will, and free exchange of information. You, as the consumer, need information about products, credit, warranties, and many other important consumer services. No matter how excellent the quality of the product or service or how well informed and reputable the dealer, there will be times when human error occurs. That is why communication is so important. Ours is a free marketplace where both buyer and seller profit when buyers' needs are satisfied. One very effective way business and industry have tried to increase this satisfaction is by improving consumer complaint handling programs and communication channels.

This Consumer's Resource Handbook is an informational and educational tool to help you do three things: (1) communicate more effectively with those who provide the products and services you buy, (2) locate sources of help, and (3) resolve your complaints in the most effective manner. The Handbook contains two major parts. Part I, *How To Be A Smart Consumer*, features tips on how to get the most for your money and avoid purchasing problems, gives steps for handling your own complaint and writing a complaint letter, and highlights special sources to contact when unable to resolve your complaint directly through the seller. Part II, the Consumer Assistance Directory, lists consumer offices in both the public and private sectors that provide assistance with consumer complaints. If you don't know which office to contact, check the index in the back of your Handbook, by subject, for the appropriate organization or agency. Also included is a section highlighting services for handicapped persons.

Let me also introduce to you our friendly assistant, Eubie Smart, who appears throughout the Handbook with consumer tips and reminders on resolving complaints. Eubie is a United States Office of Consumer Affairs trademark to help identify and symbolize our Office as a source of consumer education and information, services and assistance.

At USOCA special effort is directed toward providing national leadership to improve consumer education opportunities in schools, in communities, and in programs of business and government. We work with many of the public and private sector groups listed in this Handbook to encourage programs that provide the consumer with accurate information and effective education. We want to help people help themselves to gain knowledge, information and the skills for making informed choices in the marketplace.

Individual consumers will find the Handbook a handy reference tool. Educators may wish to use it as a source of information and ideas to develop innovative teaching units in their consumer courses. Consumer leaders in business and government will find it invaluable as a resource for locating other people who share mutual consumer education program objectives, and who may assist in resolving consumer complaints. We hope it is helpful to you and to the consumers we all serve.

If you have a moment, please share your thoughts with me on this Handbook and how it can be made even more useful to you.

Sincerely,

Virginia H. Knauer
Special Adviser to the President for Consumer Affairs and Director, United States Office of Consumer Affairs
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**Letter from Virginia H. Knauss**, Special Adviser to the President for Consumer Affairs and Director, United States Office of Consumer Affairs  

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- Selected Federal Agencies

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- ACTION  
- Administrative Conference of the United States  
- AMTRAK  
- Commission on Civil Rights  
- Commodity Futures Trading Commission  
- Consumer Information Center  
- Consumer Product Safety Commission  
- Department of Agriculture  
- Department of Commerce  
- Department of Education  
- Department of Energy  
- Department of Health and Human Services  
- Department of Housing and Urban Development  
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- Department of Transportation  
- Department of the Treasury  
- Environmental Protection Agency  
- Equal Employment Opportunity Commission  
- Federal Communications Commission  
- Federal Deposit Insurance Corporation  
- Federal Emergency Management Agency  
- Federal Energy Regulatory Commission

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**Note:** The names, addresses, phone numbers and office descriptions presented in this publication have been thoroughly checked. However, because of changes implemented after this printing, it is possible that some information may no longer be current.
Part 1

How To Be A Smart Consumer

Tips on How to Get the Most for Your Money and Avoid Purchasing Problems

Before Making a Purchase:

- Analyze what you need and what features are important to you.

- Compare brands. Utilize word-of-mouth recommendations and formal product comparison reports. Check with your local library for magazines and other publications containing consumer information.

- Compare stores. Look for a store with a good reputation and take advantage of sales.

- Check for any additional charges such as delivery and service costs.

- Compare warranties.

- Read terms of contracts carefully.

- Check the return or exchange policy.

After Your Purchase:

- Follow proper use and care instructions for products.

- Read and understand the warranty provisions. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office to find out. A listing of these offices begins on page 40.

- If trouble develops, report the problem as soon as possible. Do not try to fix the product yourself as this may void the warranty.

- Keep a record of efforts to have your problems remedied. This record should include names of people you speak to, times, dates and other relevant information.

- Use the complaint procedures and Consumer Assistance Directory in this Handbook to find out how and where to get your problem resolved.

*This character is a trademark of the United States Office of Consumer Affairs*
How To Handle Your Own Complaint

Even in today's complex marketplace, you should expect quality products and services at fair prices. When something goes wrong, however, you need to let the company know about your problem and try to resolve it with them. Not only is this the fastest way to get your complaint resolved, but it also gives the company a chance to keep you as a satisfied customer and gain new customers by learning from mistakes. Most companies welcome this opportunity, and it may help you avoid future complaints.

We recommend the following steps in handling your own complaint:

Identify Problem
Identify the problem, what you have done to resolve it, and what you believe would be a fair settlement. Do you want your money back? Would you like the product repaired? Will an exchange do?

Gather Documentation
Gather documentation regarding your complaint. Sales receipts, repair orders, warranties, cancelled checks, or contracts will back up your complaint and help the company solve 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 repeat your complaint. A large percentage of consumer problems are resolved at this level. Chances are yours will be too.

Allow each person you contact a reasonable period of time to resolve your problem before contacting another source for assistance.

Don't Give Up
If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, write a letter to the person responsible for consumer complaints at the company's headquarters. If the company doesn't have a consumer office, direct your letter to the president of the company.

Writing a Complaint Letter

Where to Write
If you have already contacted the person who sold you the product or service or the company is out of town, you will need to write a letter to pursue your complaint.

For a listing of many corporate consumer contacts and their addresses, see page 7.

If you are unable to find the corporate consumer contact, first check in your phone directory to see if the company has a local office. If it does, call and ask for the name and address of the consumer contact, or if they do not have someone who handles this function, the name and address of the company's president. If there is no local listing, check Standard & Poor's Register of Corporations, Directors and Executives. It lists over 45,000 American business firms and can be found in most libraries.

If you don't have the name of the manufacturer of the product, check your local library for the Thomas Register. It lists the manufacturers of thousands of products.

What to Write
- Include your name, address and home and work phone numbers.
- Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Make your letter brief and to the point. Include all important facts about your purchase including the date and place where you made the purchase and any information you can give about the product or service such as serial or model numbers or specific type of service.

- State exactly what you want done about the problem and how long you are willing to wait to get it resolved. Be reasonable.
- Include all documents regarding your problem. Be sure to send COPIES, not originals.
- Avoid writing 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.
- Keep a copy of the letter for your records.
- The following sample letter will be helpful in writing to the company. Also refer to it if you write to other sources of assistance if you are unsuccessful in getting your complaint resolved directly with the company. Just remember, if you need to write a letter to a Better Business Bureau, government agency, trade association, or other source of assistance, give additional information about what you have done so far to get your complaint resolved.
Sample Complaint Letter

Describe your Purchase

Appropriate Person
Company Name
Street Address
City, State, Zip Code

Dear (Appropriate Name):

Last week I purchased (or had repaired) a (name of 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 satisfactorily (or the service was inadequate) because . Therefore, to solve the problem, I would appreciate your (here state the specific action you want). Enclosed are copies (copies--NOT originals) of my records (receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I am looking forward to your reply and resolution of my problem, and will wait three weeks before seeking third-party assistance. Contact me at the above address or by phone at (home and office numbers here).

Sincerely,

Your Name
Major Sources of Help

If you have failed in your attempt to get your complaint resolved directly with the person or company you did business with, there are other sources of help. Many are described in this section.

Industry Consumer Programs

What They Are:
Several industry associations can help you with consumer problems relating to their industry. These associations are formed by individual businesses which join together to assist with business problems and promote their industry. They usually offer consumer information and some handle complaints. Trade associations have been established in just about every field of business and consumer interest and number around 40,000 nationwide.

How to Reach Them:
Selected industry associations that handle complaints are listed on page 38. Many other trade associations have varying consumer functions. These functions are described in a directory entitled National Trade & Professional Associations of the U.S. and Canada and Labor Unions or other help directories. Check with your local library.

Industry Third-Party Dispute Resolution Programs

What They Are:
Special programs established by certain corporations and trade associations to help resolve problems between consumers and industry members are listed on page 37. If you have trouble with your car, a home appliance, a funeral director, or other products or services, there might be a third-party dispute resolution program to help you. But remember, this should not be the first step in solving a consumer complaint. Contact them only after you have been unsuccessful in getting your complaint settled by the local company or organization you originally dealt with.

What They Do:
In general, after receiving your complaint a staff person will probably try to resolve the complaint before it goes any further. If these staff persons acting as informal mediators cannot get the two sides to agree, they will refer your case to an independent person or panel that will then make a decision on your case. In some instances, this decision is binding and must be accepted by both the consumer and the business. In other cases, only the business is required to accept the decision. There are also programs where decisions are not binding on either party. Therefore, you should ask for a copy of the rules before you file your case with a third-party program.

Better Business Bureaus

What They Are:
Better Business Bureaus (BBBs) are non-profit organizations sponsored by private, local businesses. There are some 170 BBBs in the United States today. For a listing, see page 32. The services offered by BBBs vary from place to place. These include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of companies' complaint handling performances. Depending on the policy of the individual BBB, 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.

BBBs offer binding arbitration 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 national Council is located at 1515 Wilson Boulevard, Arlington, Virginia 22209

Media Programs

What They Are:
Local newspapers and radio-TV stations throughout the United States offer “Action or “Hot Line” services where consumers with problems can get help.

These news media often get successful results for consumers because of their power and influence in communities, and because the possibility of publicity may encourage a merchant or business to take swifter action to resolve consumer problems. Some Action Lines, however, may not be able to handle every complaint received. They sometimes select the most severe problems, or those most representative of a number of complaints.

When your own personal efforts fail to produce the desired results, keep these “Action” resources in mind.

How to Reach Them:
To find these services, check with your local newspapers, radio and TV stations, or local library.
State, County and City Consumer Offices

What They Are:

If you are not satisfied with a company's response to your complaint (or if a response is never received), a local consumer office, if there is one in your area, is a good place to go with your inquiry or complaint. Local consumer offices can be particularly helpful since they can be contacted easily by phone or sometimes in person, and are familiar with local businesses and laws. Be sure to have copies of your sales slips, other sales documents, and all correspondence with the retailer and manufacturer when you contact your local agency.

If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently from state to state. Some states have a separate department of consumer affairs while others have a consumer affairs office as a part of the governor's office or attorney general's office, or both. These offices will either help you directly or refer you to the proper agency for assistance.

If you have a consumer problem with a business transaction occurring in a state other than where you reside, you should contact the state where you conducted your business, if possible. Many state and local consumer offices have a large selection of information and educational materials available. In addition, many states, counties and cities have a wide variety of other helpful community services, including social, family, youth, handicapped, day care, mental health, elderly, general health, recreation, family planning, alcoholism, nutrition, income maintenance, child support, food stamps and libraries. A listing of state and local consumer and other government offices begins on page 40 of this Handbook.

Occupational and Professional Licensing Boards

What They Are:

If you have a problem with professional or occupational services, you may be able to get help from a state licensing or regulatory board. There are an estimated 1,500 state boards which license or register more than 550 professions and occupations, including doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, auto repair facilities, employment agencies, collection agencies, and electronic repair facilities.

What They Do:

State boards set licensing standards: set rules and regulations; prepare and give examinations; issue, deny or revoke licenses; bring disciplinary actions; and handle consumer complaints.

If you contact a state board for help, it will usually bring your complaint to the attention of its licensee and it will seek a satisfactory resolution to your problem. If necessary, the board may conduct an investigation and take disciplinary action against the licensee in the form of probation, license suspension or revocation.

Many boards will also have consumer education materials to help you in selecting a professional or tradesperson in their field.

How To Reach Them:

You can find out about a state licensing board by contacting your local consumer office. Some boards might also have regional offices in your area. Check your local phone book under state government offices or under professional listings. You can also ask professionals or tradespersons about the board responsible for their licensing or registration—in fact, you should ask to see a license or registration before you decide to use their services.

Federal Agencies

Some Federal agencies have enforcement responsibilities for specific consumer products and services and can handle individual complaints. Others take action for the benefit of the public as a whole, but are not able to resolve individual consumer problems.

However, each Federal agency listed under the Selected Federal Agencies section starting on page 67 has a mechanism for responding to consumer complaints and inquiries. Many Federal Agencies also have publications, fact sheets, and other information that may be helpful in dealing with marketplace problems. If you need help in determining where to go with your specific problem, check the Index at the end of this book or call the nearest Federal Information Center listed on page 75.

Small Claims Courts

What They Are:

If you have a complaint that you have not been able to resolve, consider going to small claims court. Court procedures generally are simple, inexpensive, quick and informal. Court fees are nominal, and you often get your filing fee back if you win your case. Generally, you won't need a lawyer. In fact, in some states, lawyers are not permitted. If you do live in a state that allows lawyers and the party you are suing brings one, don't be intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

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

What They Do:

These courts, as the name suggests, are for small claims. The maximum amounts that can be claimed or awarded differ from state to state.

If the party bringing the suit wins the case, the party who lost often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party 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 some money from each paycheck and give it to the winner of the law suit.
How To Reach Them:
Check your local phone book under your municipal, county or state government headings for small claims court listings. When you contact the court, ask the court clerk how to use the small claims court. Sit in on a small claims court session before taking a case to court to become familiar with its operation.

Legal Aid and Legal Services
What They Are:
Legal Aid and Legal Services offices help people who cannot afford to hire private lawyers, and who meet financial eligibility requirements. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals (people who have taken courses in legal assistance) and law students. All offer free legal services to those who qualify.

In some cities, both Legal Aid and Legal Services offices are federally funded. Legal Aid offices may also be financed by state, local, or private funding, or by local bar associations. The Legal Services Corporation in Washington, D.C., is funded by the Federal Government, and, in turn, awards grants to local Legal Services programs around the country. Also, many law schools throughout the nation conduct law clinics, where students assist other lawyers as part of their training.

What They Do:
These offices generally offer legal assistance with problems such as landlord-tenant, credit, utilities, family issues such as divorce and adoption, social security, welfare, unemployment, and worker's compensation. Each legal aid office has its own board of directors that determines the priorities of the office and the kinds of cases handled. Therefore, the Legal Aid office serving your area may not handle all of the types of cases mentioned above. However, these offices should be able to refer you to other local, state or national organizations that can provide advice or help.

Private Lawyers
How To Reach Them:
If you need help in finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association. Local and state bar associations are usually listed in area telephone directories.

Since lawyers are now permitted to advertise, it is a bit easier to find one who fits your needs and your pocketbook. Check the Yellow Pages of the telephone directory or newspapers for these advertisements. If you have a complaint about an attorney or need further information, again contact your state, city or county bar association.

Private and Voluntary Consumer Groups
Private and voluntary consumer organizations are usually created to advocate various or specific consumer interests. In some communities they will help individual consumers with their complaints. To find out if such a group is in your community, contact your state or local consumer affairs office.

Consumer Credit Counseling Services
What They Are:
Counseling services provide aid 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 credit counseling.

Another source of help is the Consumer Credit Counseling Services (CCCS), sponsored by the National Foundation for Consumer Credit and financially supported by banks, credit card companies, finance companies and other credit offering organizations.

What They Do:
The CCCS counseling program provides money management techniques, debt payment plans, and educational programs. In working out a debt repayment program individually tailored to a consumer's agreed upon ability to pay, a counselor takes into consideration the needs of the family and the requirements and needs of the creditor.

Consumer credit counseling programs are nonprofit and provide service either free or for a nominal charge.

How To Reach Them:
To find out if your area is covered by a CCCS, look in your local phone directory or check with the National Foundation for Consumer Credit, 8701 Georgia Avenue, Suite 601, Silver Spring, Maryland 20910.

Other Consumer Information
The Consumer Information Catalog lists more than 200 free or low-cost federal booklets on a variety of topics, many of which would 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 of the U.S. General Services Administration, and may be obtained by sending your name and address to: Consumer Information Center, Pueblo, Colorado 81009.

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.
PART II
Consumer Assistance Directory

Corporate Consumer Contacts

If you have tried to resolve a problem directly with the person with whom you originally did business but have been unsuccessful, the next step is to contact the company's headquarters. This section will help you find the address for the headquarters and, in most cases, the appropriate person to contact. Most listings include phone numbers. When there is an “800” toll free number, it is highlighted.

If you are unable to find the company's address in this section, Standard and Poor's Register of Corporations, Directors, and Executives, found in most public libraries, also lists the addresses of over 45,000 American business firms.

Throughout this section you will notice companies or brand names listed with an instruction to contact another company listed in the book. For example,

Wrangler Jeans
See Blue Bell, Inc.

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

Martha T. Siegel
Director, Corporate Consumer Affairs
Alcon Laboratories, Inc.
6201 South Freeway
Fort Worth, Texas 76134
(817) 293-0450, ext. 2454

Diane Guy
Consumer Affairs Department
Allied Van Lines, Inc.
P.O. Box 4403
Chicago, Illinois 60680
(312) 681-8000

Don Jayhan
Consumer Affairs Director
Allstate Insurance Company
Allstate Plaza
Northbrook, Illinois 60062
(312) 251-6719

Thomas Zaricki
Senior Vice President
Alpha Beta Company
777 South Harbor Boulevard
La Habra, California 90631
(714) 738-2141

Paul M. Patterson
Manager, Customer Relations
Amana Refrigeration, Inc.
Amana, Iowa 52204
(319) 822-5511

Eugene Dieringer
Director, Consumer Relations
American Airlines
P.O. Box 619616, 5E12
Dallas/Fort Worth Airport, Texas 75261-9616
(214) 355-1234

Bill Bendell
American Automobile Association
AAA Approved Auto Repair Program
811 Gatehouse Road
Falls Church, Virginia 22047
(written complaints only)

Otto Fohl
Director, Business Information
American Cyanamid Company
One Cyanamid Plaza
Wayne, New Jersey 07470
(201) 831-2000

Martin J. Hummel
Vice President
American Express
American Express Plaza
New York, New York 10004
(212) 323-2000

L. Dale Edwards
Second Vice President
American General Fire and Life Insurance Company
American General Center 1272
Nashville, Tennessee 37250
(615) 749-1841

Sue Holiday
Consumer Correspondent
American Greetings Corporation
10500 American Road
Cleveland, Ohio 44144
(216) 252-7300

Lindsey Anderson (Contact Lenses)
American Optical Corporation
55 New York Avenue
Framingham, Massachusetts 01701
(617) 879-7640

John Salce (Spectacles)
American Optical Corporation
14 Mechanic Street
Southbridge, Massachusetts 01550
(617) 765-9711 ext. 2786

Ronald J. Fojtlin
Manager, Consumer Affairs
American Standard
P.O. Box 2003
New Brunswick, New Jersey 08903
(201) 885-1900

Michael T. Miller
Vice President and Assistant Secretary
American Stores Company
P.O. Box 27447
Salt Lake City, Utah 84127
(801) 539-0112
CORPORATE CONSUMER CONTACTS

Susan A. Mattarocci
Manager, Consumer Relations
American Tourister, Inc.
91 Main Street
Warren, Rhode Island 02885
(401) 245-2100

Customer Sales and Service

AMF/Head
P.O. Box 5227
Princeton, New Jersey 08540
(609) 799-9000

Harry Matte
Senior Vice President and Director of Corporate Communications
Amfac, Inc.
P.O. Box 7813
San Francisco, California 94120
(415) 772-3300

John B. Shaw
Coordinator, Customer Relations and Consumer Affairs
Amoco Oil Company
200 East Randolph
Chicago, Illinois 60601
(312) 856-5894

C. T. Kraft
Director, Customer Relations
AMTRAK
400 North Capitol Street, N.W.
Washington, D.C. 20001
(written inquiries only)

Robin Horder
Manager, Consumer
and Customer Services
Amway Corporation
7575 East Fulton Road
Ada, Michigan 49355
(616) 676-6000

Jim Berg
Supervisor of Products, Service and Repair
Andersen Corporation
Bayport, Minnesota 55003
(612) 439-5150

Mark Addicks
Manager, Public Affairs
Anderson, Clayton and Company
P.O. Box 2538
Houston, Texas 77252
(713) 651-0641

Robert Distelrath, Manager,
(713) 651-0641

One Busch Place
St. Louis, Missouri 63118
800-538-9696 (toll free information on dealer location only)
(408) 973-2222 (other calls)

A&P Supermarkets
See Great Atlantic and Pacific Tea Company

Danny Wood
Manager, Consumer Relations
ARA Manufacturing Company
P.O. Box 634002
Grand Prairie, Texas 75053
(214) 647-4111
800-527-7914 (toll free)

Jill Materra
Showroom Manager, Customer Relations
Aris Gloves
415 7th Avenue
New York, New York 10016
(212) 532-8625
800-223-2218 (toll free)

Supervisor, Consumer Relations
Armour Dial Products
Greyhound Tower - Station No. 616
Phoenix, Arizona 85077
(602) 248-2595,96

Kathleen Thompson
Consumer Representative
Armour Food Products
15101 North Scottsdale Road
Scottsdale, Arizona 85260
(602) 998-6184 or 998-6347

Fred Fuest
Manager, Consumer Affairs
Armstrong Rubber Company
500 Sargent Drive
New Haven, Connecticut
(203) 367-4400
800-245-2167 (toll free)

Jane W. Deibler
Manager, Customer Response Center
Armstrong World Industries
P.O. Box 3001
Lancaster, Pennsylvania 17604
800-233-3823 (toll free)

Anna Haughey
General Manager, Customer Relations
Arrow Shirts
See Cluett, Peabody, and Company, Inc.

Diana Goralczyk
Manager, Customer Relations
Atari
P.O. Box 61657
Sunnvale, California 90488
(408) 745-2000

Customer Relations

Apple Computer, Inc.
20525 Mariani Avenue, Mail Stop 27F
Cupertino, California 95014
800-538-9696 (toll free information on dealer location only)
(408) 973-2222 (other calls)

AT&T
550 Madison Avenue, Room 2441
New York, New York 10022
(212) 605-6665

Lynne Lappin
Superintendent, Customer Service
Avis Rent-A-Car System
900 Old Country Road
Garden City, New York 11530
(516) 222-4200

Consumer Affairs
A&W Beverages, Inc.
9 West 57th Street
New York, New York 10019
(212) 561-7777

Consumer Affairs
Avon Products, Inc.
244 Westchester Avenue
White Plains, New York 10604
(914) 683-5890

B

Adelina Silver
Director, Public Relations
Bacardi Corporation
P.O. Box G 3549
San Juan, Puerto Rico 00936
(809) 795-1550

Sheery Bean
Manager, Consumer Relations
Ball Flexnkt
933 Meacham Road
Statesville, North Carolina 28677
(704) 872-2785

William Pettier
Vice President, Corporate Communications
Bally Manufacturing Corporation
8700 West Bryn Mawr
Chicago, Illinois 60631
(312) 399-1300

Jacque DeBucelia
Vice President Customer Relations
Bank of America National Trust & Savings Association
555 California Street, Department 3523
San Francisco, California 94104
(415) 622-6081

Pamela Richard
Assistant Manager, Publicity and Public Relations
Baskin Robbins 31 Ice Creams
Glendale, California 92101
(818) 956-0031

Consumer Affairs Department
Bausch and Lomb, Inc.
1400 North Goodman Street
Rochester, New York 14629
(716) 338-6000

Corporate Relations
Beatrice Foods Company
2 North LaSafe Street
Chicago, Illinois 60602
(312) 558-4199

Consumer/Public Affairs Department
Beechman Products
P.O. Box 1467
Pittsburgh, Pennsylvania 15230
800-242-1718 (toll free inside Pennsylvania)
800-245-1040 (toll free outside Pennsylvania)

David Johns
Director, Human Resources Department
Begley Company
P.O. Box 1000
Richmond, Kentucky 40475
(606) 623-2500

John Fullerton
Manager, Consumer Relations
Bemington Products, Inc.
69 Main Street
Bridgeport, Connecticut 06602
(203) 367-4400

Robert Austin
Customer Service Representative
Black and Decker Manufacturing Company
701 East Joppa Road
Towson, Maryland 21204
(301) 983-3900

Lorraine Dorsey
Assistant Manager, Publicity and Public Relations
Bourns, Inc.
P.O. Box 109
San Marcos, California 92065
(714) 743-7300
CORPORATE CONSUMER CONTACTS

Eddie Feinstein
Director of Communications
H&R Block, Inc.
4410 Main Street
Kansas City, Missouri 64111
(816) 753-6900

Barbara Buttry
Consumer Relations
Blue Bell, Inc.
201 North Eugene Street
Greensboro, North Carolina
27401
(919) 373-3564

Dan Evans, Chief Executive Officer and Secretary
Bob Evans Farms
3776 South High Street
P.O. Box 07863
Columbus, Ohio 43207
(614) 491-2225

Steffne Miller
Manager, Consumer Affairs
U.S. Borax & Chemical Corporation
3075 Wilshire Boulevard
Los Angeles, California 90010
(213) 381-5311 or
800-421-8427 (toll free)

Karen Wilson
Manager, Consumer, Corporate Affairs
Bradlees Stores
1 Bradlees Circle
Braintree, Massachusetts 02184
(617) 770-5377

Bernadette Hardy
Supervisor, Consumer Relations
Bristol-Myers Products
345 Park Avenue
New York, New York 10154
(212) 546-4000

Helen P. Mohan
Customer Relations Manager, USA
British Airways
245 Park Avenue
New York, New York 10167
(212) 879-4704

Charles A. Zahka
Divisional Vice President of Consumer Affairs
Broadway Department Stores
3880 North Mission Road
Los Angeles, California 90031
(213) 227-2440

V.C. Camerer
Supervisor, Consumer Affairs
Brown & Williamson Tobacco Corporation
1500 Brown and Williamson Tower
P.O. Box 35090
Louisville, Kentucky 40232
(502) 588-2311

Deborah A. Carter
Consumer Relations Administrator (B-F Spirits, Ltd.)
Brown-Forman Distillers Corporation
P.O. Box 1080
Louisville, Kentucky 40201
(502) 585-1100

Karen Knutson
Director, Customer Relations
Budget Rent-A-Car Corporation
3350 Boyington Drive
Jackson Heights, New York
11370
(718) 565-4200

Karen Wilson
Manager, Consumer Response Department
Borden, Inc.
180 East Broad Street
Columbus, Ohio 43215
(614) 225-4111

Susan Botello
Manager, Customer Relations
Bradlees Stores
1 Bradlees Circle
Braintree, Massachusetts 02184
(617) 770-5377

Patricia Capella
Manager, Corporate Information
Burlington Industries
P.O. Box 21207
Greensboro, North Carolina
27420
(919) 379-2331

Patricia Capella
Manager, Corporate Information
Burlington Industries
P.O. Box 21207
Greensboro, North Carolina
27420
(919) 379-2331

Janet DuBane
Director, Consumer Relations
Butterick Company, Inc.
161 6th Avenue
New York, New York 10013
(212) 620-2500 or
800-221-2670 (toll free)

Robert Masie
Administrative Sales Manager
California and Hawaiian Sugar Company (C&H)
One California Street
San Francisco, California
94111
(415) 772-3800

W. Sean O' Neill
Manager, Consumer Communications
Caloric Corporation
403 North Main Street
Topton, Pennsylvania 19562
(215) 682-4211

Drew Fox
Director, Consumer Relations
Camellia Soup Company
Camellia Place
Carmen, New Jersey 08010
(609) 342-4800

Joyce Hintz
Manager, Corporate Communications
Canada Dry Corporation
100 Park Avenue
New York, New York 10017
(212) 953-5900

Sheila Howell
Consumer Complaint Department
Cannon Mills Company
Lake Circle Drive
Kannapolis, North Carolina
28081
(704) 933-1212

Rhoda Moltz
National Manager, Customer/Dealer Relations
Canon USA, Inc.
1 Canon Plaza
Lake Success, New York
11042
(516) 489-6700

George Wilkins
Manager, Corporate Communications
Carnation Company
5045 Wilshire Boulevard
Los Angeles, California 90036
(213) 932-6000

Dr. Kathleen Morrow
Consumer Relations Manager
Carrier Air Conditioning Company
P.O. Box 4908
Syracuse, New York 13221
(315) 432-0761 (local)
800-227-7437 (toll free outside of Syracuse)

Joyce Steele
Manager, Consumer Communications
Castle & Cooke, Inc.
50 California Street
San Francisco, California
94111
(415) 986-3000

Thomas M. Hyde
Manager, Consumer Services
CBS Toys
41 Madison Avenue
33rd Floor
New York, New York 10010
(212) 481-6687

Bruce Wagner
Service Supervisor
Champion Spark Plug Company
P.O. Box 910
Toledo, Ohio 43661
(419) 535-2567

Rosemary Littlefield
Customer Relations Coordinator
Chanel, Inc.
Nine West 57th Street
New York, New York 10019
(212) 688-5055

Annamarie Gonda
Director, Consumer Relations
Charles of the Ritz Group, Ltd.
770 Broadway
New York, New York 10003
(212) 420-5828

Walter Babek
Manager, Consumer Response
Chesbrough-Pond’s Inc.
33 Benedict Place
Greenwich, Connecticut 06830
800-243-5320 (toll free)

Joe Keith
Supervisor, Dealer and Consumer Affairs
Chevron U.S.A., Inc.
P.O. Box H
Concord, California 94524
(415) 827-6413

Nancy Sewsinsky
Supervisor, Consumer Relations
Church & Dwight Company, Inc.
469 North Harrison Street
Princeton, New Jersey 08540
(609) 683-5900

Nathaniel J. Sutton
Vice President, Customer Affairs
Citicbank, N.A.
399 Park Avenue
New York, New York 10043
(212) 559-0403

Cathi Hunt
Director, Consumer Satisfaction
Clairol, Inc.
345 Park Avenue
New York, New York 10154
(212) 644-2990 (In New York, call collect)
800-227-7437 (toll free outside of New York)

C. Kay Whitehurst
Consumer Services Manager
Clorox Company
P.O. Box 24305
Oakland, California 94623
(415) 271-7833
CORPORATE CONSUMER CONTACTS

Kathy Larkin
Consumer Complaints
Cluett, Peabody and Company, Inc.
530 Fifth Avenue
New York, New York 10036
(212) 930–2900

Consumer Information Center
Coca-Cola Company
P.O. Drawer 1734
Atlanta, Georgia 30301
800–439–2653 (toll free)

Charles McIlwaine
Vice President, Corporate Communications
Coleman Company, Inc.
250 North St. Francis Avenue
Wichita, Kansas 67202
(316) 261–3211

Grace Richardson
Director, Consumer Affairs
Colgate-Palmolive
1280 North Grant Avenue
Columbus, Ohio 43216

Phyllis D. Beattie
Director, Consumer Services
Combo Chemical, Inc.
(614) 297–6125

Columbus Coated
1280 North Grant Avenue
Carl Ravasi
New York, New York 10036
(212) 310–2000

Columbus Gas
300 Park Avenue
New York, New York 10022
(212) 310–2000

Nina Kenney
Vice President, Consumer Affairs
Colonial Penn Group, Inc.
5 Penn Center Plaza
Philadelphia, Pennsylvania 19151
(215) 988–8207

James M. O’Sullivan
Vice President, Government Affairs
Columbia Gas

John R. Stone
Vice President and Director
Consumer Affairs

Colgate-Palmolive

Combined insurance
Company of America
707 Combined Center
Northbrook, Illinois 60062
(312) 564–8000

Michael Epps
Manager, Customer Support
Commodore Business Machines, Inc.
1200 Wilson Drive
West Chester, Pennsylvania 19380
(215) 436–4200 or 800–247–9000 (toll free)

Shirley Merke
Director of Consumer Services
Conair Corporation

Janet Venditti
Manager, Consumer Affairs
Conglomerum Corporation
195 Belgrove Drive
Kansas, New Jersey 07032
(201) 991–1000

Cecil A. Betha
Director, Group Operations

Connecticut General Life Insurance Company
Group Insurance Operations
Hartford, Connecticut 06152
(203) 726–6000

Jim Leach
Coordinator, Distributor Relations

Conoco, Inc.
P.O. Box 2197
Houston, Texas 77252
(713) 293–1609

Cynthia Grimm
Manager, Consumer Relations
Continental Airlines
P.O. Box 4607
Houston, Texas 77210–4607
800–525–0280 (toll free)

Barbara Cella
Manager, Customer Relations
Continental Bank
231 South LaSalle Street
Chicago, Illinois 60697
(312) 828–5795

William Bentzin
Manager, Business Development

Control Data Corporation
8100 34th Avenue, South
Minneapolis, Minnesota 55440
(612) 853–4569

Jim Compton
Director, Consumer Relations

COPPER & RUBBER COMPANY
Company of America

Margie Hausburg
Quality Assurance Analyst
Adolph Coors & Company
Golden, Colorado 80401
(303) 279–6565

David Karpinski
Office Manager

Copper-Brite, Inc.
5147 West Jefferson Boulevard
Los Angeles, California 90016
(213) 933–9331

Elizabeth Thomas
Director, Consumer Relations

Cottgonne Corporation
(Schering-Plough Consumer Operations)
3030 Jackson Avenue
Memphis, Tennessee 38151
(901) 320–2336

Dr. A. John Penicnak
Senior Vice President, Corporate Scientific Department or Connie J. Shelby, Manager, Consumer Affairs

Cosmair, Inc.
575 Fifth Avenue
New York, New York 10036
(203) 726–6000

J. Michael Nohava
Manager, Consumer Relations

Cotter and Company
2740 Clybourn Avenue
Chicago, Illinois 60614
(312) 975–2700

Eileen Hertzler
Director, Customer Service

Cramer Products, Inc.
P.O. Box 1001
Gardner, Kansas 66030
(718) 361–2240

Laurie R. Abramson
Director, Consumer Relations

Dannon Company, Inc.
22–11 38th Avenue
Long Island City, New York 11101
(718) 361–2240

Wanda Heath
Consumer Service

Danskin
(101 California Street
San Francisco, California 94111
(415) 955–6000

Dean Miller
Senior Vice President

Data Witter Reynolds
Organization
101 Columbia Street
San Francisco, California 94111
(415) 955–6000

John Deere Company
John Deere Road
Moline, Illinois 61265
(309) 752–8000

Catherine Randle
Supervisor, Consumer Affairs

DeL Monte Corporation
P.O. Box 3575
San Francisco, California 94119
(415) 442–4803

W. Shaw
General Manager, Consumer Affairs

Delta Air Lines
Atlanta Hartfield International Airport
Atlanta, Georgia 30320
(404) 765–2600
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Company/Department</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joseph Collins</td>
<td>President, Power Tool Division</td>
<td>Delta International</td>
<td>(214) 824-0331</td>
</tr>
<tr>
<td>Marilyn Combalick</td>
<td>Coordinator of Guest Relations</td>
<td>Denny's Restaurants</td>
<td>(714) 739-6122</td>
</tr>
<tr>
<td>Drackett Products</td>
<td>Manager, Consumer Affairs</td>
<td>Denny's Restaurants</td>
<td>(714) 739-6122</td>
</tr>
<tr>
<td>Jane Lagusch</td>
<td>Secretary to the President</td>
<td>Drug Emporium, Inc.</td>
<td>(614) 888-6876</td>
</tr>
<tr>
<td>Janine LeMedica</td>
<td>Consumer Complaints</td>
<td>Duffy-Mott Company, Inc.</td>
<td>(203) 329-8091</td>
</tr>
<tr>
<td>Stephen Yanacek</td>
<td>Consumer Affairs Manager</td>
<td>Dunlop Tire and Rubber Corporation</td>
<td>(716) 879-8258</td>
</tr>
<tr>
<td>Sharon Lombardi</td>
<td>Consumer Relations Manager</td>
<td>Duracell International, Inc.</td>
<td>(800) 246-9540</td>
</tr>
<tr>
<td>Patricia Robinette</td>
<td>Manager, Customer Relations</td>
<td>Eastern Airlines</td>
<td>(305) 873-3450</td>
</tr>
<tr>
<td>Kenneth Banks</td>
<td>Director of Advertising and Planning</td>
<td>Eckerd Drug Company, Inc.</td>
<td>(713) 564-2527</td>
</tr>
<tr>
<td>Gerry Luepke</td>
<td>Consumer Information Services</td>
<td>Economics Laboratory, Inc.</td>
<td>(203) 743-8546</td>
</tr>
<tr>
<td>Thomas Rae</td>
<td>General Counsel</td>
<td>E. F. Hutton Group, Inc.</td>
<td>(212) 742-5000</td>
</tr>
<tr>
<td>Alice Eberhardt</td>
<td>Consumer Relations Assistant</td>
<td>Eilene Fowlers Figure Salons, Inc.</td>
<td>(414) 273-2200 ext. 2353</td>
</tr>
<tr>
<td>Randy T. Lovallo</td>
<td>Staff Attorney</td>
<td>Electrolux Corporation</td>
<td>(203) 359-3600</td>
</tr>
<tr>
<td>Benny M. Hill</td>
<td>Manager of Public Relations and Publicity</td>
<td>Emory Worldwide</td>
<td>(203) 762-8601</td>
</tr>
<tr>
<td>James F. Loeb</td>
<td>Director of Company Relations</td>
<td>Encyclopedia Britannica, Inc.</td>
<td>(310) 347-7232</td>
</tr>
<tr>
<td>Benny M. Hill</td>
<td>Manager of Public Relations and Publicity</td>
<td>Entex, Inc.</td>
<td>(713) 654-2527</td>
</tr>
<tr>
<td>Barbara Colangelo</td>
<td>Consumer Affairs</td>
<td>Ethan Allen, Inc.</td>
<td>(800) 855-8000</td>
</tr>
<tr>
<td>Joseph V. Bres</td>
<td>Manager, Consumer Affairs</td>
<td>Exxon Company, U.S.A.</td>
<td>(612) 572-4200</td>
</tr>
<tr>
<td>Joseph Collins</td>
<td>Manager, Consumer Affairs</td>
<td>Exxon Company, U.S.A.</td>
<td>(612) 572-4200</td>
</tr>
<tr>
<td>Judy Woolfolk</td>
<td>Home Economist</td>
<td>Faultless Starch/Bon Ami Company</td>
<td>(614) 421-7075</td>
</tr>
<tr>
<td>John West</td>
<td>Senior Manager, Service Assurance</td>
<td>Federal Express Corporation</td>
<td>(901) 922-5642</td>
</tr>
<tr>
<td>Betty Lober</td>
<td>Federated Department Stores, Inc.</td>
<td>Federated Department Stores, Inc.</td>
<td>(212) 535-1294</td>
</tr>
<tr>
<td>Linda Rogers</td>
<td>Manager, Consumer Affairs</td>
<td>Finest Supermarkets, Inc.</td>
<td>(513) 579-7000</td>
</tr>
<tr>
<td>Emily Luethmers</td>
<td>Customer Relations Manager</td>
<td>Fingerhut Corporation</td>
<td>(612) 252-9180</td>
</tr>
<tr>
<td>Paul Thibodeau</td>
<td>Director, Consumer Affairs</td>
<td>Firestone Tire &amp; Rubber Company</td>
<td>(800) 321-1252</td>
</tr>
<tr>
<td>John Popovich</td>
<td>Vice President and Manager of Consumer</td>
<td>First Interstate Bank of</td>
<td>(213) 614-3667</td>
</tr>
<tr>
<td></td>
<td>Affairs</td>
<td>California</td>
<td></td>
</tr>
</tbody>
</table>
CORPORATE CONSUMER CONTACTS

Susan Barow
Director, Consumer Center
First National Supermarkets, Inc.
17000 Rockside Road
Cleveland, Ohio 44137
(216) 587-7100 (inside Ohio)
800-321-9000 (toll free outside Ohio)

Tom Miller
Manager, Consumer Affairs
Fisher-Price Toys
East Aurora, New York 14052
800-482-7360 (toll free inside New York)
800-828-7315 (toll free outside New York)

Carol D. Scroggins
Director of Consumer Services
Fleming Foods Company
P.O. Box 1160
120 East 6th Street
Topoka, Kansas 66601
(913) 233-2866

Hazel Hunter
Supervisor, Customer Relations
Florsheim Shoe Company
130 South Canal Street
Chicago, Illinois 60606
(312) 559-7456

Marta Jones
Manager, Communications
Flowers Industries, Inc.
P.O. Box 1338
Thomasville, Georgia 31792
(912) 226-5110

Katie Sherbo
Supervisor, Customer Relations
Flying Tiger Line Inc.
7401 World Way West
Los Angeles, California 90009
(213) 646-3165

Rick Braden
Group Manager, Credit Services
Foley's
P.O. Box 1971
Houston, Texas 77251
(713) 651-6624

Beatrice Stephens
President
Food Products, Inc.
P.O. Box 1667
Richmond, California 94802
(415) 529-1083

Janet Benoit
Consumer Relations Director
Foodways National, Inc.
P.O. Box 41
Boise, Idaho 83707
(208) 393-6710

Processing Services
Fotomat Corporation
205 Ninth Street North
St. Petersburg, Florida 33701
(813) 823-2027

William Boyd
Senior Vice President, Merchandising
Franks Nursery and Crafts
6399 East Nebraska
Detroit, Michigan 48234
(313) 366-8400

Felicia Chiella
Consumer Representative
R. T. French Company
One Mustard Street
P.O. Box 23450
Rochester, New York 14692
(716) 482-8000

Robert A. Marks
Director, Field Services and Customer Relations
Frigidaire (Parts & Service)
P.O. Box WC-4900
Dayton, Ohio 45449
(513) 297-3956

Lynne Griffith
Manager of Consumer Affairs
Frontier Airlines, Inc.
8250 Smith Road
Denver, Colorado 80207
(303) 329-5151

Janet Rosati
Director of Quality Control and Consumer Services
Fruit of the Loom, Inc.
One Fruit of the Loom Drive
Bowling Green, Kentucky
42102
(502) 781-6400

Al Harvey
National Service Manager
Full Photo Film U.S.A., Inc.
800 Central Boulevard
Carts/str's, New Jersey 07072
(201) 935-6022

Mattie Peggs
Customer Service Representative
Fuller Brush Company
P.O. Box 729
Westport Addition
Great Bend, Kansas 67530
(316) 792-1711 ext. 288

G

Consumer Affairs
GAF Corporation
1361 Apac Road
Wayne, New Jersey 07470
201-628-3000

Daniel Solomon
Director, Consumer Relations
Ernest & Julio Gallo Winery
P.O. Box 1130
Modesto, California 95353
(209) 579-3111

Jean F. Hopwood
Manager, Consumer Affairs
General Electric Company
Appliance Park AP6-106
Louisville, Kentucky 40225
(502) 452-3754

Naomi Linder
Manager, Consumer Service
General Foods Corporation
250 North Street
White Plains, New York 10625
(914) 335-2500

General Host Corporation
P.O. Box 10045
Stamford, Connecticut 06904
(203) 357-9900

Mary Scholl
Assistant Manager, Consumer Relations
General Mills, Inc.
P.O. Box 1113
Minneapolis, Minnesota 55440
(612) 540-4295

Customer Relations Department
General Motors Acceptance Corporation
3044 West Grand Boulevard
Room AX342
Detroit, Michigan 48202
(313) 556-0510

Alan D. Galletly
Vice President of Public Affairs, Telephone Operations
General Telephone & Electronics Corporation (GTE)
One Stamford Forum
Stamford, Connecticut 06904
(203) 965-2630

Ray A. Gipson
Vice President, Corporate Administration
Gordon Jewelry Corporation
820 Fannin
Houston, Texas 77002
(713) 222-8080

Corinne A. Forti
Director of Information Services
W. R. Grace & Company
Grace Plaza
1114 Avenue of the Americas
New York, New York 10036
(212) 819-5500

Jacklyn Hansen
Supervisor, Consumer Relations
Gerber Products Company
445 State Street
Fremont, Michigan 49412
(616) 928-2000

Glenn L. Martin
Director, Consumer Affairs
Germaine Montell Cosmetics Corporation
40 West 57th Street
New York, New York 10019
(212) 382-3010 ext. 158

Hank Harril
Manager, Consumer Relations
Gilb' on Appliance Corporation
1401 Van Deinse
Greenwich, Michigan 48838
(616) 754-9621 ext. 287

F. W. Adams, Jr.
Direct., Consumer Affairs
Gillette Company
Prudential Tower Building
Boston, Massachusetts 02199
(617) 421-7327

Walter Dargatz
Director, Technical Service
Glenwood Range Company
Division of Caloric Corporation
145 Park Avenue
P.O. Box 1206
Delaware, Ohio 43015-9984
(614) 363-1381

Paul A. Miller
Manager, Consumer Affairs
B. F. Goodrich Company
500 South Main Street
Akron, Ohio 44318
(216) 374-3796

M. C. Jenison
Director, Consumer Relations
Goodyear Tire & Rubber Company
Akron, Ohio 44316
(216) 796-2121

Ray A. Gipson
Vice President, Corporate Administration
Gordon Jewelry Corporation
820 Fannin
Houston, Texas 77002
(713) 222-8080

Corinne A. Forti
Director of Information Services
W. R. Grace & Company
Grace Plaza
1114 Avenue of the Americas
New York, New York 10036
(212) 819-5500
CORPORATE CONSUMER CONTACTS

Carol Snack
Customer Service Manager
Grand Union Company
100 Broadway
Elmsford, Park, New Jersey

(201) 794-2000 or
800-221-1835 (toll free)

Grace Krohn
Consumer Service Representative
Mrs. Grass, Inc.
725 South 25th Avenue
Belwood, Illinois 60104

(312) 547-7070

Ellen Antlitz
Customer Relations Manager
Great Atlantic & Pacific Tea Company (A&P)
2 Paragon Drive
Montvale, New Jersey 07645
(201) 573-9700

M. J. Jorgensen
Director, Customer Relations
Greyhound Lines, Inc.
111 West Clarendon Avenue
Phoenix, Arizona 85077

(602) 248-5000

Gordon Thompson
Supervisor Customer Service
Grolier Enterprises, Inc.
Sherman Tumpike
Danbury, Connecticut 06816

(203) 797-3756

Customer Affairs Analyst
Gulf Oil Corporation
P.O. Box 51157
Atlanta, Georgia 30302

(404) 491-5251

Chip Dickey
Manager of Consumer Affairs
Hallmark Cards, Inc.
P.O. Box 580
Kansas City, Missouri 64141

(816) 274-5110

Gus Wallin
Director, Product Safety
Hamilton Beach Company
95 Scovill Street
Waterbury, Connecticut 06706

(203) 573-1199

James Speice
Assistant Vice President, Public Affairs
Hammerrmill Papers Group
P.O. Box 10050
Erie, Pennsylvania 16533

(814) 456-8811

Betty Lafone
Director, Customer Services
Harriss Teeter Supermarkets, Inc.
P.O. Box 33129
Charlotte, North Carolina 28223

(704) 567-3035
800-432-6111 (toll free in North Carolina)
800-433-7143 (toll free in South Carolina, Tennessee, and Virginia)

Betty Leonard
Consumer Relations Manager
Hertz Mountain Corporation
700 South Fourth Street
Harrison, New Jersey 07029

(201) 481-4800 (collect calls accepted)

Donna Elliott
Manager, Consumer Relations
H. J. Heinz Company
1062 Progress Street
Pittsburgh, Pennsylvania 15212

(412) 237-5740

Natalie D. Bailey
Manager, Customer Relations
Hershey Foods Corporation
14 East Chocolate Avenue
Hershey, Pennsylvania 17033–0815

(717) 534-7500

John Britton
Manager of News and Information, Office of Public Affairs
Hertz Corporation
660 Madison Avenue
New York, New York 10021

(212) 980-4153

Robert N. Cowie
Vice President, Public Relations
Hook Drugs, Inc.
P.O. Box 26285
Indianapolis, Indiana 46226

(317) 353-1451

James M. Rogers
Director of Consumer Affairs
Hoover Company
101 East Maple
North Canton, Ohio 44720

(216) 499-9200 ext. 294

Allan Krejci
Director, Public Relations
George A. Hormel and Company
501 16th Avenue, N.E.
Austin, Minnesota 55912

(507) 437-5611

Public Affairs Office
Household Finance Corporation
2700 Sanders Road
Prospect Heights, Illinois 60070

(312) 564-5000

Betsy White
National Manager, Guest Services
Howard Johnson Company
One Monarch Drive
North Quincy, Massachusetts

(617) 847-2000

Lucy Belle King
Manager, Consumer Relations
Hunt-Wesson Foods, Inc.
1645 W. Valencia Drive
Fullerton, California 92634

(714) 680-1430

Ray Gwin
Manager Consumer Affairs
Hyatt Hotels Corporation
200 West Madison
Chicago, Illinois 60606

(312) 750–1234

I

Iidarle Toy Company
See CBS Toys

Linda Gambrel
Supervisor, Consumer Service
Igloo Corporation
P.O. Box 19322
Houston, Texas 77224

(713) 465–2571

Stephen Wasylowski,
Manager, Customer Service
Mary Ann Kepes
Manager, Customer Service
Imperial Wall Covering, Inc.

23645 Mercantile Road
Cleveland, Ohio 44122

(216) 464–3700

Eugene F. McDonald
Assistant Vice President, Customer Relations
INA/AETNA

1600 Arch Street
One Mezzanine
Philadelphia, Pennsylvania

19101

(215) 241–2729

Customer Relations Department
International Business Machines Corporation (IBM)

Old Orchard Road
Armonk, New York 10504

(914) 765–1900

Diane Wieland
Communications Manager
International Multifoods
Multifoods Tower
P.O. Box 2942
Minneapolis, Minnesota 55402

(612) 340–6661

John L. Burbidge
Vice President, Client Relations
Investors Diversified Services, Inc.

IDS Tower – 7th Floor, Unit 92
Minneapolis, Minnesota 55474

(612) 372–3226

Dr. D. F. Owen
Director of Nutrition and Consumer Affairs
ITT Continental Baking Company

Box 731, Halstead Avenue
Rye, New York 10580

(914) 499–0225
CORPORATE CONSUMER CONTACTS

Muriel Adamy
Director, Consumer Affairs
ITT Corporation
320 Park Avenue
New York, New York 10022
(212) 940–1547

Susan Funk
Director, Public Relations
Jackson and Perkins Company
One Rose Lane
Medford, Oregon 97501
(503) 776–2000 ext. 3440

Leslie Pond-Bover
Administrative Manager, Law Department
Jeffrey Martin, Inc.
410 Clermont Terrace
Union, New Jersey 07083
(210) 687–4000

Johnson Wax
Consumer Affairs Director
1525 Howe Street
Carol L Hansen
800–526–2433 (toll free
New Brunswick, New Jersey
501 George Street
(312) 531–6311
Sanford, Florida 32773
(312) 833–2900

Susie Funk
Communications and Community Affairs
Jewell Foodstores
1955 West North Avenue
Melrose Park, Illinois 60160
(317) 545–2271

John Haugabrook
Communications and Government Affairs Division of American Cynamid Company
Kai Kan Foods, Inc.
3386 East 44th Street
Vernon, California 90058
800–824–9000 (toll free inside California)
800–525–5273 (toll free outside California)

K

James McNemey
Director, Customer Relations
K Mart Corporation
3100 West Big Beaver Road
Troy, Michigan 48084
(313) 643–1643

Lynda Hufman
Consumer Affairs Representative
Kol Kan Foods, Inc.
3386 East 44th Street
Vernon, California 90058
800–334–1115 or 1181 (toll free)

Annette Watkins
Manager, Consumer Relations
Karastan Mills (Rug and Carpet Division)
Division of Fieldcrest Mills, Inc.
P.O. Box 130
Eden, North Carolina 27288
(919) 827–3400

Kaufman
See May Department Stores Company

Consumer Service
Kawasaki Motors Corporation
P.O. Box 25252
Santa Ana, California 92705
(714) 835–7000

Andra L. Evans
Coordinator of Consumer Relations
Kaysar-Roth Hosiery
2306 West Meadowview Road
Greensboro, North Carolina
27407 (919) 852–2030

Judy Peters
Supervisor, Customer Relations
Keebler Company, Inc.
1 Hollow Tree Lane
Elmhurst, Illinois 60126
(312) 833–2900

Muriel Cleary
Manager, Consumer Services Department
Kellogg Company
235 Porter Place
P.O. Box 3423
Battle Creek, Michigan
49016–3423
(616) 966–2268 or 2275

Peter P. Falco
Manager, Product Service
Kelly-Springfield Tire Company
Kelly Road
Cumberland, Maryland 21502
(301) 777–6016

AI Hair
Consumer Relations Manager
Kelvinator Appliance Company
999 Fort Duquesne Boulevard
Pittsburgh, Pennsylvania 15222
(412) 263–3765 or 800–245–0600 (toll free)

Joe Atkinson
Consumer Relations Manager
Kemper Group
Long Grove, Illinois 60049
(312) 540–2122

Shirley Topmiller
Group Manager, Consumer Affairs
Kentucky Fried Chicken
P.O. Box 32070
Louisville, Kentucky 40232
(502) 458–3600

Dmitri L. Stobaugh
Director, Consumer Services
Kimberly-Clark Corporation
P.O. Box 2020
Neenah, Wisconsin 54956
(414) 721–5308

L

Shirley Stoltman
Consumer Relations Representative
Lamarr, Inc.
P.O. Box 1221
Minneapolis, Minnesota 55440
(612) 571–1234

Arlene Stanisfield
Director, Consumer Affairs
Land O’Lakes, Inc.
P.O. Box 116
Minneapolis, Minnesota 55440
800–328–4155 (toll free)

Kim Reid
Quality Control Manager
Lee & Perrins, Inc.
15–01 Polk Drive
Fair Lawn, New Jersey 07410
(201) 791–1600 or 800–631–5370 (toll free)

Ronald E. Schmid
Director, Public and Government Affairs
Lederle Laboratories
Division of American Cyanamid Company
One Cynamid Plaza
Wayne, New Jersey 07470
(201) 831–4616

Christine Anderson
Customer Service
Lee Apparel Company, Inc.
P.O. Box 2940
Shawnee Mission, Kansas 66201
(913) 384–4000

Marion Nowicki
Leewards Needleworks & Crafts
1200 Charles Street
Elgin, Illinois 60120
(312) 888–5800

Pam Groce
Customer Service Manager
L’Eggs Brands, Inc.
P.O. Box 748
Rural Hall, North Carolina 27098
(919) 744–3431

Jane Creel
Consumer Affairs Manager
Lever Brothers Company
390 Park Avenue
New York, New York 10022
800–223–0392 (toll free)

Barbara Rickshaw
Manager, Consumer Affairs
Levi Strauss and Company
1156 Battery Street
San Francisco, California 94111
(415) 544–7335 or 800–227–5600 (toll free)
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Company/Brand</th>
<th>Address/Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>William Miller</td>
<td>Manager of Presidential Complaints</td>
<td>Macy's New York</td>
<td>151 West 34th Street New York, NY 10001 (212) 560-4094</td>
</tr>
<tr>
<td>Jacqueline Keller</td>
<td>Vice President, Communications and Marketing</td>
<td>Mayfair/Foodtown Supermarkets, Inc.</td>
<td>681 Newark Avenue Elizabeth, NJ 07208 (201) 352-6400</td>
</tr>
<tr>
<td>Lisa Petersen</td>
<td>Vice President, Personnel and Administration</td>
<td>Melville Corporation</td>
<td>3000 West Chester Avenue Harrison, NY 10528 (914) 253-8000</td>
</tr>
<tr>
<td>Corporate Communications Department</td>
<td>Memorex Corporation</td>
<td>San Tomas at Central Expressway Mail Stop 12-39 Santa Clara, CA 95052 (408) 987-1000</td>
<td></td>
</tr>
<tr>
<td>Mary Ann Molnar</td>
<td>Consumer Relations Administrator</td>
<td>Menne Company</td>
<td>Morristown, NJ 07960 (201) 631-9000</td>
</tr>
<tr>
<td>Lipton Microwave</td>
<td>Sales Manager, Consumer Affairs</td>
<td>Longs Drug Stores, Inc.</td>
<td>800 Sylvan Avenue 1001 Madison, NJ 07931 (201) 922-7669</td>
</tr>
<tr>
<td>Mavis Levy</td>
<td>Executive Office</td>
<td>Manufacturers Hanover Trust Company</td>
<td>270 Park Avenue New York, NY 10017 (212) 288-7370</td>
</tr>
<tr>
<td>Ray Stone</td>
<td>Director of Consumer Affairs</td>
<td>Marriott Corporation</td>
<td>One Marriott Drive Washington, DC 20058 (301) 294-3801</td>
</tr>
<tr>
<td>Tammy Longworth</td>
<td>Director, Consumer Affairs, Toys Division</td>
<td>Mattel, Inc.</td>
<td>5150 Rosecrans Hawthorne, PA 19024 (215) 298-6127 or 800-421-2887 (toll free)</td>
</tr>
<tr>
<td>Christopher A. Mangiapane</td>
<td>Advertising and Merchandising Department Manager</td>
<td>Maxxell Corporation of America</td>
<td>60 Oxford Drive Moonachie, NJ 07074 (201) 440-8020</td>
</tr>
<tr>
<td>Max Factor</td>
<td>See Playtex (International)</td>
<td>Max Factor</td>
<td>19034 Fort Washington, PA 15333 (215) 293-7000</td>
</tr>
<tr>
<td>Ira Peterman</td>
<td>Vice President, Personnel and Administration</td>
<td>Michigan Bulb Company (Flower of the Month)</td>
<td>1550 Waldorf, N.W. Grand Rapids, MI 49550 (616) 453-5401</td>
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**Corporate Consumer Contacts**

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<tr>
<td>Marie A. Lentz</td>
<td>Director, Customer Services</td>
<td>Maaco Enterprises</td>
<td>381 Brooks Road King of Prussia, PA 19406 (610) 382-5287 (toll free in PA)</td>
</tr>
<tr>
<td>Judy Decker</td>
<td>Communications Coordinator</td>
<td>Lucky Stores, Inc.</td>
<td>P.O. Box 718 Madison, SD 57037 (605) 241-6822</td>
</tr>
<tr>
<td>Marla E. Zehner</td>
<td>Vice President, Consumer Affairs</td>
<td>May Department Stores Company</td>
<td>400 Fifth Avenue Pittsburgh, PA 15219 (412) 232-2858</td>
</tr>
<tr>
<td>Linda Halleran</td>
<td>Manager, Consumer Affairs</td>
<td>Medi-Mart Stores</td>
<td>P.O. Box 2153 Boston, MA 02106 (617) 770-8975</td>
</tr>
<tr>
<td>Marie McDermott</td>
<td>Manager, Consumer Response</td>
<td>Thomas J. Lipton, Inc.</td>
<td>800 Sylvan Avenue 1001 Madison, NJ 07931 (201) 922-7669</td>
</tr>
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<td>Communications Coordinator</td>
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CORPORATE CONSUMER CONTACTS

Fara Mason
Supervisor, Consumer Relations
Midas International
225 North Michigan Avenue
Chicago, Illinois 60601
(312) 565-7500
800-821-8545 (toll free)

Connie M. Kent
Manager, Regulatory and Consumer Affairs
Miles Laboratories, Inc.
Consumer Healthcare Division
P.O. Box 340
Elkhart, Indiana 46515
(219) 264-8955

Consumer Service Coordinator
Miles Laboratories, Inc.
Household Products Division
7123 West 65th Street
Chicago, Illinois 60638
(312) 458-6100

Kathleen D. Ryan
Manager Government Affairs
Miller Brewing Company
3939 West Highland Boulevard
Milwaukee, Wisconsin 53201
(414) 931-2140

Debra K. Wood
Milton Bradley Company
443 Shaker Road
East Long Meadow, Massachusetts 01028
(413) 525-6411 ext. 2395

Roger Morrow
Vice President, Administration
Milwaukee Insurance
P.O. Box 621
Milwaukee, Wisconsin 53201
(414) 271-0525

Audrey Pierce
Executive Director, Consumer Affairs
Minnesota Mining and Manufacturing Company (3M)
Building 225-2N-03
St. Paul, Minnesota 55144
(612) 733-1385

Greg VanZandt
National Manager, Consumer Relations Department
Minolta Corporation
101 Williams Drive
Ramsey, New Jersey 07446
(201) 625-4000

Department of Consumer Affairs
M&M/Mars
High Street
Hackettstown, New Jersey 07840
(201) 852-1000

E. E. Vonderehe
Manager Customer Relations
Mobil Oil Corporation
3225 Gallows Road
Fairfax, Virginia 22037
(703) 849-3986

W. Sean O'Neill
Manager, Consumer Communications
Modem Maid Company
Division of Caloric Corporation
Topton, Pennsylvania 19562
(215) 662-4211

Thomas J. Siclani
Director, News Bureau
Monsanto Agricultural Products Company
800 North Lindbergh Boulevard
St. Louis, Missouri 63167
(314) 694-2883

Robert Swanson
Assistant Manager Customer Relations
Montgomery Ward
1 Montgomery Ward Plaza
(1-B)
Chicago, Illinois 60671
(312) 467-2628

Jane Dudley
Consumer Affairs Administrator
Morton Salt
110 North Wacker Drive
Chicago, Illinois 60606
(312) 621-5582

Mr. Coffee
See North American Systems, Inc.

Benjamin Christman
Vice President, Service
Murray Ohio Manufacturing Company
P.O. Box 268
Brentwood, Tennessee 37027
(615) 373-6500

Len Tondl
Vice President, Public Relations
Mutual of Omaha Insurance Company
Mutual of Omaha Plaza
Omaha, Nebraska 68175
(402) 342-7600

Marguerite A. Leahy
Senior Manager, Consumer Information
Nabisco Brands, Inc.
 Parsippany, New Jersey 07054
(201) 898-7460

Terry Leitz
Manager, Customer Service
NAP/Consumer Electronics
P.O. Box 555
Jefferson City, Tennessee
37760
(615) 475-3801

Jean M. Otte
Manager, Consumer Affairs
National Car Rental Systems, Inc.
Minneapolis, Minnesota 55425
(612) 830-2121 ext. 5200
800-367-6767 (toll free for emergency road service)

James Gatta
Ombudsman, Director, Consumer Education
National Fuel Gas
10 Lafayette Square
Buffalo, New York 14203
(716) 855-7081

John T. Doulin
Customer Relations Officer
Nabisco Brands, Inc.
1 Nationwide Plaza, 34T
Columbus, Ohio 43216
(614) 227-6334

Paul King
President
Neighborhood Periodical Club, Inc.
650 Northland Boulevard,
Suite 2D
Cincinnati, Ohio 45240
(513) 851-5330

Karen P. Stannyme
Manager, Consumer Affairs
Nestlé Foods
Corporation
100 Bloomington Road
White Plains, New York 10605
(914) 682-6037

Charles C. Smith
Corporate Vice President
New York Life Insurance Company
51 Madison Avenue
New York, New York 10010
(212) 576-5081

Customer Relations
76 Waterford Road
Nimsio Research, Inc.
Thomaston, Connecticut 06787
(203) 283-5861

Andra L. Evans
Manager, Consumer Relations
No Nonsense Fashions, Inc.
P.O. Box 77057
Greensboro, North Carolina
27407
(336) 832-6300

Linda Rieck or Alice Chamberlain
Consumer Affairs
North American Phillips
225 Water Street
Plymouth, Massachusetts 02360
(617) 747-1000

Carol Barbara
Product Claims Administrator
North American Watch Corporation
100 East 42nd Street
New York, New York 10017
(212) 850-5359

Paulleae Corson
Customer Service Representative
North American Watch Corporation
650 Fifth Avenue
New York, New York 10019
(212) 897-7690

James W. Taft
Director, Advertising
Northrop Corporation
1840 Century Park East
Los Angeles, California 90067
(213) 553-6262

Cameron Hinke
Director, Facilitation
Northwest Airlines, Inc.
Minneapolis/St. Paul International Airport
St. Paul, Minnesota 55111
(612) 726-2046

Thomas W. Towers
Manager, Public Relations
Northwestern Mutual Life Insurance Company
720 East Wisconsin Avenue
Milwaukee, Wisconsin 53202
(414) 271-1444

Anita Davis
Director, Customer Relations
Norwegian Caribbean Lines
One Bisca ne Tower
Miami, Florida 33131
(305) 358-6670

Norwich−Eaton Pharmaceutical
See Proctor & Gamble

Bette Ridgely
Director, Consumer Services
N oxell Corporation
11050 York Road
Hunt Valley, Maryland 21030-2088
(301) 628-4411

NuTone
See Scovill, Inc.

Linda Rieck or Alice Chamberlain
Consumer Relations
Ocean Spray Cranberries, Inc.
225 Water Street
Plymouth, Massachusetts 02360
(617) 747-1000
CORPORATE CONSUMER CONTACTS

Fred B. Tregaskis
Director, Marketing Services
Olan Mills, Inc.
4325 Amnicola Highway
P.O. Box 23456
Chattanooga, Tennessee 37422
(615) 622–5141

C. E. Becker
Consumer Affairs
Olin Corporation— Winchester Division
East Alton, Illinois 62024
(618) 259–2000

Hedy Hartgrove
Vice President of Operations and Services
Olson—Travelworld Ltd.
P.O. Box 92734
Los Angeles, California 90009
(213) 670–7100

Ralph LePore
Manager, Camera Service
Olympus Camera Corporation
145 Crossways Park
Woodbury, New York 11797
(516) 364–3000

Virginia Ronn
Consumer Relations Representative
Oneida, Ltd.
Kenwood Station
Oneida, New York 13421
(315) 361–3000

Merine Heberger
Manager, Consumer Relations
Ore-Ida Foods, Inc.
P.O. Box 10
Boise, Idaho 83707
(208) 363–6237

Arnold Yadon, M.D.
Medical Director
Ortho Pharmaceutical Corporation
Raritan, New Jersey 08869
(201) 524–2344

Tom Ruble
Consumer Response Manager
Oscar Mayer and Company
P.O. Box 7188
Madison, Wisconsin 53707
(608) 241–6822

Elizabeth Kathan
Public Relations Manager
Oster Company
5035 North Lydell Avenue
Milwaukee, Wisconsin 53217
(414) 332–8300
800–356–7837 (toll free—air cleaner inquiries only)

Tom Ireland
Manager, Field and Customer Services
Outboard Marine Corporation
100 Sea Horse Drive
Waukegan, Illinois 60085
(312) 669–5622

Consumer Services
(commercial and residential insulation)
Owens-Corning Fiberglas
Fiberglas Tower
Toledo, Ohio 43659
(419) 248–7596

Mary Ann Palinski
Consumer Services Administrator
Owens-Corning Fiberglas
Fiberglas Tower
Toledo, Ohio 43659
(419) 248–7721

C. Lee Nelson
Vice President and Director of Public Affairs
Owens-Illinois, Inc.
One Seagate
Toledo, Ohio 43666
(419) 247–1103

Robert Joseph
Manager, Consumer Affairs
Ozark Airlines
Lambert/St. Louis International Airport
P.O. Box 10007
St. Louis, Missouri 63145
(314) 893–6790

Rick Berndt
Consumer Complaints
Pabst Brewing Company
P.O. Box 947
Olympia, Washington 98507
(206) 754–5009

Judy James
Director of Consumer Affairs
Pacific Southwest Airlines (PSA)
3225 North Harbor Drive
San Diego, California 92101
(619) 574–2100

Patricia M. Cody
Director, Consumer Affairs
Pan-American World Airways, Inc. (Pan Am)
200 Park Avenue, Pan Am Building
New York, New York 10166
(212) 880–6140

Ira Perlman
Vice President, Administration
Panasonic Matsushita Corporation
One Panasonic Way
Secaucus, New Jersey 07094
(201) 348–7100

Mary Johnson
Manager, Service Department
Parker Pen Company
P.O. Box 5100
Janesville, Wisconsin 53547
(608) 755–7000

Sue Hoosey
Director, Consumer Affairs
P&C Food Markets, Inc.
P.O. Box 4965
Syracuse, New York 13221
(315) 457–9460

Satenig St. Marie
Vice President, Consumer Affairs
J. C. Penney Company
1301 Avenue of the Americas
New York, New York 10019
(212) 957–5612

Susan J. Kadin
Manager, Consumer Affairs
Penn Mutual Life Insurance Company
Independence Square
Philadelphia, Pennsylvania 19172
(215) 625–5487

William E. Place
Technical Service Manager
Pennzoil Motor Oil Division
P.O. Box 2967
Houston, Texas 77252–2967
(713) 546–4000 ext. 4222

Joseph Pollard
Corporate Vice President, Public Relations
Peoples Drug Stores, Inc.
6315 Bren Mar Drive
Alexandria, Virginia 22312
(703) 750–6499

Mary Perpich
Manager, Consumer Affairs
Pepsi Cola Company
Purchase, New York 10577
(914) 253–3405

Ann Wainright
Manager, Consumer Services
Pepperidge Farm, Inc.
Westport Avenue
Norwalk, Connecticut 06856
(203) 846–7276

Connie Littleton
Consumer Relations Coordinator
Perdue Farms, Inc.
P.O. Box 1537
Salisbury, Maryland 21801
(301) 543–3000

Phyllis Wolfe
Manager, Consumer Affairs
Personal Products Company
Van Liew Avenue
Milltown, New Jersey 08850
(201) 524–7487

Lee Brandsma
Manager, Quality Assurance and Regulatory Affairs
Pete, Inc.
Contact Laboratories
Louis Latzer Drive
Greenville, Illinois 62246
(618) 664–1545

Marketing Department
Pfizer Consumer Products
235 East 42nd Street
New York, New York 10017
(212) 573–2323

Charles H. Sumner
Manager, Sales Administration
Pharmacraft
755 Jefferson Road
Rochester, New York 14603
(716) 475–9000 ext. 248

Philco
See NAP/Consumer Electronics
Elizabeth Hopkins
Manager, Corporate Support Programs and Consumer Affairs
Phillip Morris, Inc.
120 Park Avenue
New York, New York 10017
(212) 880–3489

---

**Telemarketing Solicitations**

1. Never give your credit card number over the phone unless you initiate the call.
2. Be cautious if the caller says an investment, purchase or charitable donation must be made immediately.
3. Ask who is in charge of the company or organization represented. Get specific names and titles.
4. Check with your state and local consumer protection offices and Better Business Bureau to see if any complaints have been filed against the organization.
5. Be wary of offers of free merchandise or prizes. You may end up paying handling fees greater than the value of the gifts.
CORPORATE CONSUMER CONTACTS

W. J. Flesher
Consumer Affairs
Representative
Phillips Petroleum
Company
16 Phillips Building
Bartlesville, Oklahoma 74004
(918) 661-1215

Pic-N-Pay
See First National
Supermarkets Inc.
Donald F. McGuire
Staff Vice President, Public
Affairs

Piedmont Aviation, Inc.
P.O. Box 2720
Winston-Salem, North Carolina
27156
(919) 767-5697

David O. Martin
Vice President
Pier 1 Imports, Inc.
2520 West Freeway
Ft Worth, Texas 76102
(817) 335-7031

Mary Ellen Jenks
Vice President, Consumer
Affairs,
U.S. Foods Group
Pillsbury Company
3733 Pillsbury Center
Minneapolis, Minnesota 55402
(612) 330-8330

Sol Fields
Assistant Vice President,
National Product Service

Pioneer Electronics of
America
P.O. Box 1760
Long Beach, California 90801
800-421-1404 (toll free)

Plaskool, Inc.
See Milton Bradley

Leonard Berger
Director, Consumer Affairs
International Playtex, Inc.
P.O. Box 728
215 College Road
Paramus, New Jersey 07652
(201) 265-8000 ext. 281

Elizabeth Thomas
Director, Consumer Relations
Plough, Inc.
3030 Jackson Avenue
Memphis, Tennessee 38151
(901) 920-2308

Customer Service Department
Polaroid Corporation
784 Memorial Drive
Cambridge, Massachusetts
02139
(617) 864-4568 (inside
Massachusetts call collect)
800-225-1384 (toll free
outside Massachusetts)

Jane C. Riddle
Manager, Passenger Relations
Princess Cruises
2029 Century Park East
Los Angeles, California 90067
800-252-0182 (toll free inside
California)
800-421-0522 (toll free
outside California)

Dorothy Pucini
Manager, Consumer Services
Procter & Gamble
Company
P.O. Box 599
Cincinnati, Ohio 45201
(513) 562-2200

Fran Hill
Consumer Relations
Representative
Progresso Food
Corporation
365 West Passaic Street
Rochelle Park, New Jersey
07662
(201) 368-9450

Ethan I. Davis, CLU, FLMI
Vice President, Public Affairs
Prudential Insurance
Company of America
15 Prudential Plaza
Newark, New Jersey 07101
(817) 390-3011

Dorothy Light, Esq., CPCU
Vice President, Public Affairs
Prudential Property and
Casualty Insurance
Company
23 Main
Holmdel, New Jersey 07733
(201) 946-5226

Purex Industries, Inc.
See Armou Sheep
Products

Alice Gruber
Consumer Affairs
Purity Supreme, Inc.
312 Boston Road
North Billerica, Massachusetts
01862
(617) 667-9511

Manager, Customer Relations
Purolator Courier
Corporation
131 Marstown Road
Basking Ridge, New Jersey
07920
800-645-3333 (toll free)

Consumer Response
Quaker Oats Company
Merchandise Mart Plaza
Chicago, Illinois 60604
(312) 222-7111

Bernard Henderson
Public Affairs Officer
Quaker State Oil
Refining Corporation
P.O. Box 989
Oil City, Pennsylvania 16301
(614) 676-7677

George J. Datillo
Manager, Customer Relations
Quaker Company
9401 Grand Avenue
Franklin Park, Illinois 60331
(312) 451-1200

Lucille Frey
Director, Customer Relations
Radio Shack
P.O. Box 17180
Ft Worth, Texas 76102
(817) 390-3011

Walter Dabek
Manager, Consumer Response

Radio Foods
Cheasterbrood-Pond's, Inc.
33 Benedict Place
Greenwich, Connecticut 06830
(203) 625-1681

Doris Hewkin
Manager, Consumer Affairs
Grocery Products Division

Ralston Purina Company
800-533-6460 (toll free)

David M. Thompson
Vice President, Corporate
Communications and Public
Relations
Ramada Inns, Inc.
P.O. Box 590
Phoenix Arizona 85001
(602) 273-4030

Manager
Customer Service
Random House
400 Hahn Road
Westminster, Maryland 21157

Jack Quast
Consumer Services Supervisor
Rayovac Corporation
614 Schroeder Road
Madison, Wisconsin 53711
(608) 271-5454, ext. 236

Thomas J. McEnaney, Jr.
Assistant to the Chairman,
Chief Executive Officer
Raytheon Company
141 Spring Street
Lexington, Massachusetts
02173
(617) 860-2222

Howell L. Carter
Manager, Warrantee and
Customer Services
RCA Consumer
Electronics
600 North Sherman Drive
Indianapolis, Indiana 46201
(317) 267-6445

William Cotman
Director, Consumer Affairs
RCA Corporation
One Independence Way
Princeton, New Jersey 08540
(609) 734-6808

Jerry McKinsey
Manager, Customer Service
RCA Music Service
6550 East 50th Street
Indianapolis, Indiana 46219
(317) 542-6317

Dorothy Robins
Secretary to the Vice President
Red Owl Stores, Inc.
P.O. Box 329
Minneapolis, Minnesota 55440
(612) 932-2210

Priscilla Nichols
Manager, Consumer Relations
Redkin Laboratories, Inc.
6625 Varile Avenue
Canoga Park, California 91303
(818) 922-2700 ext. 2739

Cass Carroll
Director of Consumer Relations
Reliace Insurance
Company
Four Penn Center Plaza
Philadelphia, Pennsylvania
19103
(215) 864-4445

Terry Washburn
Manager, Consumer Affairs
Remco Enterprises, Inc.
P.O. Box 72055
Houston, Texas 77272
(713) 530-4900

John Fullerton
Manager, World Wide Service
Remington Products, Inc.
60 Main Street
Bridgeport, Connecticut 06602
(203) 367-4400

Hedy Hughes
Manager, Consumer Affairs
Republic Airlines, Inc.
7500 Airline Drive
Minneapolis, Minnesota 55450
(612) 726-7418

Alice Bixby
Renvo D.S., Inc.
1925 Enterprise Parkway
Twinburg, Ohio 44087
(216) 425-9811
<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Company Name</th>
<th>City and State</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natalie Korman</td>
<td></td>
<td>Revlon</td>
<td>New York</td>
<td>(212) 572-5883</td>
</tr>
<tr>
<td>Customer Service</td>
<td></td>
<td>Rextcraft</td>
<td>Rexburg, Idaho 63441</td>
<td>(303) 635-3989 (toll free)</td>
</tr>
<tr>
<td>Susan G. Buike</td>
<td>Division Manager</td>
<td>Reynolds Metals Company</td>
<td>Richmond, Virginia 23261</td>
<td>(804) 211-4104</td>
</tr>
<tr>
<td>Joanne Babcock</td>
<td>Manager, Customer Relations</td>
<td>Ross Laboratories</td>
<td>Columbus, Ohio 43216</td>
<td>(614) 227-3333</td>
</tr>
<tr>
<td>Ruth A. Chambers</td>
<td>Supervisor, Consumer Services</td>
<td>Rubbermaid, Inc.</td>
<td>Wooster, Ohio 44691</td>
<td>(216) 264-6464</td>
</tr>
<tr>
<td>Felicia del Campo</td>
<td>Manager, Public Affairs</td>
<td>Safeway Stores, Inc.</td>
<td>Oakland, California 94600</td>
<td>(415) 891-3267</td>
</tr>
<tr>
<td>Kathleen Pospisil</td>
<td>Manager of Consumer Services</td>
<td>Kitchens of Sara Lee</td>
<td>Chicago, Illinois 60684</td>
<td>(312) 875-5188</td>
</tr>
<tr>
<td>Kathleen Fitzsimmons</td>
<td>Director, Consumer Affairs</td>
<td>Richardon-Vicks, Inc.</td>
<td>Kansas City, Missouri 64129</td>
<td>(913) 861-1000</td>
</tr>
<tr>
<td>Doris Jones</td>
<td>Supervisor, Consumer Relations</td>
<td>Rival Manufacturing Company</td>
<td>Winston-Salem, North Carolina 27102</td>
<td>(919) 777-5000</td>
</tr>
<tr>
<td>Mark Skrocki</td>
<td>Manager, Consumer Relations</td>
<td>School Oil Company</td>
<td>Houston, Texas 77001</td>
<td>(713) 241-5711</td>
</tr>
<tr>
<td>Shirley F. Gillen</td>
<td>Manager, Guest Relations</td>
<td>Sheraton Corporation</td>
<td>Boston, Massachusetts 02109</td>
<td>(617) 367-3600</td>
</tr>
<tr>
<td>John Kolb</td>
<td>Manager, Customer Service</td>
<td>Sherwin-Williams Company</td>
<td>Cleveland, Ohio 44101</td>
<td>(216) 566-2098</td>
</tr>
<tr>
<td>Linda Donn</td>
<td>Director, Consumer Affairs</td>
<td>SCM Corporation</td>
<td>Cortland, New York 13045</td>
<td>(607) 753-6011</td>
</tr>
<tr>
<td>Janet Jones</td>
<td>Manager, Consumer Information</td>
<td>Scott Paper Company</td>
<td>Philadelphia, Pennsylvania 19113</td>
<td>(215) 522-6170</td>
</tr>
<tr>
<td>Carol Cantor</td>
<td>Director, Consumer Relations</td>
<td>Scott’s Liquid Gold, Inc.</td>
<td>Denver, Colorado 80239</td>
<td>(303) 373-4860</td>
</tr>
<tr>
<td>Ralph Proffit</td>
<td>Director of Consumer Relations</td>
<td>Scofill, Inc.</td>
<td>Cincinnati, Ohio 45227</td>
<td>(513) 527-5211</td>
</tr>
<tr>
<td>Jerry Hauber</td>
<td>Director, Consumer Relations</td>
<td>Sears, Roebuck and Company</td>
<td>Chicago, Illinois 60684</td>
<td>(312) 470-6005</td>
</tr>
<tr>
<td>Linn A. Weiss</td>
<td>Manager, Press Relations</td>
<td>Schering-Plough Corporation</td>
<td>Madison, New Jersey 07940</td>
<td>(201) 556-4679</td>
</tr>
<tr>
<td>Carole Gryfinski</td>
<td>Consumer Relations</td>
<td>Schwinn Bicycle Company</td>
<td>Chicago, Illinois 60659</td>
<td>(312) 292-3477</td>
</tr>
<tr>
<td>Robert McAlister</td>
<td>Manager, Consumer Relations</td>
<td>Shakespeare Fishing Tackle</td>
<td>Cleveland, Ohio 44101</td>
<td>(216) 566-2098</td>
</tr>
<tr>
<td>Nancy McIntyre</td>
<td>Community Affairs</td>
<td>Security Pacific National Bank</td>
<td>Los Angeles, California 90071</td>
<td>(213) 613-5114</td>
</tr>
<tr>
<td>Mark Skrocki</td>
<td>Manager, Consumer Relations</td>
<td>Sedgefield Jeans</td>
<td>Blue Bell, Inc.</td>
<td></td>
</tr>
<tr>
<td>Donald Maley</td>
<td>Vice President, Consumer</td>
<td>See &amp; Sew</td>
<td>Butterick Company, Inc.</td>
<td></td>
</tr>
<tr>
<td>Carole Gryfinski</td>
<td>Relations</td>
<td>Seiko Time Corporation</td>
<td>New York, New York 10019</td>
<td>(212) 977-2800</td>
</tr>
<tr>
<td>Linn A. Weiss</td>
<td>Manager, Press Relations</td>
<td>Sherwin-Williams Company</td>
<td>Prospect Avenue, N.W. 161</td>
<td>(215) 977-2800</td>
</tr>
<tr>
<td>Martin Schreiber</td>
<td>Vice President, Consumer</td>
<td>Sentry Insurance</td>
<td>Stevens Point, Wisconsin 54481</td>
<td>(715) 345-7542</td>
</tr>
<tr>
<td>Jeannine Kuehn</td>
<td>Public Relations Manager</td>
<td>Shopko Stores, Inc.</td>
<td>Green Bay, Wisconsin 54307-9060</td>
<td>(414) 498-4186</td>
</tr>
<tr>
<td>John Kolb</td>
<td>Manager, Customer Service</td>
<td>Shoppers Drug Mart, Inc.</td>
<td>Boca Raton, Florida 33432</td>
<td>(305) 368-6800</td>
</tr>
</tbody>
</table>
| Valerie Battle Kienzle           | Coordinator, Public Affairs    | See Wakefern Food Corporation    |                                                 | 26
CORPORATE CONSUMER CONTACTS

Joyce Glover
National Manager, Consumer Services
Simmons Company
Jones Bridge Road
P.O. Box 49000
Atlanta, Georgia 30340
(404) 321–0300

Susan P. Curtis
Customer Relations Coordinator
Simplicity Pattern Company
200 Madison Avenue
New York, New York 10016
(212) 576–0500

Lillian Crawford
Consumer Affairs Department Manager
Singer Company
135 Rantant Center Parkway
Edison, New Jersey 08837
(201) 527–6000

Hally Prater
Manager, Customer Relations
Sitmar Cruises, Inc.
330 Madison Avenue
New York, New York 10105
(212) 214–1000

Dorothy Jaquielo
Manager, Customer Service Department
Skill Corporation
4801 West Peterson
Chicago, Illinois 60646
(312) 286–7330

Yvette Johnson
Director of Public Relations
Sloan's Supermarket
2 Bennett Avenue
New York, New York 10033
(212) 795–5600

Law and Compliance Department
Smith Barne, Harris Upham and Company, Inc.
1345 Avenue of the Americas
New York, New York, 10105
(212) 399–6000

Vickie Limbach
Manager, Consumer Service
J. M. Smucker Company
Strawberry Lane
Orville, Ohio 44667
(216) 682–0015

Kathy O’Brien
Manager, Customer Relations
Sony Corporation of America Sony Consumer Service Company
Sony Drive
Park Ridge, New Jersey 07656
(201) 930–1000
800–222–7669 (toll free)

Susan Stanley
Consumer Affairs
Southland Corporation
2828 North Haskell Avenue
Dallas, Texas 75204
(214) 828–2156

Shirley Stadnick
Manager, Consumer Relations
Spalding
Meadow Street
Chico, California 95928
(916) 321–0015

Paul V. Weiske
Manager, Product Service
Speed Queen
Shapard Street
P.O. Box 990
Ripon, Wisconsin 54971–0990
(414) 748–3121

Ann L. Brown
Consumer Affairs Specialist
Spencer Gifts, Inc.
1601 Albany Avenue
Atlantic City, New Jersey 08401
(609) 645–3300

Customer Relations
Sparkey and Hutchinson Company, Inc.
330 Madison Avenue
New York, New York 10017
(212) 983–2000

Robert J. Terry
Assistant Vice President, Customer Relations
Splagel, Inc.
P.O. Box 927
Oakbrook, Illinois 60521
(312) 983–2000

Dr. Walter Jones
Manager, Consumer Affairs
Stalking Corporation
P.O. Box 4000
Princeton, New Jersey 08540
(609) 921–4006

Mark Goldstein
Manager, Consumer Marketing
Stanley Hand Tools Division Stanley Works
500 Myrtle Street
New Britain, Connecticut 06050
(203) 225–5111

John Cooper
Assistant, Marketing
Stanley Hardware Division Stanley Works
195 Lake Street
New Britain, Connecticut 06050
(203) 225–5111

Betty Lou Shepard
Stanley Home Products, Inc.
333 Western Avenue
Westampton, Massachusetts 01085
(413) 562–3631

Deolores Janich
Manager, Consumer Affairs
Starkist Foods, Inc.
Crocker Bank Building
160 East Ocean Boulevard
Longbeach, California 90802
(213) 250–3684

Ron Arnold
Assistant Vice President, Public Relations
State Farm Mutual Automobile Insurance Company
One State Farm Plaza
Bloomington, Illinois 61701
(309) 765–2311

Caroline Wolf
Customer Service
Stetson Hat Company
Group Division of John B. Stetson Co.
4500 Stetson Trail
Saint Joseph, Missouri 64502
(816) 233–5031

Christine Filardo
Director, Consumer Affairs
Stop & Shop Supermarket Company, Inc.
P.O. Box 1942
Boston, Massachusetts 02105
(617) 770–8895

Elene Coccar
Manager, Consumer Affairs
Stoutter Foods
5750 Harper Road
Solon, Ohio 44139
(216) 248–3600 ext. 2109

Stoutter Hotels & Restaurants
2900 Bainbridge Road
Solon, Ohio 44139
(216) 248–3600

Consumer Relations Department
Stretch and Sew, Inc.
P.O. Box 185
Eugene, Oregon 97440
(503) 726–9000
800–547–7717 (toll free)

Sunkist Growers, Inc.
P.O. Box 788
Van Nuys, California 91409
(818) 365–4600 ext. 1731

Tom Martin
Vice President, Manufacturing
Sunray Range Company
3330 10th Avenue North
Birmingham, Alabama 35234
800–633–4572 (toll free)

Phil Epler
Manager, Customer Relations
U. S. Suzuki Motor Corporation
3251 East Imperial Highway
P.O. Box 1100
Brea, California 92821
(714) 996–7040

Patricia Marvin
Manager, Consumer Communication
Swift & Company
1919 Swift Drive
Oak Brook, Illinois 60521
(312) 850–5647

Walter Dargatz
Director, Technical Service
Sunray Range Company
Division of Caloric Corporation
435 Park Avenue
P.O. Box 1206
Delaware, Ohio 43015–9984
(614) 363–2211

Consumer Relations
(Signs-Related Inquiries)
Sun Refining & Marketing Company
Sunoco Marketing
P.O. Box 2301
Tulsa, Oklahoma 74102
(918) 586–5026

Consumer Relations
(Cash Transactions and General Inquiry)
Sun Refining & Marketing Company
Sunoco Marketing
1801 Market Street
Philadelphia, Pennsylvania 19103
(215) 977–6574

Helen Wassell
Manager, Consumer Affairs
Sunbeam Appliance Company
2001 South York Road
Oakbrook, Illinois 60521
(312) 850–5476

Linda D. Shepler
Assistant Manager for Consumer Relations
Sunkist Growers, Inc.
P.O. Box 788
Van Nuys, California 91409
(818) 365–4600 ext. 1731

Tom Martin
Vice President, Manufacturing
Sunray Range Company
3330 10th Avenue North
Birmingham, Alabama 35234
800–633–4572 (toll free)
Dick Dowhan
Public Affairs Manager
Sylvania Lighting Center
100 Endicott Street
Danvers, Massachusetts
01923
(617) 777–1900

Sylvania Televisions
See North American Phillips

Customer Relations
Synergistics Research Corporation
650 Avenue of the Americas
New York, New York 10011
(212) 989–9707

T

Kerry Carliell
Manager, Consumer Services
Tamex, Inc.
P.O. Box 271
Palmer, Massachusetts 01069
800–523–0014 (toll free)

Customer Representative
Consumer Relations
Tappan Company, Inc.
250 Wayne Street
Mansfield, Ohio 44901
(419) 755–2821

Jane A. Wikstrom
Director, Consumer Relations
Target Stores
33 South 6th Street
P.O. Box 17167
Minneapolis, Minnesota
55440–1392
(612) 370–6006

Richard Keller
Director, Consumer Affairs
Teledyne Water Pik
1730 East Prospect Street
Fort Collins, Colorado 80525
(303) 494–1352
800–525–2774 (toll free except Hawaii, Alaska and Colorado)

Dennis Yokoyama
Supervisor, Customer Service
Telesfora
12230 West Olympic, Suite 140
Los Angeles, California 90064
(213) 826–5253

M. A. Shute
Tenneco, Inc.
P.O. Box 2511, Room 2419
Houstaton, Texas 77001
(713) 757–2777

Beverly Rutherford
Customer Service Department
Terminex International, Inc.
P.O. Box 17167
Memphis, Tennessee 38187
(901) 766–1397 or 1347

Joanne King
Consumer Affairs Manager
Credit Card Division
Texaco U.S.A.
4600 Fourse Place
Biloxi, Texas 74401
(713) 432–2235

Carl Gundlach
Consumer Products
Texas Instruments, Inc.
P.O. Box 53
 Lubbock, Texas 79408
(806) 741–2000
800–842–2737 (toll free)

Neil W. Stewart
Director, Consumer Affairs
Texize
P.O. Box 368
Greenville, South Carolina
29602
(803) 983–4261

John Carberg
Manager, Public Relations and Advertising
Textron, Inc.
40 Westminster Street
Providence, Rhode Island
02903
(401) 421–2800 ext. 354

Dean Siegel
Director, Corporate Communications
Thompson Medical Company, Inc.
919 Third Avenue
New York, New York 10022
(212) 688–4420

Donald Bell
Vice President, Professional and Public Affairs
Thrift Drug Company
615 Alpha Drive
Pittsburgh, Pennsylvania 15238
(412) 781–5373

Consumer Affairs Representative
Time Inc.
Rockefeller Center
New York, New York 10020
(212) 586–1212

Tim McNellis
Supervisor, Customer Service Department
Time Telephone Marketing
990 West Fullerton
Chicago, Illinois 60614
800–541–1000 (toll free)

Lisa Watkins
Consumer Correspondent
Timex Corporation
P.O. Box 2740
Little Rock, Arkansas 72203
(501) 372–1111

Veronica McCarthy
Consumer Response Correspondent
U. S. Tobacco
100 West Putnam Avenue
Greenwich, Connecticut 06830
(203) 661–1100

Debbie Rosenburg
Director of Consumer Affairs
Tom Thumb—Page
14303 Inwood Road
Dallas, Texas 75234
(214) 661–9700

Virginia Hedtke
Marketing Services Coordinator
Tonka Toys
6000 Clearwater Drive
Minnetonka, Minnesota 55343
(612) 936–3300

Mary Elliott
Director, Public Affairs
The Toro Company
8111 Lyndale Avenue South
Minneapolis, Minnesota 55420
(612) 887–8900

Jan Scott
Manager, Consumer Relations
Totes, Inc.
East Kemper Road
Loveland, Ohio 45140
(513) 583–2300 (inside Ohio)
800–543–1851 (toll free outside Ohio)

John Grey
Manager, Consumer Affairs
Toys R Us
395 West Passaic Street
Rochelle, New Jersey
07662
(201) 366–5482

C. L. Whitehill
Director of Customer and Terminal Services
Trailways, Inc.
1500 Jackson Street,
Room 211
Dallas, Texas 75201
(214) 655–7905

Larry Frank
Customer Service Manager
Trane/CAC, Inc.
Trup Highway
Tyler, Texas 75711
(214) 581–3220 or 3583

Rosemary Aurichio
Manager, Customer Relations
Trans World Airlines, Inc.
(TWA)
605 Third Avenue
New York, New York 10158
(212) 692–3172

Fred Boyd
Corporate Manager, Consumer Affairs
United Airlines
P.O. Box 66100
Chicago, Illinois 60666
(312) 952–5341

Julia Wells
Operations Department Manager
United Foods, Inc.
P.O. Box 119
Bells, Tennessee 38006
(901) 663–2314 ext. 533

Customer Service
Triangle Publications, Inc.
Four Radnor Corporate Center
Radnor, Pennsylvania 19088
(215) 293–8500
800–523–7933 (toll free)

Meg Houser
Quality Control Representative
Turtle Wax, Inc.
5665 West 73rd Street
Chicago, Illinois 60638
(312) 264–8300

Jerry Greenberg
Vice President, Creative Services and Corporate Communications
Twentieth Century Fox Film Corporation
P.O. Box 900
Beverly Hills, California 90213
(213) 203–1668

Pete Hester
Consumer Relations and Services
Tyson Foods, Inc.
2210 West Oaklawn Drive
P.O. Drawer E
Springfield, Arkansas 72764
(501) 756–4000

Elaine De Shong
Manager, Customer Services
U-Haul International
2727 North Central Avenue
Phoenix, Arizona 85004
(602) 263–6771

Marsha Hardy or Willie Wood
Customer Representatives
Union Oil Company of California
P.O. Box 7600
Los Angeles, California 90051
(213) 977–6956 or 6951

J. H. Fitzgerald
Manager, Consumer Relations Service Department
Unireal Tire Company
Tire Technical Center
1305 Stephenson Highway
Troy, Michigan 48084
800–521–9796 (toll free)

Fred Boyd
Corporate Manager, Consumer Affairs
United Airlines
P.O. Box 66100
Chicago, Illinois 60666
(312) 952–5341

Julia Wells
Operations Department Manager
United Foods, Inc.
P.O. Box 119
Bells, Tennessee 38006
(901) 663–2314 ext. 533
Home Improvements

1. Be sure to get more than one estimate using the same specifications and materials.

2. Be sure you have a written contract that includes the contractor's full name, address, phone number and license number, 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, and payment schedule.

3. Be sure to make a thorough inspection of the contractor's work before you make your final payment.

4. If you sign the contract away from the seller's regular place of business, such as your home, you will have a "Three Day Cooling-Off" period. This means you have the right to cancel your contract anytime before midnight of the third business day after you sign the contract. Be sure a copy of the "Notice of Cancellation" form is included with your contract.

5. Inquire whether the contractor has liability and compensation insurance to protect you from law suits in the event of an accident.

6. If the work requires a building permit, let the contractor apply for it in your name. If it is in your name and the work does not pass inspection, you will be responsible for any corrections that must be made.

7. Check with your county or city officials to see if the contractor is licensed and bonded. A bond will protect you against liens on your home if the contractor defaults with suppliers and subcontractors. Also check with state and local consumer protection agencies and the Better Business Bureau to see if any complaints have been filed against the contractor.
Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program: the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.
Automobile Manufacturers
Corporate Contacts

If you have a problem with your car, first try to work it out with the dealer. If you and the dealer are unable to reach agreement, consider contacting a manufacturer's zone representative, many of which are listed in this section.

**American Honda Motor Company, Inc.**

**Indiana, Kentucky, Michigan (except upper peninsula), Ohio**
Customer Relations Department
Central Zone
American Honda Motor Company, Inc.
6400 Sand Lake Road
Dayton, Ohio 45414
(513) 890–1717

**District of Columbia, Maryland, North Carolina, South Carolina, Virginia, West Virginia**
Customer Relations Department
Mid-Atlantic Zone
American Honda Motor Company, Inc.
209 Perry Parkway, Suite 10
Gaithersburg, Maryland 20877
(301) 869–8982

**Illinois, Iowa, Michigan (upper peninsula), Minnesota, Missouri, Wisconsin**
Customer Relations Department
North Central Zone
American Honda Motor Company, Inc.
139 West Central Road
Schaumburg, Illinois 60195
(312) 991–9787

**New Jersey, New York City, Pennsylvania**
Customer Relations Department
Northeast Zone
American Honda Motor Company, Inc.
115 Galther Drive
Mooresstown, New Jersey 08057
(609) 235–5533

**Alaska, Colorado, Idaho, Montana, Nebraska, North Dakota, Oregon, South Dakota, Washington, Wyoming**
Customer Relations Department
Northwest Zone
American Honda Motor Company, Inc.
12439 N.E. Airport Way
Portland, Oregon 97220
(503) 246–0943

**Alabama, Georgia, Florida, Tennessee**
Customer Relations Department
Southeast Zone
American Honda Motor Company, Inc.
1500 Morrison Parkway
Alpharetta, Georgia 30021
(404) 442–2045

**Arkansas, Kansas, Louisiana, Mississippi, Oklahoma, Texas**
Customer Relations Department
Southwest Zone
American Honda Motor Company, Inc.
4525 Royal Land
Irving, Texas 75016–5408
(214) 255–6360

**Arizona, California, Hawaii, Nevada, New Mexico**
Customer Relations Department
Western Zone
American Honda Motor Company, Inc.
201 West Artesia Boulevard
Compton, California 90220
(213) 604–2518

**Connecticut, Maine, Massachusetts, New Hampshire, New York (except New York City), Rhode Island, Vermont**
Customer Relations Department
New England Zone
American Honda Motor Company, Inc.
555 Old Country Road
Windsor Locks, Connecticut 06096
(203) 623–3310

**Corporate Office**
Marjorie Crosby
Assistant Manager
American Honda Motor Company, Inc.
100 West Alondra Boulevard
Gardena, California 90247
(213) 327–8280

**American Motors Sales Corporation, Jeep and Renault**

**Tennessee, Mississippi, Alabama, Georgia, Florida**
Owner Relations Department
Southwest Regional Office
American Motors Sales Corporation
1640 Stone Ridge Drive
P.O. Box 718
Stone Mountain, Georgia 30083
(404) 491–3233

**Rhode Island, Massachusetts, Maine, New Hampshire, Vermont, Eastern New York, Northern New Jersey**
Owner Relations Department
Northeast Regional Office
American Motors Sales Corporation
P.O. Box 500
444 Saw Mill River Road
Elmsford, New York 10523
(914) 997–2923

**Wisconsin, Upper Michigan, Illinois, Northwestern Indiana, Iowa, Minnesota, North Dakota, South Dakota**
Owner Relations Department
Midwest Regional Office
American Motors Sales Corporation
1600 Busse Road
Elk Grove Village, Illinois 60007
(312) 364–8601

**Missouri, Arkansas, Louisiana, Texas, Oklahoma, Kansas**
Owner Relations Department
Southwest Regional Office
American Motors Sales Corporation
5101 Statesman Drive
Irving, Texas 75035
(214) 570–3222

**Nebraska, Colorado, Utah, Wyoming, Southwestern South Dakota, Montana, Idaho, Oregon, Washington, Alaska**
Owner Relations Department
Rocky Mountain Regional Office
American Motors Sales Corporation
5005 Lima Street
Denver, Colorado 80239
(303) 732–5800

**Michigan, Western New York, Western Pennsylvania, West Virginia, Kentucky, Indiana, Ohio**
Owner Relations Department
Great Lakes Regional Office
American Motors Sales Corporation
24100 Center Park West Drive
Suite 100
Southfield, Michigan 48075
(313) 827–7870

**Nevada, New Mexico, Arizona, California, Hawaii**
Owner Relations Department
Western Regional Office
American Motors Sales Corporation
23046 Avenida De La Carlota
P.O. Box 30710
Laguna Hills, California 92654
(714) 855–3533, 3534
AUTOMOBILE MANUFACTURERS CORPORATE CONTACTS

Eastern Pennsylvania, Southern New Jersey, Delaware, Maryland, District of Columbia, Virginia, North Carolina, South Carolina
Owner Relations Department
Mid-Atlantic Regional Office
American Motors Sales Corporation
1751 Old Meadow Road
P.O. Drawer AA
Westgate Research Park
McLean, Virginia 22101
(703) 790-3088, 89, 90

Corporate Office
Harry Allen
Manager, Owner Relations Service
American Motors Corporation
14250 Plymouth Road
Detroit, Michigan 48232
(313) 493-2341

Audi
Delaware, Maine, Massachusetts, New Hampshire, Pennsylvania, Rhode Island, Vermont
Regional Service Manager
Atlantic Region
Audi Division
9300 George Palmer Highway
Lanham, Maryland 20801
(301) 459-7000

Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, North Dakota, Ohio, South Dakota, Wisconsin (excluding Rapid City)
Regional Service Manager
Eastern Region
Audi Division
420 Barclay Boulevard
Lincolnshire, New York 10962
(312) 634-6000

Connecticut, New Jersey, New York
Regional Service Manager
Eastern Region
Audi Division
Greenbush Road
Orangeburg, New York 10962
(914) 978-5000

Alabama, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding El Paso)
Regional Service Manager
Southern Region
Audi Division
Suite 170
1770 The Exchange
Atlanta, Georgia 30339
(404) 955-9000

North Carolina, Maryland, West Virginia, District of Columbia, Virginia
Regional Service Manager
Washington Region
Audi Division
9300 George Palmer Highway
Lanham, Maryland 20801
(301) 459-7000

Arkansas, Kansas, Missouri, Nebraska
Regional Service Manager
Audi Division
8825 Page Boulevard
St. Louis, Missouri 63114
(314) 429-8177

Alabama, Georgia, Colorado, Nevada, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah, Wyoming
Regional Service Manager
Audi Northwest Region
5 Oaks Industrial Park
Hillsboro, Oregon 97123
(503) 645-551

Arizona, California, Colorado, Nevada, Washington
Regional Service Manager
Audi Northwest Region
8825 Page Boulevard
St. Louis, Missouri 63114
(314) 429-8177

Customer Relations Manager
Southwest Region
BMW of North America, Inc.
Suite 300, P.O. Box 819003
2300 Ve Veiy View Lane
Dallas, Texas 75381
(214) 484-4840

Customer Relations Manager
Western Region
BMW of North America, Inc.
12541 Beatrice Street
Los Angeles, California 90066
(213) 305-2913

Corporate Office
Mr. R. L. Frisch
National Customer Relations Manager
BMW of North America, Inc.
Campus 3
Montvale, New Jersey 07645
(201) 573-2000

Chrysler Corporation
South Carolina, North Carolina, Tennessee, Alabama, Georgia
Customer Relations Manager
Atlanta Zone Office
Chrysler Corporation
1100 Circle 75 Parkway
Suite 850
Lenox Square Station
Atlanta, Georgia 30339
(404) 953-8880

Massachusetts, Connecticut, Rhode Island, Maine, Vermont, New Hampshire
Customer Relations Manager
Boston Zone Office
Chrysler Corporation
P.O. Box 50
Natick, Massachusetts 01760
(617) 655-2810

Iowa, Illinois, Wisconsin, Indiana
Customer Relations Manager
Chicago Zone Office
Chrysler Corporation
P.O. Box 1102
Itasca, Illinois 60143-1102
(312) 773-7780

Kentucky, Indiana, Ohio
Customer Relations Manager
Cincinnati Zone Office
Chrysler Corporation
P.O. Box 41902
Cincinnati, Ohio 45241
(513) 733-6840

Texas (North)
Customer Relations Manager
Dallas Zone Office
Chrysler Corporation
P.O. Box 11012
Carrollton, Texas 75011
(214) 242-862
AUTOMOBILE MANUFACTURERS CORPORATE CONTACTS

Wyoming, New Mexico, Colorado, Nebraska, Utah, Idaho
Customer Relations Manager
Denver Zone Office
Chrysler Corporation
P.O. Box 39006
Denver, Colorado 80239
(303) 371–1330

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

Texas (South)
Customer Relations Manager
Houston Zone Office
Chrysler Corporation
363 East North Belt
Suite 590
Houston, Texas 77060
(713) 820–7062

Oklahoma, Missouri, Nebraska, Kansas, Iowa
Customer Relations Manager
Kansas City Zone Office
Chrysler Corporation
Coveware II Building Suite 205
6901 West 63rd Street
Overland Park, Kansas 66202
(913) 631–6670

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

Louisiana, Arkansas, Mississippi, Tennessee, Alabama
Customer Relations Manager
Memphis Zone Office
Chrysler Corporation
P.O. Box 18008
Memphis, Tennessee 38181-0008
(901) 365–4701

South Dakota, Minnesota, Iowa, Wisconsin, North Dakota, Nebraska
Customer Relations Manager
Minneapolis Zone Office
Chrysler Corporation
P.O. Box 1231
Minneapolis, Minnesota 55440
(612) 533–2848

Louisiana, Florida, Alabama, Missouri
Customer Relations Manager
New Orleans Zone Office
Chrysler Corporation
P.O. Box 73168
Metairie, Louisiana 70033
(504) 455–1433

New Jersey, New York, Connecticut
Customer Relations Manager
New York Zone Office
Chrysler Corporation
500 Route 303
Tappan, New York 10983
(914) 358–0110

Georgia, Florida
Customer Relations Manager
Orlando Zone Office
Chrysler Corporation
P.O. Box 13428
Orlando, Florida 32809
(305) 352–7402

Pennsylvania, New Jersey, Delaware
Customer Relations Manager
Philadelphia Zone Office
Chrysler Corporation
3 Great Valley Parkway East, Suite 201
Great Valley Corporate Center
Malvern, Pennsylvania 19355
(215) 251–2990

Ohio, Pennsylvania, West Virginia, Maryland
Customer Relations Manager
Pittsburgh Zone Office
Chrysler Corporation
P.O. Box 4599
Pittsburgh, Pennsylvania 15205
(412) 777–3600

Oregon, Alaska, Washington, Montana, Idaho
Customer Relations Manager
Portland Zone Office
Chrysler Corporation
P.O. Box 744
Beaverton, Oregon 97075
(503) 641–4170

California, Nevada
Customer Relations Manager
San Francisco Zone Office
Chrysler Corporation
P.O. Box 5009
Pleasanton, California 94566-0509
(415) 484–0646

New York, Pennsylvania
Customer Relations Manager
Syracuse Zone Office
Chrysler Corporation
P.O. Box 1207
Eastwood Station
Syracuse, New York 13201-1207
(315) 432–4041

Illinois, Missouri, Kentucky, Indiana
Customer Relations Manager
St. Louis Zone Office
Chrysler Corporation
P.O. Box 278
Hazelwood, Missouri 63042
(314) 869–0731

Maryland, Virginia, North Carolina, Delaware, District of Columbia
Customer Relations Manager
Washington, D.C. Zone Office
P.O. Box 3130
Chrysler Corporation
Landover Hills, Maryland 20784
(301) 464–4040

Nevada, Utah, Arizona, New Mexico
Customer Relations Manager
Phoenix Zone Office
Chrysler Corporation
P.O. Box 35666
Phoenix, Arizona 85069
(602) 866–6090

Fiat Motors of North America, Inc.

Corporate Office:
Fiat Carvalho
National Service Operations Manager
Fiat Motors of North America, Inc.
777 Terrace Avenue
Hasbrouck Heights, New Jersey 07604
(201) 393–4049 or 4053

Ford Motor Company
(Includes Lincoln/Mercury Products)

Northern Georgia, Eastern Alabama
Owner Relations Manager
Atlanta District Office
Ford Motor Company
P.O. Box 105003
Atlanta, Georgia 30348-5003
(404) 763–6440

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut
Owner Relations Manager
Boston District Office
Ford Motor Company
P.O. Box 587
Waltham, Massachusetts 02254-5087
(617) 898–1000

Upper and Western New York, Northern Pennsylvania
Owner Relations Manager
Buffalo District Office
Ford Motor Company
P.O. Box 244
Buffalo, New York 14225-0244
(716) 631–4430

North Carolina, South Carolina
Owner Relations Manager
Charlotte District Office
Ford Motor Company
P.O. Box 220307
Charlotte, North Carolina 28222-0307
(704) 554–4501

Northeastern Illinois, Northwestern Indiana
Owner Relations Manager
Chicago District Office
Ford Motor Company
P.O. Box 2220
2225 West North Avenue
Melrose Park, Illinois 60160-1191
(312) 681–6500
AUTOMOBILE MANUFACTURERS CORPORATE CONTACTS

Eastern and Northwestern Ohio, Northwestern Pennsylvania
Owner Relations Manager
Cleveland District Office
Ford Motor Company
P.O. Box 110037
Carrollton, Texas 75006-0337
(214) 323-8289

Colorado, Wyoming, Western Nebraska, Southwestern South Dakota, Utah, Southern Idaho, Northeastern Nevada, Southwestern Oregon, Montana
Owner Relations Manager
Denver District Office
Ford Motor Company
P.O. Box 5588, T.W. Annex
Denver, Colorado 80217-5588
(303) 291-4610

All Michigan (except Upper Peninsula)
Owner Relations Manager
Detroit District Office
Ford Motor Company
P.O. Box 775
Wixom, Michigan 48096-0775
(313) 337-9900

Southern Texas
Owner Relations Manager
Houston District Office
Ford Motor Company
P.O. Box 827
Houston, Texas 77001-0827
(713) 680-4260

Central and Western Indiana, Southeastern Illinois
Owner Relations Manager
Indianapolis District Office
Ford Motor Company
P.O. Box 19448
Indianapolis, Indiana 46219-0448
(317) 353-8251

Florida, Southern Georgia
Owner Relations Manager
Jacksonville District Office
Ford Motor Company
P.O. Box Y
Jacksonville, Florida 32203-0576
(904) 783-7770

Western Missouri, Kansas
Owner Relations Manager
Kansas City District Office
Ford Motor Company
P.O. Box 501
Shawnee Mission, Kansas 66201-0501
(913) 888-0141

Southern California, Southeastern Nevada
Owner Relations Manager
Los Angeles District Office
Ford Motor Company
P.O. Box 4680-P
Anaheim, California 92803-4680
(714) 529-6300

Western Kentucky, Central Tennessee, South Central Indiana
Owner Relations Manager
Louisville District Office
Ford Motor Company
P.O. Box 32080
Louisville, Kentucky 40232-2080
(502) 456-3700

Arkansas, Western Tennessee, Northwestern Mississippi, Northwestern Alabama
Owner Relations Manager
Memphis District Office
Ford Motor Company
P.O. Box 8347
Hollywood Station
Memphis, Tennessee 38108-0347
(901) 454-7270

Wisconsin (Except Northwestern Corner), Upper Peninsula Michigan
Owner Relations Manager
Milwaukee District Office
Ford Motor Company
16535 West Bluemound Road
Suite 350, P.O. Box 267
Brookfield, Wisconsin 53005-0983
(262) 785-0141

Northern New Jersey, Eastern New York, Southeastern New York, Long Island,
Northeastern Pennsylvania
Owner Relations Manager
New York District Office
Ford Motor Company
U.S. Highway 46
Teterboro, New Jersey 07608-1177
(201) 288-9421

Southern Mississippi, Louisiana, Southwestern Alabama
Owner Relations Manager
New Orleans District Office
Ford Motor Company
P.O. Box 8830
Metairie, Louisiana 70011-8830
(504) 454-5574

Western Iowa, Central and Eastern Nebraska, Southeastern South Dakota
Owner Relations Manager
Omaha District Office
Ford Motor Company
P.O. Box 37433
Millard Station
Omaha, Nebraska 68137
(402) 394-4750

Northeastern Pennsylvania, Southeastern Pennsylvania, Southern New Jersey, Delaware
Owner Relations Manager
Philadelphia District Office
Ford Motor Company
P.O. Box 816
Pennsauken, New Jersey 08110-0816
(609) 662-8021

Arizona, New Mexico, Western Texas
Owner Relations Manager
Phoenix District Office
Ford Motor Company
P.O. Box 544
Phoenix, Arizona 85001-0844
(602) 268-8500

Southwestern Pennsylvania, Northern West Virginia, Southeastern Ohio
Owner Relations Manager
Pittsburgh District Office
Ford Motor Company
Manor Oak Two
Suite 910, 1910 Cochran Road
Pittsburgh, Pennsylvania 15220-1254
(412) 920-2893

Southern Illinois, Eastern Missouri
Owner Relations Manager
St. Louis District Office
Ford Motor Company
P.O. Box 24575
St. Louis, Missouri 63141-0575
(314) 569-4455

Northern California, Southern Oregon, Western Nevada, Hawaii
Owner Relations Manager
San Jose District Office
Ford Motor Company
P.O. Box 4002
Milpitas, California 95035-2002
(408) 262-9110

Alaska, Washington, Northern Oregon, Northern Idaho
Owner Relations Manager
Seattle District Office
Ford Motor Company
10604 N.E. 38th Place
Suite 215
Kirkland, Washington 98033-7995
(206) 244-5800

Northwestern Wisconsin, Minnesota, North Dakota, Northern South Dakota
Owner Relations Manager
Twin Cities District Office
Ford Motor Company
P.O. Box 9303
Minneapolis, Minnesota 55440-9303
(612) 887-4290

Mainland Maryland, Northern Virginia, Southern Virginia, Eastern West Virginia, Pennsylvania, Maryland, Washington, D.C.
Owner Relations Manager
Washington District Office
Ford Motor Company
P.O. Box 703A
8051 Gatehouse Road
Falls Church, Virginia 22046-1503
(703) 699-1900

(216) 526-6900
(904) 783-7770
(805) 403-3515
(317) 353-8251
(301) 347-4700
(313) 337-9900
(713) 680-4260
(317) 353-8251
(904) 783-7770
(913) 888-0141
(714) 529-6300
(502) 456-3700
(901) 454-7270
(262) 785-0141
(201) 288-9421
(504) 454-5574
(402) 394-4750
(609) 662-8021
(602) 268-8500
(412) 920-2893
(314) 569-4455
(408) 262-9110
(206) 244-5800
(612) 887-4290
(703) 699-1900
(904) 783-7770
(913) 888-0141
(714) 529-6300
(502) 456-3700
(901) 454-7270
(262) 785-0141
(201) 288-9421
(504) 454-5574
(402) 394-4750
(609) 662-8021
(602) 268-8500
(412) 920-2893
(314) 569-4455
(408) 262-9110
(206) 244-5800
(612) 887-4290
(703) 699-1900
(904) 783-7770
(913) 888-0141
(714) 529-6300
(502) 456-3700
(901) 454-7270
(262) 785-0141
(201) 288-9421
(504) 454-5574
(402) 394-4750
(609) 662-8021
(602) 268-8500
(412) 920-2893
(314) 569-4455
(408) 262-9110
(206) 244-5800
(612) 887-4290
(703) 699-1900
### Automobile Manufacturers Corporate Contacts

<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General Motors Corporation</strong></td>
<td>Customer Assistance Center</td>
</tr>
<tr>
<td><strong>Buick Motor Division</strong></td>
<td>General Motors Corporation 902 East Hamilton Avenue</td>
</tr>
<tr>
<td><strong>Chevrolet Motor Division</strong></td>
<td>General Motors Corporation 2860 Clark Street</td>
</tr>
<tr>
<td><strong>GMC Truck and Coach Division</strong></td>
<td>General Motors Corporation 31 Judson Street</td>
</tr>
<tr>
<td><strong>Oldsmobile Division</strong></td>
<td>General Motors Corporation P.O. Box 30095</td>
</tr>
<tr>
<td><strong>Pontiac Motor Division</strong></td>
<td>General Motors Corporation One Pontiac Plaza</td>
</tr>
<tr>
<td><strong>Oldsmobile Division</strong></td>
<td>General Motors Corporation One Pontiac Plaza</td>
</tr>
<tr>
<td><strong>Pontiac Motor Division</strong></td>
<td>General Motors Corporation One Pontiac Plaza</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mazda Motors of America, Inc.</strong></td>
<td>Alabama, Connecticut, Delaware, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, District of Columbia, West Virginia Customer Relations Manager Mazda Motors of America East, Inc. 8313 Baycenter Road Jacksonvill, Florida 32216 (904) 731-4010</td>
</tr>
<tr>
<td><strong>Mercedes-Benz of North America, Inc.</strong></td>
<td>Illinois, Indiana, Ohio, Kentucky, Michigan, Wisconsin, Minnesota, North Dakota, Eastern South Dakota, Nebraska, Iowa, Missouri, Eastern Kansas Owner Service Manager Chicago Zone Mercedes-Benz of North America, Inc. 3333 Charles Street Franklin Park, Illinois 60131 (312) 455-9131</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mercedes-Benz of North America, Inc.</strong></td>
<td>Illinois, Indiana, Ohio, Kentucky, Michigan, Wisconsin, Minnesota, North Dakota, Eastern South Dakota, Nebraska, Iowa, Missouri, Eastern Kansas Owner Service Manager Chicago Zone Mercedes-Benz of North America, Inc. 3333 Charles Street Franklin Park, Illinois 60131 (312) 455-9131</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mercedes-Benz of North America, Inc.</strong></td>
<td>Texas, Arkansas, Louisiana, Oklahoma, Western Kansas, New Mexico, Colorado, Eastern Wyoming Owner Service Manager Houston Zone Mercedes-Benz of North America, Inc. 8530 North Loop East P.O. Box 24396 Houston, Texas 77299 (713) 675-6126</td>
</tr>
<tr>
<td>State</td>
<td>City</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Omaha</td>
</tr>
<tr>
<td>Colorado</td>
<td>Denver</td>
</tr>
<tr>
<td>Utah</td>
<td>Salt Lake</td>
</tr>
</tbody>
</table>

**Customer Relations**

**Nissan Motor Corporation in U.S.A. (Datsun)**

**Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut, parts of Upstate New York**
Customer Relations Manager
Boston Regional Office
Nissan Motor Corporation in U.S.A (Datsun)
777 West Street
Mansfield, Massachusetts 02048
(617) 339–3721

**Minnesota, Wisconsin, Iowa, Illinois, Missouri, Michigan (except Lower Peninsula)**
Customer Relations Manager
Chicago Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
51 Shore Drive
Hinsdale, Illinois 60521
(312) 325–9050

**Michigan (lower peninsula), Indiana, Ohio, Western Pennsylvania**
Customer Relations Manager
Columbus Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
150 East Wilson Bridge Road
Suite 100
Worthington, Ohio 43085
(614) 846–6900

**Texas, Oklahoma, Louisiana**
Customer Relations Manager
Dallas Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
13405 North Stemmons Freeway
Farmers Branch, Texas 75234
(214) 243–4031

**North Dakota, South Dakota, Wyoming, Nebraska, Utah, Colorado, Kansas, New Mexico, El Paso, Texas**
Customer Relations Manager
Denver Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
11000 East 45th Avenue
Denver, Colorado 80239
(303) 371–4230

**South Carolina, Georgia, Florida**
Customer Relations Manager
Jacksonville Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
8743 Western Way
Jacksonville, Florida 32217
(904) 737–7100

**Southern California, Arizona, Las Vegas, Nevada**
Customer Relations Manager
Los Angeles Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
1683 Sunflower Avenue
P.O. Box 5555
Costa Mesa, California 92626
(714) 549–1277

**Arkansas, Kentucky, Tennessee, Mississippi, Alabama**
Customer Relations Manager
Memphis Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
5775 Summer Trees Drive
Memphis, Tennessee 38134
(901) 372–5700

**New Jersey, Eastern Pennsylvania, Metropolitan New York**
Customer Relations Manager
New York Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
No. 4 Corporate Place
Piscataway, New Jersey 08854
(201) 981–0220

**Maryland, Delaware, West Virginia, Virginia, North Carolina, District of Columbia**
Customer Relations Manager
Norfolk Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
151 Harbor Drive
Portsmouth, Virginia 23705
(904) 399–4011

**Washington, Montana, Oregon, Idaho, Alaska**
Customer Relations Manager
Portland Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
17853 N.W. Cornell Road
Beaverton, Oregon 97006
(503) 629–9029

**Northern California, Nevada (except Las Vegas)**
Customer Relations Manager
San Francisco Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
358 Wigeon Place
P.O. Box 38
Walnut Creek, California 94596
(415) 932–9550

**Peugeot Motors of America, Inc.**

**Indiana, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin**
Customer Relations Manager
Chicago Zone
Peugeot Motors of America, Inc.
870 Cambridge Drive
Elk Grove Village, Illinois 60007
(312) 952–9046

**Kentucky, Maryland, Northern Georgia, North Carolina, South Carolina, Tennessee, Virginia, Washington, D.C., West Virginia**
Customer Relations Manager
Eastern Auto Distributors Inc.
833 East Little Creek Road
Nofork, Virginia 23518
(804) 588–1334

**Alabama, Arkansas, Colorado, Florida, Louisiana, Mississippi, New Mexico, Oklahoma, Puerto Rico, Southern Georgia, Texas, Wyoming**
Customer Relations Manager
Houston Zone
Peugeot Motors of America, Inc.
9444 Old Katy Road
Houston, Texas 77055
(714) 461–9018

**Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington**
Customer Relations Manager
Los Angeles Zone
Peugeot Motors of America, Inc.
1020 East 230th Street
Carson, California 90745
(213) 549–9880

**Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont**
Customer Relations Manager
New York Zone
Peugeot Motors of America, Inc.
40 Van Nostrand Avenue
Englewood, New Jersey 07631
(201) 894–0210

**Corporate Office:**

**Vel Amica**
National Customer Relations Director
Peugeot Motors of America, Inc.
One Peugeot Plaza
Lyndhurst, New Jersey 07071
(201) 935–8400

**Saab-Scania of America**

**Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New Jersey, New York, Delaware, Pennsylvania, Maryland, Virginia, North Carolina, South Carolina, Tennessee, Alabama, Georgia, Florida**
Customer Relations Manager
Eastern Region
Saab-Scania of America
Saab Drive
P.O. Box 697
Orange, Connecticut 06477
(203) 795–5671

**Ohio, West Virginia, Kentucky, Indiana, Michigan, Wisconsin, Illinois, Minnesota, Iowa, South Dakota, North Dakota, Nebraska, Kansas, Colorado, Wyoming, New Mexico, Texas, Oklahoma, Missouri, Arkansas, Louisiana, Mississippi**
Customer Relations Manager
Central Region
Saab-Scania of America
10415 United Parkway
Schiller Park, Illinois 60176
(312) 671–4920
**AUTOMOBILE MANUFACTURERS CORPORATE CONTACTS**

<table>
<thead>
<tr>
<th>State/Region</th>
<th>Contact Name</th>
<th>Address</th>
<th>Phone</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washington, Montana, Oregon, Idaho, California, Nevada, Utah, Arizona, Alaska, Hawaii</td>
<td>Customer Relations Manager</td>
<td>Western Region</td>
<td>Suba-Scania of America</td>
<td>1225 East Artesia Boulevard</td>
</tr>
<tr>
<td>New York, New Jersey</td>
<td>Customer Relations Manager</td>
<td>Saab-Scania of America</td>
<td>P.O. Box 697</td>
<td>Orange, Connecticut 06477</td>
</tr>
<tr>
<td><strong>Subaru of America, Inc.</strong></td>
<td>West Virginia, Virginia, North Carolina, Maryland</td>
<td>Customer Relations Manager</td>
<td>Subaru Atlantic, Inc.</td>
<td>8611 Larkin Road</td>
</tr>
<tr>
<td>Kentucky, Ohio, Indiana, Michigan</td>
<td>Customer Relations Manager</td>
<td>Gre Lakes Subaru, Inc.</td>
<td>40 North Hamilton Road</td>
<td>P.O. Box 16513</td>
</tr>
<tr>
<td>Southern New Jersey, Pennsylvania, Delaware</td>
<td>Customer Relations Manager</td>
<td>Penn Jersey Subaru, Inc.</td>
<td>Glen Avenue and Foster Road</td>
<td>P.O. Box P</td>
</tr>
<tr>
<td>Nebraska, Kansas, Colorado, New Mexico, Arizona</td>
<td>Customer Relations Manager</td>
<td>Subaru Inter-Mountain</td>
<td>15000 East 39th Street</td>
<td>P.O. Drawer D</td>
</tr>
<tr>
<td>Missouri, South Dakota, Minnesota, Wisconsin, Iowa, Illinois</td>
<td>Customer Relations Manager</td>
<td>Subaru Mid-America, Inc.</td>
<td>301 Mitchell Court</td>
<td>Addison, Illinois 60101</td>
</tr>
<tr>
<td>Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut</td>
<td>Customer Relations Manager</td>
<td>Subaru of New England, Inc.</td>
<td>95 Morse Street</td>
<td>Norwood, Massachusetts 02062</td>
</tr>
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<td>Northern California, Nevada, Utah</td>
<td>Customer Relations Manager</td>
<td>Subaru of Northern California, Inc.</td>
<td>2505 Port Street</td>
<td>P.O. Box 985</td>
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<td>Washington, Oregon, Idaho, Montana, Wyoming</td>
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<td>Subaru Northwest, Inc.</td>
<td>8040 East 33rd Drive</td>
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<td>Arkansas, Louisiana, Tennessee, Missouri, Alabama</td>
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<td>Subaru South, Inc.</td>
<td>8923 Fourchedam Pike</td>
<td>Little Rock, Arkansas 72206</td>
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<td>Georgia, South Carolina, Florida</td>
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<td>Southeast Subaru, Inc.</td>
<td>West Palm Beach, Florida 33402</td>
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<td>12 Whatney Drive</td>
<td>Irvine, California 92714</td>
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<td>Texas, Oklahoma</td>
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<td>12615 San Pedro Avenue</td>
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<td>Virginia, West Virginia, Maryland, Delaware, Pennsylvania</td>
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<td>San Francisco Regional Office</td>
<td>Toyota Motor Distributors, Inc.</td>
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</table>
Used Cars

1. Read carefully the “Buyers Guide” in the window of the car if buying from a dealer.
2. Ask if the car is being sold “as is” (which means you must pay all costs for repairs) or has a warranty. Make sure you get the warranty in writing and that all verbal promises are included.
3. Comparison shop carefully for price, condition, and mileage of the model you are interested in buying. Compare for total cost the interest rates and other terms of finance agreements.
4. If you are non-mechanical, have a mechanic or other knowledgeable person look over the car for you.
5. If you are unfamiliar with the dealer, you may want to check with your state or local consumer protection agency or Better Business Bureau to see if there are any complaints against the dealership before you sign a contract.
Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. There are some 170 BBBs in the United States today. BBBs offer a variety of consumer education programs and materials, provide general information on companies, handle consumer inquiries, mediate and arbitrate complaints, and maintain records of consumer satisfaction or dissatisfaction with individual companies.

United States Bureaus

National Headquarters
Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276-0100

Local Bureaus

Alabama
1214 South 20th Street
Birmingham, Alabama 35203
(205) 933-2893
108 Jefferson Street
Huntsville, Alabama 35801
(205) 533-1640
707 Van Antwerp Building
Mobile, Alabama 36602
(205) 433-5494
Union Bank Building
Commerce Street
Suite 810
Montgomery, Alabama 36104
(205) 262-5606

Alaska
417 Barrow
3605 Arctic Boulevard #BB
Anchorage, Alaska 99503
(907) 276-5901

Arizona
4426 North 12th Street
Phoenix, Arizona 85013
(602) 264–1721
100 East Alameda Street
Suite 403
Tucson, Arizona 85701
(602) 622-7651 (Inquiries)
(602) 622-7654 (Complaints)

Arkansas
1215 South University
Little Rock, Arkansas 72204
(501) 664–7274

California
705 18th Street
Bakersfield, California 93301
(805) 322–2074
1265 North La Cadena
Colton, California 92324
(714) 825–7280
5070 North Sixth Street, Suite 176
Fresno, California 93720
(209) 222–8111
639 South New Hampshire Avenue
3rd Floor
Los Angeles, California 90005
(213) 383–0992
508 16th Street, Room 1500
Oakland, California 94612
(415) 839–5900
1401 21st Street, Suite 305
Sacramento, California 95814
(916) 443–5643
Union Bank Building
Suite 301
San Diego, California 92101
(619) 234–9966
4310 Orange Avenue
San Diego, California 92105
(619) 283–3927
2740 Van Ness Avenue, #210
San Francisco, California 94103
(415) 775–3000
1505 Meridian Avenue
P.O. Box 8110
San Jose, California 95125
(408) 978–8700
20 North San Mateo Drive
P.O. Box 294
San Mateo, California 94401
(415) 347–1251, 1252, 1253
111 North Milpas Street
P.O. Box 746
Santa Barbara, California 93102
(805) 963–6857
1111 North Center Street
Stockton, California 95202
(209) 948–4880
17662 Irvine Boulevard, Suite 15
Tustin, California 92680
(714) 544–5542 (Inquiries)
(714) 544–5542 (Complaints)

Colorado
524 South Cascade, Suite 2
Colorado Springs, Colorado 80903
(303) 636–1155
1780 South Bellaire, Suite 700
Denver, Colorado 80222
(303) 758–2100

140 West Oak Street
Fort Collins, Colorado 80524
(303) 484–1346

Connecticut
Fairfield Woods Plaza
2345 Black Rock Turnpike
Fairfield, Connecticut 06430
(203) 374–6161
630 Oakwood Avenue, Suite 223
West Hartford, Connecticut 06110
(203) 247–6700
100 South Turnpike Road
P.O. Box 2068
New Haven, Connecticut 06473
(203) 269–2700 (Inquiries)
(203) 269–4457 (Complaints)

Delaware
20 South Walnut Street
P.O. Box 300
Milford, Delaware 19963
(302) 896–6669
1901-B West 11th Street
P.O. Box 4085
Wilmington, Delaware 19807
(302) 652–3833

District of Columbia
1012 14th Street, N.W., 14th Floor
Prudential Building
Washington, D.C. 20005
(202) 399–8000

Florida
3969 Ulmerton Road
Clearwater, Florida 33750
(813) 577–6040
8600 N.E. 2nd Avenue
Miami, Florida 33138
(305) 757–3446
3080 Tamiami Trail North
Naples, Florida 33940
(813) 261–6000
608 Gulf Drive West, Suite 3
New Port Richey, Florida 33552
(813) 842–4598
132 East Colonial Drive
Orlando, Florida 32801
(303) 842–8875
P.O. Box 1511
Pensacola, Florida 32597–1511
(904) 433–6111
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<th>State</th>
<th>Address</th>
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<td>Georgia</td>
<td>100 Edgewood Avenue, Suite 101, Atlanta, Georgia 30303</td>
<td>(404) 688-4915</td>
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<tr>
<td>Georgia</td>
<td>Augusta, Georgia 3003</td>
<td>(404) 722-1574</td>
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<tr>
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<td>624 Ellis Street, Suite 106</td>
<td>(404) 688-4915</td>
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<td>Georgia</td>
<td>7692 Abercom Extension P.O. Box 1396</td>
<td>(404) 688-4915</td>
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<td>Georgia</td>
<td>Savannah, Georgia 31406</td>
<td>(912) 354-7521</td>
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<tr>
<td>Hawaii</td>
<td>677 Ala Moana Boulevard</td>
<td>(808) 531-8131, 8132, 8133</td>
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<td>Hawaii</td>
<td>Honolulu, Hawaii 96813</td>
<td>(808) 531-8131, 8132, 8133</td>
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<td>Idaho</td>
<td>409 West Jefferson</td>
<td>(208) 342-4849</td>
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<td>Illinois</td>
<td>35 East Wacker Drive</td>
<td>(312) 444-1188</td>
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<td>(312) 444-1188</td>
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<td>(309) 673-5194</td>
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<td>(219) 293-5731</td>
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<td>113 S.E. Fourth Street</td>
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<td>(812) 422-6879</td>
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<td>(319) 355-6344</td>
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<tr>
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<td>Grand Rapids, Michigan 49503</td>
<td>(616) 744-9236</td>
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<td>Holland/Zeeland (616) 772-5063</td>
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<td>1745 University Avenue</td>
<td>(612) 646-4531</td>
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<td>Mississippi</td>
<td>502 Edgewater Gulf Drive, Building C-Suite 10</td>
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<td>105 Fifth Avenue, Columbus, Mississippi 39701</td>
<td>(601) 368-8244</td>
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<td>Mississippi</td>
<td>Jackson, Mississippi 39225</td>
<td>(601) 948-4732</td>
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<tr>
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<td>601 22nd Avenue, Suite 313</td>
<td>(601) 948-4732</td>
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<tr>
<td>Mississippi</td>
<td>Meridian, Mississippi 39301</td>
<td>(601) 948-4732</td>
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</table>
**South Carolina**
1338 Main Street
Suite 500
Columbia, South Carolina 29201
(803) 254-2525

608 East Washington Street
Greenville, South Carolina 29601
(803) 242-5052

**Tennessee**
Park Plaza Building
1010 Market Street, Suite 200
Chattanooga, Tennessee 37402
(615) 266-6144

124 West Summit Hill Drive
P.O. Box 3608
Knoxville, Tennessee 37902
(615) 222-1300

1835 Union, Suite 312
P.O. Box 4738
Memphis, Tennessee 38185
(901) 272-9641

506 Nashville City Bank Building
Nashville, Tennessee 37201
(615) 254-5872

**Texas**
Bank of Commerce Building
Suite 320
Abilene, Texas 79605
(915) 691-1533

1008 West 10th Street
Amarillo, Texas 79101
(806) 374-3735

1005 American Plaza
Austin, Texas 78701
(512) 476-6943

P.O. Box 2988
476 Oakland Avenue (77701)
Beaumont, Texas 77701
(903) 265-7082

202 Varaso Building
Bryan, Texas 77803
(979) 321-0104

109 North Chaparral, Suite 101
Corpus Christi, Texas 78401
(512) 888-5555

2001 Bryan Street, Suite 200
Dallas, Texas 75201
(214) 220-2000

6024 Gateway East
El Paso, Texas 79905
(915) 777-7700

709 Sinclair Building
106 West 5th Street
Fort Worth, Texas 76102
(817) 332-7585

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

910 East Marshall Street
Longview, Texas 75601
(214) 220-2333

1015 15th Street
P.O. Box 1178
Lubbock, Texas 79401
(806) 763-0459

Air Terminal Building
Room 216
P.O. Box 6002
Midland, Texas 79711
(915) 682-9447

1800 Northeast Loop 410
Suite 400
San Antonio, Texas 78217
(512) 826-9447

P.O. Box 7203
606 New Road (76710)
Waco, Texas 76714-7203
(817) 772-7530

1106 Brook Avenue
Wichita Falls, Texas 76301-5009
(903) 723-5826

Utah
1588 South Main Street
Salt Lake City, Utah 84115
(801) 487-4656

Virginia
105 East Annandale Road
Suite 210
Fairfax, Virginia 22046
(703) 533-1900

2019 Llewelyn Avenue
P.O. Box 1113
Norton, Virginia 23517
(804) 627-5551

701 East Franklin, Suite 100
Richmond, Virginia 23219
(804) 648-0016

151 West Campbell Avenue, S.W.
Roanoke, Virginia 24011
(540) 342-3435

Washington
2200 Sixth Avenue
Seattle, Washington 98121
(206) 622-8067, 8068

South 176 Stevens Street, Suite A
Spokane, Washington 99204
(509) 747-1155

1101 2nd Avenue North
Tacoma, Washington 98001
(206) 383-5561

424 Washington Mutual Building
Yakima, Washington 98907
(509) 246-1326

Wisconsin
740 North Plankinton Avenue
Milwaukee, Wisconsin 53203
(414) 273-1600

**Canadian Bureaus**

**National Headquarters**
1231 Yonge Street
Suite 208
Toronto, Ontario M4W 2T8
(416) 925-3141

**Local Bureaus**

**Alberta**
630 8th Avenue, SW
Suite 404
Calgary, Alberta T2P 1G6
(403) 299-3905

10240 124th Street, Suite 600
Edmonton, Alberta T5N 3W6
(403) 482-2341

600 Guardian Building
10240 124th Street
Grande Prairie, Alberta
(403) 592-7788

Red Deer, Alberta
(403) 343-3200

**British Columbia**
788 Beatty Street
Suite 404
Vancouver, BC V6B 2M1
(604) 682-2711

635 Humboldt Street
Room M-37
Victoria, BC V8W 1A7
(604) 386-6348

**Manitoba**
365 Hargrave Street
Room 204
Winnipeg, Manitoba R3B 2K3
(204) 943-1486

**New Brunswick**
348 King Street, 3rd Floor
Fredericton, New Brunswick E3B 1E3
(506) 857-3255

Box 1002
236 St. George Street
Suite 110
Moncton, NB E1C 8P2
(506) 854-3330

400 Main Street, Chesley Place
Saint John, New Brunswick E2K 4N5
(506) 693-3396

**Newfoundland**
P.O. Box 316
360 Topsail Road (A1E 2B6)
St. John's, Newfoundland A1C 5K4
(709) 364-2222

**Nova Scotia**
P.O. Box 2124
1731 Barrington Street (B3J 2A4)
Halifax, Nova Scotia B3J 3B7
(902) 422-6551 (inquiries)
(902) 422-6592 (complaints)
Mail Order

1. Watch out for exaggerated product claims or unrealistically low prices.
2. Check with your state or local consumer protection agency or Better Business Bureau before ordering if you are in doubt about the company.
3. Find out about the firm's return policy. If it is not stated, ask before you order. Many companies have toll-free phone numbers.
4. Complete the order as directed. If you leave out needed information such as your full address, your order may be delayed.
5. Keep a complete record of your order, including the company's name, address and telephone number, the items you purchased, the price, the date you mailed the order, and your method of payment.
6. Understand that, under Federal law, you have more legal protection if you order by mail than if you order by telephone.
7. If you order by mail, your purchase must be shipped or a notice of delayed shipment with an option to cancel must be sent within 30 days after the company receives your completed order.
Industry Third-Party Dispute Resolution Programs

Third-party dispute resolution programs have been established by the industries listed below to help resolve problems between consumers and industry members that they have been unable to resolve themselves. So remember, before you contact the industry-sponsored third-party resolution program, you should give the business with which you have the problem an opportunity to resolve the complaint. Most businesses are anxious to assure customer satisfaction. If this fails, third-party programs can be helpful.

Betty Berry
Public Relations Director
American Arbitration Association
140 West 51st Street
New York, New York 10020
(212) 484-4000

American Automobile Association
8111 Gatehouse Road
Falls Church, Virginia 22047
(703) 222-6000

National Administrator
Automotive Consumer Action Program (AUTOCAP)
8400 Westpark Drive
McLean, Virginia 22102
(703) 821-7000

BBB Auto Line
Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276-0100

BBB National Consumer Arbitration Program
Local Better Business Bureaus
Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276-0100

Robert M. Fells
Assistant Secretary
Cemetery Consumer Service Council
P.O. Box 3574
Washington, D.C. 20007
(703) 379-6426

Chrysler Customer Satisfaction Arbitration Board
P.O. Box 1716
Detroit, Michigan 48286
(313) 956-5970

Direct Selling Association
1730 M Street, N.W.
Suite 610
Washington, D.C. 20036
(202) 293-5760

Ford Consumer Appeals Board
P.O. Box 1805
Dearborn, Michigan 48126
(313) 337-5930

Funeral Service Consumer Action Program (ThanaCAP)
135 West Wells Street
Milwaukee, Wisconsin 53203
(414) 541-2500

Nancy High
Executive Director
Furniture Industry Consumer Advisory Panel (FICAP)
P.O. Box 951
High Point, North Carolina 27261
(written inquiries only)

General Motors Corporation
(Chevrolet, Oldsmobile, Buick, Pontiac
Cadillac, GMC Truck)
See Autoline

Home Owners Warranty Program (HOW)
2000 L Street, N.W.
Washington, D.C. 20036
(202) 463-4600

Household Goods Dispute Settlement Program
400 Army-Navy Drive
Arlington, Virginia 22202
(703) 838-1930

Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive
Chicago, Illinois 60606
(312) 984-5858
800-621-0477 (toll free)

National Advertising Division (NAD)
Council of Better Bureaus
845 Third Avenue
New York, New York 10022
(212) 754-1320

Consumer Arbitration Center
National Association of Securities Dealers, Inc.
Two World Trade Center South Tower
98th Floor
New York City, New York 10048
(212) 839-6200

Deb Kramer
Manager, Compliance
National Futures Association
200 West Madison Street
Chicago, Illinois 60606
(312) 781-1410

Nissan Motor Corporation in U.S.A.
(Datsun, Nissan)
See Autoline

Volkswagen
(Volkswagen, Porsche, Audi)
See Autoline
Trade Associations

Many industry and professional trade associations mediate disputes between consumers and their member companies. They should be contacted only after you have unsuccessfully tried to settle your complaint with the individual business and its corporate headquarters.

Consumer Affairs Department
International Airline Passengers Association
P.O. Box 660074
Dallas, Texas 75266-0074
(214) 438-8100

Ann Lawrence
Director, Educational Services
American Apparel Manufacturers Association
1611 North Kent Street
Suite 800
Arlington, Virginia 22209
(703) 524-1864

David Peterson
Director of Public Relations
American Collectors Association
4040 West 70th Street
P.O. Box 35106
Minneapolis, Minnesota 55435
(612) 926-6547

American Council of Life Insurance
1850 K Street, N.W.
6th Floor
Washington, D.C. 20006
(202) 862-4073
800-423-8000 (toll free)

American Health Care Association
1200 15th Street, N.W.
Washington, D.C. 20005
(202) 833-2050

American Movers Conference
2200 Mill Road
Alexandria, Virginia 22314
(written inquiries only)

Albert Engelken
Director of Communications
American Public Transit Association
1225 Connecticut Avenue, N.W.
Suite 200
Washington, D.C. 20036
(202) 965-7520

Ray Greenly
Director, Consumer Affairs
American Society of Travel Agents, Inc.
4400 MacArthur Boulevard N.W.
Washington, D.C. 20007
(202) 628-2847

James A. Morrissey
Director, Communications Division
American Textile Manufacturers' Institute
1101 Connecticut Avenue, N.W.
Washington, D.C. 20036
(202) 862-0500

Better Hearing Institute
P.O. Box 1840
Washington, D.C. 20013
(703) 642-0580
800-423-8576 (toll free)

Consumer Affairs
Blue Cross and Blue Shield Associations, Inc.
1709 New York Avenue, N.W.
Suite 303
Washington, D.C. 20006
(202) 763-6222

Richard N. Hopper
Director of Governmental Affairs
Carpet and Rug Institute
1100 17th Street, N.W.
Washington, D.C. 20036
(written inquiries only)

Jeanne Ross
Director, Ethics and Consumer Affairs
Direct Marketing Association
6 East 43rd Street
New York City, New York 10017
(212) 689-4977

Administrator
Code of Ethics
Direct Selling Association
1730 M Street, N.W.
Washington, D.C. 20036
(202) 293-5760

Duncan Cameron
Director, Communications
Distilled Spirits Council of the United States
1250 1 Street, N.W.
Suite 900
Washington, D.C. 20005
(202) 628-3544

Sally Browne
Director, Consumer Affairs
Electronic Industries Association
Consumer Electronics Group
2001 Eye Street, N.W.
Washington, D.C. 20006
(202) 457-4977

Health Insurance Association of America
1850 K Street, N.W.
6th Floor
Washington, D.C. 20006
(202) 862-4073
800-423-8000 (toll free)

Carole M. Rogin
Director, Market Development
Hearing Industries Association
1255 Twenty-Third Street, N.W.
Washington, D.C. 20037
(202) 833-1411

Director, Consumer Affairs
Insurance Information Institute
110 William Street
New York, New York 10038
(212) 669-9200 (inside New York call collect)
800-221-4954 (toll free outside New York)

International Franchise Association
1350 New York Avenue, N.W.
Suite 800
Washington, D.C. 20005

Department of Public Relations
Manufactured Housing Institute
1745 Jefferson Davis Highway, Suite 511
Arlington, Virginia 22202
(703) 979-6620
Credit Cards

1. Keep a record of your card numbers, expiration dates, and the phone number of each company in a secure place.
2. Watch your card, whenever possible, after giving it to a clerk. Retrieve your card promptly after using it.
3. Take the carbons along with your credit card receipt. Void or destroy incorrect receipts.
4. Avoid signing a blank receipt. Draw a line through blank spaces above the total when you sign card receipts.
5. Open credit card bills promptly and compare them with your receipts.
6. Report promptly and in writing any questionable charges to the card issuer.
7. Never give a credit card number to a telephone solicitor unless you have initiated the call.
8. Never put your card number on a postcard or on the outside of an envelope.
9. Sign new cards and destroy unwanted cards as soon as they arrive.
10. Keep infrequently used cards in a secure place.
State, County and City Government Consumer Protection Offices

Listed below are consumer protection offices which are part of state, county and city governments. Some are located in governors' offices, state attorney general's offices or mayors' offices. Check in your state to see which office can help resolve complaints, furnish information or helpful publications, or provide other services. As a general rule, the first place you should go for help with a consumer problem is the local office nearest your home. Since most offices require that complaints be in writing, you might save time by writing, rather than calling, with your initial complaint.

Alabama
State Office
Fincher Allen, Director
Consumer Protection Division
Office of Attorney General
560 South McConough Street
Montgomery, Alabama 36104
(205) 261-4200
800-392-5658 (toll free—Alabama only)

County Offices
John Barnes
Chief Investigator
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, Arizona 85603
(602) 432-5703 ext. 470

Howard Fell, Director
Consumer Protection/Economic Crime Unit
Pima County Attorney's Office
111 West Congress, Ninth Floor
Tucson, Arizona 85701
(602) 792-8668

David Ellsworth
Yuma County Attorney's Office
P.O. Box 1048
Yuma, Arizona 85364
(602) 782-4534 ext. 55

Arkansas
State Office
Tom Hicks, Director
Consumer Protection Division
Office of Attorney General
Justice Building
Little Rock, Arkansas 72201
(501) 371-2341
800-482-8982 (toll free—Arkansas only)

California
State Offices
Public Inquiry Unit
Office of Attorney General
1515 K Street, Suite 511
Sacramento, California 95814
(916) 322-3300
800-952-5225 (toll free—California only)

Marie Shibuya-Snell, Director
California Department of Consumer Affairs
1020 N Street
Sacramento, California 95814
(916) 445-0660 (consumer information)

County Offices
Chairperson
Alameda County Consumer Affairs Commission
10910 East 14th Street
Oakland, California 94603
(415) 639-4812

Gary Yancey
Consumer and Major Business Fraud Section
Kern County District Attorney's Office
1215 Truxton Avenue
Bakersfield, California 93301
(805) 861-2421
<table>
<thead>
<tr>
<th>Office Name</th>
<th>Address 1</th>
<th>City, State</th>
<th>Phone 1</th>
<th>Phone 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Diego County District Attorney's Office</td>
<td>320 West Temple Street, Room 540</td>
<td>San Diego, CA</td>
<td>(213) 974–3970</td>
<td></td>
</tr>
<tr>
<td>Los Angeles County Department of Consumer Affairs</td>
<td>500 West Temple Street, Room B-96</td>
<td>Los Angeles, CA</td>
<td>(213) 974–1452</td>
<td></td>
</tr>
<tr>
<td>Sacramento County District Attorney's Office</td>
<td>4080 Lemon Street</td>
<td>Sacramento, CA</td>
<td>(916) 440–6174</td>
<td></td>
</tr>
<tr>
<td>Riverside County District Attorney's Office</td>
<td>1125 Third Street</td>
<td>Riverside, CA</td>
<td>(714) 753–4427</td>
<td></td>
</tr>
<tr>
<td>Napa County District Attorney's Office</td>
<td>P.O. Box 1000</td>
<td>Napa, CA</td>
<td>(707) 463–4211</td>
<td></td>
</tr>
<tr>
<td>Monterey County Office of Consumer Affairs</td>
<td>P.O. Box 1369</td>
<td>Salinas, CA</td>
<td>(408) 758–4626</td>
<td></td>
</tr>
<tr>
<td>Orange County Office of Consumer Affairs</td>
<td>300 South Grand Avenue, Building B</td>
<td>Santa Ana, CA</td>
<td>(714) 834–5600</td>
<td></td>
</tr>
<tr>
<td>Santa Clara County Department of Consumer Affairs</td>
<td>1553 Berger Drive</td>
<td>San Jose, CA</td>
<td>(408) 299–4211</td>
<td></td>
</tr>
<tr>
<td>San Mateo County District Attorney's Office</td>
<td>118 East Figueroa</td>
<td>San Mateo, CA</td>
<td>(650) 953–6158</td>
<td></td>
</tr>
<tr>
<td>San Francisco County District Attorney's Office</td>
<td>Room 450 County Government Center</td>
<td>San Francisco, CA</td>
<td>(415) 549–9500</td>
<td></td>
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<tr>
<td>San Luis Obispo County District Attorney's Office</td>
<td>San Luis Obispo</td>
<td>San Luis Obispo, CA</td>
<td>(805) 549–9500</td>
<td></td>
</tr>
<tr>
<td>County Attorney</td>
<td>1600 City Hall East</td>
<td>Los Angeles, CA</td>
<td>(213) 485–4515</td>
<td></td>
</tr>
<tr>
<td>Consumer Fraud Unit</td>
<td>200 North Main Street</td>
<td>Los Angeles, CA</td>
<td>(213) 458–8336</td>
<td></td>
</tr>
<tr>
<td>Consumer Affairs Program</td>
<td>800 South Victoria Avenue</td>
<td>Ventura, CA</td>
<td>(805) 986–3110</td>
<td></td>
</tr>
<tr>
<td>San Diego City Attorney's Office</td>
<td>1525 Sherman Street, 3rd Floor</td>
<td>Denver, CO</td>
<td>(303) 866–3611</td>
<td></td>
</tr>
<tr>
<td>Consumer Affairs Section</td>
<td>1525 Sherman Street, Room 215</td>
<td>Denver, CO</td>
<td>(303) 866–3611</td>
<td></td>
</tr>
<tr>
<td>Colorado State Attorney</td>
<td>1525 Sherman Street, 3rd Floor</td>
<td>Denver, CO</td>
<td>(303) 866–3611</td>
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</tr>
<tr>
<td>Consumer Affairs Program</td>
<td>1525 Sherman Street, Room 215</td>
<td>Denver, CO</td>
<td>(303) 866–3611</td>
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</tr>
<tr>
<td>Colorado State Attorney</td>
<td>1525 Sherman Street, 3rd Floor</td>
<td>Denver, CO</td>
<td>(303) 866–3611</td>
<td></td>
</tr>
</tbody>
</table>
STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Helen Davis
Consumer and Food Specialist
Department of Agriculture
1525 Sherman Street, Fourth Floor
Denver, Colorado 80203
(303) 866-3561

County Offices
Victor Reichman, District Attorney
Archuleta, LaPlata and San Juan Counties
District Attorney’s Office
P.O. Box 3455
Durango, Colorado 81302
(303) 247-8880

Alex Hunter, District Attorney
Boulder County District Attorney’s Consumer Office
P.O. Box 471
Boulder, Colorado 80306
(303) 441-3700

Clair Villano
Executive Director
Denver County District Attorney’s Consumer Fraud Office
303 West Colfax, Suite 1308
Denver, Colorado 80204
(303) 575-3555 (inquiries)
(303) 575-3557 (complaints)

Royal Martin, Chief Deputy District Attorney
Economic Crime Division
El Paso and Teller Counties District Attorney’s Consumer Office
326 South Tejon
Colorado Springs, Colorado 80903
(303) 520-6002

Al Bloom, Investigator
Larimer County District Attorney’s Office
Rocky Mountain Bank Building
P.O. Box 1489
Fort Collins, Colorado 80522
(303) 221-7200

Gus Sandstrom
District Attorney
Pueblo County District Attorney’s Consumer Office
Courthouse
Tenth and Main Streets
Pueblo, Colorado 81003
(303) 544-0075

Stanley C. Peak
District Attorney
Weld County District Attorney’s Consumer Office
P.O. Box 1167
 Greeley, Colorado 80632
(303) 356-4000 ext. 4734

State Offices
Guy Tommasi, Director
Middletown Office of Consumer Protection
City Hall
Middletown, Connecticut 06457
(203) 344-3400

State Offices
Donald E. Williams, Director
Division of Consumer Affairs
Department of Community Affairs
820 North French Street, 4th Floor
Wilmington, Delaware 19801
(302) 571-3250

Vincent Ambery
Deputy-in-Charge
Economic Crime/Consumer Rights Division
820 North French Street
Wilmington, Delaware 19801
(302) 571-3849

District of Columbia
Carol B. Thompson, Director
District of Columbia
Department of Consumer and Regulatory Affairs
614 H Street, N.W.
Washington, D.C. 20001
(202) 727-7000

Florida
State Offices
Jane Robinson, Director
Division of Consumer Services
508 Mayo Building
Tallahassee, Florida 32301
(904) 486-2221
800-342-2176 (toll free—Florida only)

Nikki Ann Clark
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
State Capitol
Tallahassee, Florida 32301
(904) 486-9105

Branch Office
Leonard Elias
Consumer Counsel
Consumer Protection Division
Office of Attorney General
401 N.W. Second Avenue, Suite 450
Miami, Florida 33128
(305) 377-5619

County Offices
Warren Burke
Assistant State Attorney
Brevard County Consumer Fraud Division
Office of State Attorney
County Courthouse
Titusville, Florida 32780
(305) 269-8112

Stanley A. Kaufman, Director
Broward County Consumer Affairs Division
115 South Andrews Avenue, Room 119
Fort Lauderdale, Florida 33301
(305) 357-6030

Arthur Hershbein, Director
Metropolitan Dade County Consumer Protection Division
44 West Flagler Street, Suite 2303
Miami, Florida 33130
(305) 579-4222

Walter T. Dartland
Consumer Advocate
Metropolitan Dade County Consumer Protection Office
111 Northwest First Street, 17th Floor
Miami, Florida 33126
(305) 375-4206

Frederic A. Kerstein, Chief
Dade County Economic Crime Unit
Office of State Attorney
1351 N.W. 12th Street
Miami, Florida 33125
(305) 547-7041

Frank Schaus
State Attorney for Manatee, Sarasota and DeSoto Counties
Office of State Attorney
412 East Madison Street, Room 1001
Tampa, Florida 33602
(813) 272-6750

W. R. Liphan, Chief
Investigative Unit
Orange County Consumer Fraud Unit
250 North Orange Avenue
P.O. Box 1673
Orlando, Florida 32802
(305) 420-3880

Alice C. Skaggs, Director
Palm Beach County Department of Consumer Affairs
301 North Olive Avenue
Suite 301
West Palm Beach, Florida 33401
(305) 837-2670

Citizens Intake
Office of State Attorney
P.O. Drawer 2905
West Palm Beach, Florida 33402
(305) 837-3560

Alfred J. Cortis, Administrator
Pasco County Consumer Affairs Division
7530 Little Road
New Port Richey, Florida 33753
(813) 847-8110

William H. Richards, Director
Pinellas County Office of Consumer Affairs
P.O. Box 5145
Largo, Florida 34274-5145
(813) 586-5402

Larry Chester, Coordinator
Seminole County Consumer Fraud Division
Office of State Attorney
P.O. Box 2112
Sanford, Florida 32772-2114
(305) 322-7534
<table>
<thead>
<tr>
<th>City Offices</th>
<th>Regional Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Morris Cohen, Chairman</td>
<td>Patricia Morris Assistant Attorney General</td>
</tr>
<tr>
<td>Lauderhill Consumer Affairs Committee</td>
<td>Carbondale Regional Office</td>
</tr>
<tr>
<td>1176 N.W. 42nd Way</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>Lauderhill, Florida 33313</td>
<td>626A East Walnut Street</td>
</tr>
<tr>
<td>(305) 583-1045</td>
<td>Carbondale, Illinois 62901</td>
</tr>
<tr>
<td>Nat Cohen, Chairman</td>
<td>(618) 457-3505</td>
</tr>
<tr>
<td>Tamam Board of Consumer Affairs</td>
<td>Regina Haasis Assistant Attorney General</td>
</tr>
<tr>
<td>5511 N.W. 88th Avenue</td>
<td>Champagne Regional Office</td>
</tr>
<tr>
<td>Tamarac, Florida 33321</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>(305) 722-5900 ext. 26 (10:00-12:00 Daily)</td>
<td>34 Main Street</td>
</tr>
<tr>
<td><strong>Georgia</strong></td>
<td>Champagne, Illinois 61820</td>
</tr>
<tr>
<td>Governor's Office of Consumer Affairs</td>
<td>(217) 333-7991</td>
</tr>
<tr>
<td>2 Martin Luther King, Jr. Drive</td>
<td>L. Joseph Howard Assistant Attorney General</td>
</tr>
<tr>
<td>Atlanta, Georgia 30334</td>
<td>Decatur Regional Office</td>
</tr>
<tr>
<td>(404) 656-3790</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td><strong>Hawaii</strong></td>
<td>140 South Water Street</td>
</tr>
<tr>
<td>Governor's Office of Consumer Affairs</td>
<td>Decatur, Illinois 62523</td>
</tr>
<tr>
<td>250 South King Street, Room 520</td>
<td>(217) 428-5076</td>
</tr>
<tr>
<td>P.O. Box 2767</td>
<td>Aghether Falker Assistant Attorney General</td>
</tr>
<tr>
<td>Honolulu, Hawaii 96812</td>
<td>East St. Louis Regional Office</td>
</tr>
<tr>
<td>(808) 548-2560 (administrative and legal—Hawaii only)</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>(808) 548-2540 (complaints and investigations—Hawaii only)</td>
<td>8712 State Street</td>
</tr>
<tr>
<td><strong>Illinois</strong></td>
<td>East St. Louis, Illinois 62203</td>
</tr>
<tr>
<td>State Offices</td>
<td>Dennis Orsey Assistant Attorney General</td>
</tr>
<tr>
<td>Barry Reid, Administrator</td>
<td>Granite City Regional Office</td>
</tr>
<tr>
<td>Governor's Office of Consumer Affairs</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>2 Martin Luther King, Jr. Drive</td>
<td>1314 Niedringhaus</td>
</tr>
<tr>
<td>Plaza Level—East Tower</td>
<td>Granite City, Illinois 62040</td>
</tr>
<tr>
<td>Atlanta, Georgia 30334</td>
<td>(618) 877-0404</td>
</tr>
<tr>
<td>(404) 656-3345</td>
<td>Charles Smith Assistant Attorney General</td>
</tr>
<tr>
<td><strong>Hawaii</strong></td>
<td>Kankakee Regional Office</td>
</tr>
<tr>
<td>State Office</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>Mark Nomura, Director</td>
<td>270 East Court Street</td>
</tr>
<tr>
<td>Office of Consumer Protection</td>
<td>Kankakee, Illinois 60901</td>
</tr>
<tr>
<td>Department of Commerce and Consumer Affairs</td>
<td>(815) 859-8600</td>
</tr>
<tr>
<td>250 South King Street, Room 520</td>
<td>Jerry Sisul Assistant Attorney General</td>
</tr>
<tr>
<td>P.O. Box 2767</td>
<td>LaSalle Regional Office</td>
</tr>
<tr>
<td>Honolulu, Hawaii 96812</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>(808) 548-2560 (administrative and legal—Hawaii only)</td>
<td>143 Gooding</td>
</tr>
<tr>
<td>(808) 548-2540 (complaints and investigations—Hawaii only)</td>
<td>LaSalle, Illinois 61301</td>
</tr>
<tr>
<td><strong>Illinois</strong></td>
<td>(815) 224-4861</td>
</tr>
<tr>
<td>Ellen Craig</td>
<td>Gary Duncan Assistant Attorney General</td>
</tr>
<tr>
<td>Special Assistant to the Governor</td>
<td>Mt. Vernon Regional Office</td>
</tr>
<tr>
<td>Governor's Office of Citizen's Assistance</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>100 West Randolph Street</td>
<td>718 East Main</td>
</tr>
<tr>
<td>Chicago, Illinois 60601</td>
<td>Mt. Vernon, Illinois 62864</td>
</tr>
<tr>
<td>(312) 793-2773</td>
<td>(618) 242-8200</td>
</tr>
<tr>
<td>Howard L. Hood</td>
<td>Diane Zimmerman Assistant Attorney General</td>
</tr>
<tr>
<td>Assistant Attorney General and Chief</td>
<td>Peoria Regional Office</td>
</tr>
<tr>
<td>Consumer Protection Division</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>Office of Attorney General</td>
<td>323 Main Street</td>
</tr>
<tr>
<td>500 South Second Street</td>
<td>Peoria, Illinois 61602</td>
</tr>
<tr>
<td>Springfield, Illinois 62706</td>
<td>(309) 671-3191</td>
</tr>
<tr>
<td>(217) 782-9011</td>
<td>Charles Scholz Assistant Attorney General</td>
</tr>
<tr>
<td>Mary Mulhern, Chief</td>
<td>Quincy Regional Office</td>
</tr>
<tr>
<td>Consumer Protection Division</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>Office of Attorney General</td>
<td>523 Main Street</td>
</tr>
<tr>
<td>100 West Randolph, 12th Floor</td>
<td>Quincy, Illinois 62201</td>
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<tr>
<td>Chicago, Illinois 60601</td>
<td>(217) 223-2221</td>
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<tr>
<td>(312) 917-3580</td>
<td><strong>Jeff Marpilin</strong> Assistant Attorney General</td>
</tr>
<tr>
<td><strong>Regional Offices</strong></td>
<td>Rockford Regional Office</td>
</tr>
<tr>
<td>Patricia Morris</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>Assistant Attorney General</td>
<td>110 North Church</td>
</tr>
<tr>
<td>Carbondale Regional Office</td>
<td>Rockford, Illinois 61101</td>
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<tr>
<td>Office of Attorney General</td>
<td>(815) 987-7580</td>
</tr>
<tr>
<td>626A East Walnut Street</td>
<td>Paul E. Rink Assistant Attorney General</td>
</tr>
<tr>
<td>Carbondale, Illinois 62901</td>
<td>Rock Island Regional Office</td>
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<tr>
<td>(618) 457-3505</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>Regina Haasis</td>
<td>310 20th Street</td>
</tr>
<tr>
<td>Assistant Attorney General</td>
<td>Rock Island, Illinois 61201</td>
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<tr>
<td>Champagne Regional Office</td>
<td>(309) 793-0950</td>
</tr>
<tr>
<td>Office of Attorney General</td>
<td>Susan Vantrease Assistant Attorney General</td>
</tr>
<tr>
<td>34 Main Street</td>
<td>West Frankfort Regional Office</td>
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<tr>
<td>Champagne, Illinois 61820</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>(217) 333-7991</td>
<td>22 East Main Street</td>
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<tr>
<td>L. Joseph Howard</td>
<td>West Frankfort, Illinois 62896</td>
</tr>
<tr>
<td>Assistant Attorney General</td>
<td>(618) 937-6453</td>
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<tr>
<td>Decatur Regional Office</td>
<td>Aghether Falker Assistant Attorney General</td>
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<tr>
<td>Office of Attorney General</td>
<td>East St. Louis Regional Office</td>
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<tr>
<td>140 South Water Street</td>
<td>Office of Attorney General</td>
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<tr>
<td>Decatur, Illinois 62523</td>
<td>8712 State Street</td>
</tr>
<tr>
<td>(217) 428-5076</td>
<td>East St. Louis, Illinois 62203</td>
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<tr>
<td>Dennis Orsey Assistant Attorney General</td>
<td>Granite City Regional Office</td>
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<tr>
<td>Granite City, Illinois 62040</td>
<td>Office of Attorney General</td>
</tr>
<tr>
<td>(618) 877-0404</td>
<td>Charles Smith Assistant Attorney General</td>
</tr>
<tr>
<td>Kankakee Regional Office</td>
<td>Kankakee, Illinois 60901</td>
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<tr>
<td>Office of Attorney General</td>
<td>(815) 859-8500</td>
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<tr>
<td>270 East Court Street</td>
<td>Jerry Sisul Assistant Attorney General</td>
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<td>Kankakee, Illinois 60901</td>
<td>LaSalle Regional Office</td>
</tr>
<tr>
<td>(815) 859-8500</td>
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<tr>
<td>143 Gooding</td>
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<tr>
<td>LaSalle, Illinois 61301</td>
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</tr>
<tr>
<td>(815) 224-4861</td>
<td>Dennis Orsey Assistant Attorney General</td>
</tr>
<tr>
<td>Gary Duncan</td>
<td>Granite City Regional Office</td>
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<tr>
<td>Assistant Attorney General</td>
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<tr>
<td>Mt. Vernon Regional Office</td>
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<tr>
<td>Office of Attorney General</td>
<td>Mt. Vernon, Illinois 62864</td>
</tr>
<tr>
<td>100 West Randolph Street</td>
<td>(618) 242-8200</td>
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<tr>
<td>Chicago, Illinois 60601</td>
<td>Diane Zimmerman</td>
</tr>
<tr>
<td>(312) 793-2773</td>
<td>Assistant Attorney General</td>
</tr>
<tr>
<td>Howard L. Hood</td>
<td>Peoria Regional Office</td>
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<tr>
<td>Assistant Attorney General and Chief</td>
<td>Office of Attorney General</td>
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<tr>
<td>Consumer Protection Division</td>
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</tr>
<tr>
<td>Office of Attorney General</td>
<td>Peoria, Illinois 61602</td>
</tr>
<tr>
<td>500 South Second Street</td>
<td>(309) 671-3191</td>
</tr>
<tr>
<td>Springfield, Illinois 62706</td>
<td>Charles Scholz Assistant Attorney General</td>
</tr>
<tr>
<td>(217) 782-9011</td>
<td>Quincy Regional Office</td>
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<td>Mary Mulhern, Chief</td>
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<tr>
<td>Consumer Protection Division</td>
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<tr>
<td>100 West Randolph, 12th Floor</td>
<td>(217) 223-2221</td>
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<tr>
<td>State, County, and City Government Consumer Protection Offices</td>
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<td><strong>STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES</strong></td>
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<td><strong>Indiana</strong></td>
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<td><strong>State Office</strong></td>
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<tr>
<td>David A. Miller</td>
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<tr>
<td>Chief Counsel and Director</td>
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<td>Consumer Protection Division</td>
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<tr>
<td>219 State House</td>
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<tr>
<td>Indianapolis, Indiana 46204</td>
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<tr>
<td>(317) 232–6330 or 6331</td>
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<tr>
<td><strong>City Offices</strong></td>
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<tr>
<td>Kathleen S. Nau, Director</td>
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<td>Consumer Protection Division</td>
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<td>Lake County Prosecutor's Office</td>
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<tr>
<td>Crown Point, Indiana 46307</td>
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<tr>
<td>(219) 738–9055</td>
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<tr>
<td>Stephen Goldsmith</td>
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<tr>
<td>Marion County Prosecuting Attorney</td>
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<tr>
<td>560 City-County Building</td>
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<tr>
<td>Indianapolis, Indiana 46204</td>
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<tr>
<td>(317) 236–3522</td>
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<tr>
<td>Robert Pigan</td>
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<tr>
<td>Vanderburgh County Prosecuting Attorney</td>
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<td>First Judicial Circuit</td>
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<td>Evansville, Indiana 47708</td>
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<tr>
<td>(812) 426–5150</td>
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<td><strong>City Office</strong></td>
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<tr>
<td>Robert McCrady, Director</td>
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<tr>
<td>Gary Office of Consumer Affairs</td>
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<td>Annex East</td>
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<td>1100 Massachusetts Street</td>
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<td>Gary, Indiana 46407</td>
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<td><strong>Kentucky</strong></td>
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<td>Gary Siemens, Director</td>
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<td>209 Saint Clair Street</td>
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<td>Frankfort, Kentucky 40601</td>
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<td>(502) 564–2200</td>
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<tr>
<td>Robert F. McCrady, Director</td>
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<tr>
<td>Michael J. Jefferson, Director</td>
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<td>Baton Rouge, Louisiana 70804</td>
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<td>Richard E. Akers, Administrator</td>
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<td>Jefferson Parish Consumer Protection Department</td>
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<td>517 Court Place, Room 606</td>
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<td>Louisville, Kentucky 40202</td>
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<td><strong>State Offices</strong></td>
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<tr>
<td>Stephen Wessler, Chief</td>
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<td>Consumer Protection and Commercial Fraud Division</td>
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<td>Augusta, Maine 04333</td>
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<td>(207) 289–3716 (9:00–10:00 a.m.)</td>
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<td>Robert Burgess</td>
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<tr>
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<td>Bureau of Consumer Credit Protection</td>
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<td>Augusta, Maine 04333</td>
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<tr>
<td>(207) 289–3731</td>
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</tbody>
</table>
### Mississippi
#### State Offices
- **A. Michael Espy**
  - Assistant Attorney General and Chief
  - Consumer Protection Division
  - Office of Attorney General
  - P.O. Box 290
  - Jackson, Mississippi 39205
  - (601) 359–3095
- **James H. Spencer, Director**
  - Consumer Protection Division
  - Department of Agriculture and Commerce
  - High and President Streets
  - P.O. Box 1609
  - Jackson, Mississippi 36215
  - (601) 359–3646
  - 800–222–7622 (toll free—Mississippi only)

### Missouri
#### State Offices
- **Carl M. Koupal, Jr., Director**
  - Department of Economic Development
  - P.O. Box 1157
  - Jefferson City, Missouri 65102
  - (314) 751–4596
- **Richard Thurman, Chief Counsel**
  - Trade Offense Division
  - Office of Attorney General
  - P.O. Box 899
  - Jefferson City, Missouri 65102
  - (314) 751–2516
  - 800–372–8222 (toll free—Missouri only)

#### Branch Offices
- **Robert Adams**
  - Trade Offense Division
  - Office of Attorney General
  - Penn Tower
  - 31 Broadway, Suite 609
  - Kansas City, Missouri 64111
  - (816) 531–4340
- **Peter Lumaghi**
  - Assistant Attorney General
  - Trade Offense Division
  - Office of Attorney General
  - 111 North Seventh Street, Suite 903
  - St. Louis, Missouri 63101
  - (314) 444–6815

### Montana
#### State Office
- **Brinton Markle**
  - Consumer Affairs Unit
  - Department of Commerce
  - 1424 Ninth Avenue
  - Helena, Montana 59620
  - (406) 444–4312

#### County Office
- **Robert L. Deschamps, III**
  - Missoula County Attorney
  - County Courthouse
  - Missoula, Montana 59802
  - (406) 721–5700

### Nebraska
#### State Office
- **Mark D. Starr**
  - Assistant Attorney General
  - Consumer Protection Division
  - Department of Justice
  - 605 South 14th Street
  - Lincoln, Nebraska 68509
  - (402) 471–2682

#### County Office
- **Arthur S. Raznick, Director**
  - Consumer Fraud Division
  - Douglas County Attorney’s Office
  - 908 Omaha-Douglas Civic Center
  - Omaha, Nebraska 68183
  - (402) 444–7525

### Nevada
#### State Office
- **Shari B. Compton**
  - Commissioner of Consumer Affairs
  - Department of Commerce
  - State Mail Room Complex
  - Las Vegas, Nevada 89158
  - (702) 386–5293

#### Branch Office
- **Ray Trease, Investigator**
  - Consumer Affairs Division
  - Department of Commerce
  - 201 Nye Building
  - Capitol Complex
  - Carson City, Nevada 86710
  - (702) 885–4340
  - 800–992–0900, ext. 4340 (toll free—Nevada only)

#### County Office
- **John Long**
  - Investigator
  - Washoe County District Attorney’s Office
  - P.O. Box 11130
  - Reno, Nevada 89520
  - (702) 735–5632

### New Hampshire
#### State Office
- **Jeffery R. Howard, Chief**
  - Consumer Protection and Antitrust Division
  - Office of Attorney General
  - State House Annex
  - Concord, New Hampshire 03301
  - (603) 271–3640

### New Jersey
#### State Office
- **James J. Barry, Director**
  - Division of Consumer Affairs
  - Department of Law and Public Safety
  - 1100 Raymond Boulevard, Room 504
  - Newark, New Jersey 07102
  - (201) 648–4010
- **Amy R. Piro**
  - Acting Public Advocate
  - GN 650
  - Justice Complex
  - Trenton, New Jersey 08625
  - (609) 292–7087

#### County Offices
- **Richard Thurman, Chief Counsel**
  - Office of Attorney General
  - Trade Offense Division
  - P.O. Box 899
  - Jefferson City, Missouri 65102
  - (314) 751–4996
- **Jeffry R. Howard, Chief**
  - Office of Attorney General
  - Consumer Protection and Antitrust Division
  - P.O. Box 220
  - Department of Economic Development
  - Carl M. Koupal, Jr., Director
  - State Offices
  - Missouri
  - 800–222–7622 (toll freeMissouri only)
- **Amy R. Piro**
  - Acting Public Advocate
  - P.O. Box 1157
  - Department of Economic Development
  - Carl M. Koupal, Jr., Director
  - State Offices
  - New Jersey
  - 800–222–7622 (toll freeNew Jersey only)
- **Stanley Taft**
  - New Jersey Office of Consumer Protection
  - 1100 Raymond Boulevard
  - Newark, New Jersey 07102
  - (201) 648–4019
- **A. Michael Espy**
  - Deputy Attorney General
  - 1100 Raymond Boulevard
  - Room 335
  - Newark, New Jersey 07102
  - (201) 648–3510
- **William H. Ross III, Director**
  - Atlantic County Consumer Affairs
  - 1333 Atlantic Avenue, 8th Floor
  - Atlantic City, New Jersey 08401
  - (609) 345–6700
- **Francis X. Herbert, Director**
  - Bergen County Consumer Affairs
  - 355 Main Street
  - Hackensack, New Jersey 07601
  - (201) 648–2650
- **Renee L. Borstad, Director**
  - Burlington County Office of Consumer Affairs
  - 49 Rancocas Road
  - Mount Holly, New Jersey 08060
  - (609) 261–5084
- **Robert Russo, Director**
  - Essex County Consumer Services
  - 900 Bloomfield Avenue
  - Verona, New Jersey 07044
  - (201) 225–1571
- **Edward McGoldrick, Director**
  - Gloucester County Consumer Affairs
  - The Cotton Building
  - One South Broad Street, Box 337
  - Woodbury, New Jersey 08096
  - (609) 853–3349
- **Joseph Kealy, Jr., Counsel**
  - Hudson County Consumer Affairs
  - County Administration Building
  - 595 Newark Avenue
  - Jersey City, New Jersey 07306
  - (201) 795–6452, 6295, 6296, 6297
- **Betty Layden, Director**
  - Hunterdon County Consumer Affairs
  - P.O. Box 125
  - Flemington, New Jersey 08826
  - (201) 236–2249
- **Richard G. Scudder, Director**
  - Sussex County Consumer Affairs
  - 70 Route 94
  - Newton, New Jersey 07860
  - (973) 383–6663
- **Renee L. Borstad, Director**
  - Burlington County Office of Consumer Affairs
  - 49 Rancocas Road
  - Mount Holly, New Jersey 08060
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  - (609) 853–3349
- **Joseph Kealy, Jr., Counsel**
  - Hudson County Consumer Affairs
  - County Administration Building
  - 595 Newark Avenue
  - Jersey City, New Jersey 07306
STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Priscilla Castiles, Director
City of Plainfield, Division of Community Relations and Social Services
510 Watchung Avenue, City Hall Annex
Plainfield, New Jersey 07060
(201) 753–3519

Carmela Piero
Rochelle Park Township Consumer Affairs
127 Chestnut Street
Rochelle Park, New Jersey 07662
(201) 843–7966
(201) 843–7982

Michael B. Dukatman, Director
Secaucus Department of Consumer Affairs
Municipal Building
1203 Paterson Plank Road
Secaucus, New Jersey 07094
(201) 330–2000

Mrs. Henry McDonald
CALA Officer
Summit Consumer Affairs
City Hall
512 Springﬁeld Avenue
Summit, New Jersey 07901
(201) 273–6474

Helene Vaccaro, Director
Teaneck Consumer Affairs
Municipal Building
818 Teaneck Road
Teaneck, New Jersey 07666
(201) 837–1500 ext. 14

Irma Africano, Director
Union City Consumer Affairs
507 26th Street
Union City, New Jersey 07087
(201) 330–3816

Mary Tuminello, Director
Wayne Township Consumer Affairs
Municipal Building
475 Valley Road
Wayne, New Jersey 07470
(201) 694–1800 ext. 246

Weehawken Consumer Affairs
City Hall, 400 Park Avenue
Weehawken, New Jersey 07087
(201) 687–1715

Joseph Lyton, Director
West New York Consumer Affairs
Municipal Building
428 60th Street
West New York, New Jersey 07093
(201) 861–7000 ext. 230

Mildred Recchia, Director
West Orange Consumer Affairs
Municipal Building
66 Main Street
West Orange, New Jersey 07052
(201) 325–4121

Isable McCullough, Director
Wildwood Action Line
4400 New Jersey Avenue
Wildwood, New Jersey 08260
(609) 729–4444

Theresa Mimm, Director
Willingboro Consumer Affairs
Municipal Complex, Salem Road
Willingboro, New Jersey 08046
(609) 877–2200 ext. 221

Evelyn MacKenzie
Woodbridge Township Consumer Affairs
Municipal Building
One Main Street
Woodbridge, New Jersey 07095
(201) 634–4500 ext. 231

New Mexico

State Office
Stuart Bluestone, Director
Consumer and Economic Crime Division
Ofﬁce of Attorney General
P.O. Drawer 1508
Santa Fe, New Mexico 87504
(505) 827–6910

County Ofﬁce
Kathy DeLozier, Director
Consumer Affairs Division
Bernalillo County District Attorney’s Ofﬁce
415 Tijeras, N.W.
Albuquerque, New Mexico 87102
(505) 841–7200

New York

State Ofﬁces
Chairperson and Executive Director
New York State Consumer Protection Board
99 Washington Avenue
Albany, New York 12210
(518) 474–8583

Executive Director
New York State Consumer Protection Board
Two World Trade Center
Pom 2508, 25th Floor
New York, New York 10047
(212) 486–5666

Rachel Kreuser
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Ofﬁce of Attorney General
State Capitol
Albany, New York 12224
(518) 474–5481

Branch Ofﬁces
John R. Marshall, Jr.
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Ofﬁce of Attorney General
59–61 Court Street
Binghamton, New York 13905
(607) 773–7799

Peter B. Sullivan
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Ofﬁce of Attorney General
65 Court Street
Buffalo, New York 14202
(716) 647–7184

Ann Horowitz
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Ofﬁce of Attorney General
State Ofﬁce Building
Veterans Memorial Highway
Hempstead, New York 11558
(516) 360–6196

Peter Bienstock
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Ofﬁce of Attorney General
Two World Trade Center
New York, New York 10047
(212) 486–7450

Alan J. Burczak
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Ofﬁce of Attorney General
70 Clinton Street
Plattsburgh, New York 12901
(518) 563–8012

Kent L. Mardon
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Ofﬁce of Attorney General
900 Reynolds Arcade
16 East Main Street
Rochester, New York 14614
(716) 454–3412

Lawrence Zimmerman
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Ofﬁce of Attorney General
900 Reynolds Arcade
16 East Main Street
Rochester, New York 14614
(716) 454–3412

Antela J. Carl
Assistant Attorney General
Bureau of Consumer Frauds and Protection
Ofﬁce of Attorney General
207 Genesee Street
Utica, New York 13501
(315) 793–2225

Counties

Thomas M. Jablonowski
Consumer Affairs Specialist
Broome County Bureau of Consumer Services
P.O. Box 1756, Government Plaza
Binghamton, New York 13902
(607) 772–2168

Joseph J. Marusak
Assistant District Attorney
Consumer Fraud Bureau
Erie County District Attorney’s Ofﬁce
25 Delaware Avenue
Buffalo, New York 14202
(716) 855–2424
James E. Pickan, Commissioner
Nassau County Office of Consumer Affairs
150 Old Country Road
Mineola, New York 11501
(516) 535-2600

Steven A. Irace, Chief
Nassau County Commercial Frauds and
Environmental Investigations Bureau
310 Old Country Road
Garden City, New York 11530
(516) 216-3000

Betty Holmes, Director
Oneida County Consumer Affairs
County Office Building
80 Park Avenue
Utica, New York 13501
(315) 798-5601

Erik Dressler, Director
Onondaga County Office of Consumer
Affairs
County Civic Center
421 Montgomery Street
Syracuse, New York 13202
(315) 425-3479

James Vanzetta, Director
Suffolk County Department of Consumer
Harold J. Withers, Commissioner
Affairs
18 New Hempstead Road
County Office Building
Rockland County Office of Consumer
New City, New York 10956
Affairs
(914) 225-3641 ext. 275

James Farkas, Director
Putnam County Department of Consumer
Affairs
Two County Center
Carmel, New York 10512
(914) 225-5641 ext. 275

Frank C. Castaldi, Jr., Chief
Orange County Department of Weights and
Westchester County District Attorney's
Measures and Consumer Affairs
Fees Bureau
99 Main Street, Courthouse Annex
Mt. Vernon, New York 10550
Goshen, New York 10924
(914) 294-5151 ext. 162

Joseph P. Brown, District Attorney
Islip Town Citizens Action Bureau
Orange County District Attorney's Office of
Islip Town Hall
Consumer Affairs
401 Main Street
County Government Center
Islip, New York 11751
Goshen, New York 10924
(516) 224-5510

Lilian Styburski, Director
Special Deputy Attorney General and Chief
Putnam County Department of Consumer
Branch Offices
Affairs
Gulf Resto
County Office Building
Bronx Neighborhood Office
18 New Hempstead Road
New York City Department of Consumer
New City, New York 10956
Affairs
(914) 668-6000 ext. 231

Duane Wraight, Director
Islip Bureau of Consumer Protection
St.簖 County Department of Weights and
Measures
Islip, New York 11751
22 City Hall
(516) 351-3007

Harold J. Withers, Commissioner
Huntington Bureau of Consumer Protection
Suffolk County Department of Consumer
Affairs
100 Main Street
25 Lafayette Street
Suffern, New York 10901
(914) 227-4251

Ron Burstein, Director
Staten Island Office of Consumer Affairs
Ulster County Commercial Fraud Bureau
285 Wall Street
20 East Sunrise Highway
Kingston, New York 12401
Lindenhurst, New York 11757
(914) 339-5680 ext. 240, 243, 244

Jon Burstein, Director
New York City Department of Consumer
Queens Borough Consumer Affairs
Affairs
120-55 Queens Boulevard
227 East 116th Street
(914) 265-3303
New York, New York 10029
(718) 261-2922

Kenneth W. Hale, Director
City Offices
Westchester County Department of Consumer
111 Grove Street
Affairs
County Courthouse
White Plains, New York 10601
(914) 957-3021
(914) 285-2922

Edward M. Capalbo, Chairman
Town of Colonie Consumer Protection
Babybon Consumer Protection Board
Board
200 East Sunrise Highway
Memorial Town Hall
Lindenhurst, New York 11757
New York, New York 12128
(516) 351-3007
(516) 783-2790

Catherine C. Reilly, Director
New York Office of Consumer Affairs
Huntington Consumer Protection Board
City Hall
100 Main Street
Mt. Vernon, New York 10550
Huntington, New York 11743
(914) 668-6000 ext. 231
(914) 351-3007

Gloria Davids, Ombudsman
New York City Department of Consumer
Islip Office of Consumer Affairs
Affairs
Mt. Vernon Office of Consumer Affairs
80 Lafayette Street
City Hall
New York, New York 10013
Mt. Vernon, New York 10550
(212) 577-0111
(914) 668-6000 ext. 231

Stephen Pedone, Commissioner
Branch Offices
New York City Department of Consumer
Affairs
Felix Resto
99 Main Street, Courthouse Annex
Bronx Neighborhood Office
Goshen, New York 10924
New York City Department of Consumer
(914) 294-5471
Affairs
Two County Center
(914) 225-5641 ext. 275

Lillian Styburski, Director
Branch Offices
Putnam County Department of Consumer
Affairs
Gulf Resto
Two County Center
New York City Department of Consumer
Carmel, New York 10512
Affairs
(914) 225-5641 ext. 275

James Farkas, Director
Branch Offices
Rockland County Office of Consumer
Affairs
18 New Hempstead Road
County Office Building
New City, New York 10956
(914) 658-5282

Duane Wraight, Director
Branch Offices
St. wade County Department of Weights and
Measures
40 East Steuben Street
Bath, New York 14810
(607) 776-4949

Harold J. Withers, Commissioner
Branch Offices
Suffolk County Department of Consumer
Affairs
Hauppauge, Long Island, New York 11788
(516) 360-4616

Jon Burstein, Director
Branch Offices
Ulster County Commercial Fraud Bureau
285 Wall Street
Kingston, New York 12401
(914) 339-5680 ext. 240, 243, 244

Kenneth W. Hale, Director
Branch Offices
Westchester County Department of Consumer
Affairs
Room 104, Michaelian Office Building
White Plains, New York 10601
(914) 285-2155

Frank C. Castaldi, Jr., Chief
Branch Offices
Westchester County District Attorney's
Office
111 Grove Street
County Courthouse
White Plains, New York 10601
(914) 285-3303

City Offices
Edward M. Capalbo, Chairman
Babybon Consumer Protection Board
200 East Sunrise Highway
Lindenhurst, New York 11757
(516) 957-3021

Catherine C. Reilly, Director
Huntington Consumer Protection Board
100 Main Street
Huntington, New York 11743
(516) 351-3007

Gloria Davids, Ombudsman
Islip Office of Consumer Affairs
Mt. Vernon Office of Consumer Affairs
City Hall
Mt. Vernon, New York 10550
(914) 668-6000 ext. 231

Anjelo J. Aponte, Commissioner
New York City Department of Consumer
Affairs
80 Lafayette Street
New York, New York 10013
(212) 577-0111

Sandra Davis, Director
Branch Offices
Staten Island Neighborhood Office
New York City Department of Consumer
Affairs
Staten Island, New York 10301
(718) 390-5154

Joe Pagano, Director
Branch Offices
Oswego Office of Consumer Affairs,
Weights and Measures
City Hall
Oswego, New York 13126
(315) 342-5600 ext. 66

Carol Cronin, Chairwoman
Branch Offices
Ranapö Consumer Protection Board
Ramapo Town Hall, 237 Route 59
Suffern, New York 10901
(914) 357-5100 ext. 267

Dante Massarlin, Director
Branch Offices
Schenectady Bureau of Consumer
Protection
22 City Hall
Jay Street
Schenectady, New York 12305
(518) 382-5011

Deborah DiLauro, Director
Branch Offices
Syracuse Consumer Affairs Office
422 City Hall
233 East Washington Street
Syracuse, New York 13202
(315) 473-3240

Eugene Stevens, Director
Branch Offices
White Plains Department of Weights and
Measures
279 Hamilton Avenue
White Plains, New York 10601
(914) 682-4278

Ralph A. Capozzi
Branch Offices
Yorkers Office of Consumer Protection
and Weights and Measures
201 Palisade Avenue
Yorkers, New York 10703
(914) 964-3563, 64, 65

North Carolina

State Office
Jim Gulick
Special Deputy Attorney General and Chief
Consumer Protection Division
Office of Attorney General
Department of Justice Building
P.O. Box 629
Raleigh, North Carolina 27602-0629
(919) 733-7741

North Dakota

State Offices
Nicholas J. Spaeth
Attorney General for the State of North
Dakota
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2210

Consumer Fraud Division
Office of Attorney General
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-3404
800-472-2600 (toll free—North Dakota
only)
### Ohio
#### State Offices
- **William A. Spratley**, Counsel
- **Consumers’ Counsel**
- 137 East State Street
- Columbus, Ohio 43215
- (614) 466-9605
- 800-322-9448 (toll free—Ohio only)

- **Eliot Glassheim**, Executive Director
  - **Quad County Community Action Agency**
  - 27 1/2 South Third Street
  - Grand Forks, North Dakota 58201
  - (701) 746-5431

### County Offices
- **Robert Smith**, Economic Crime Division
- **Franklin County Office of Prosecuting Attorney**
- Hall of Justice
- 369 South High Street
- Columbus, Ohio 43215
- (614) 462-3248

- **Gene Walker**, County Investigator
  - **Consumer Protection Division**
  - Lake County Office of Prosecuting Attorney
  - Lake County Courthouse
  - Painesville, Ohio 44077
  - (216) 357-2683

- **Robert A. Skinner**, Assistant Prosecuting Attorney
  - **Montgomery County Fraud Section**
  - County Courts Building
  - 41 North Perry
  - Dayton, Ohio 45422
  - (513) 225-5757

- **John Plough**, Prosecuting Attorney
  - **Consumer Protection Division**
  - Portage County Prosecutor’s Office
  - 466 South Chestnut Street
  - Ravenna, Ohio 44266
  - (216) 296-4593

### City Offices
- **Victor Dandrea**, Chief Assistant
  - **Akon Division of Consumer Protection**
  - 161 South High Street
  - Akron, Ohio 44308
  - (216) 375-2730

- **Yolanda M. Bell**, Director, Office of Consumer Affair
  - 218 Cleveland Avenue, S. W.
  - 6th Floor, Room 605
  - Canton, Ohio 44702
  - (330) 444-2472

### Oklahoma
#### State Offices
- **William E. White**, Director
  - **Department of Complaints, Investigation, and Mediation**
  - Oklahoma Corporation Commission
  - Jim Thorpe, Building
  - Room 680
  - Oklahoma City, Oklahoma 73105
  - (405) 521-4113

- **William S. Morgan**, Administrator
  - **Department of Consumer Credit**
  - 822 Jim Thorpe Building
  - Oklahoma City, Oklahoma 73105
  - (405) 521-3653

- **Jane Wheeler**, Assistant Attorney General for Consumer Protection
  - **Office of Attorney General**
  - 112 Capitol Building
  - Oklahoma City, Oklahoma 73105
  - (405) 521-3821

### Oregon
#### State Office
- **Timothy Wood**, Attorney in Charge
  - **Financial Fraud Section**
  - **Department of Justice**
  - Salem, Oregon 97310
  - (503) 378-4732

- **Peggy Adams**, Director
  - **Bucks County Bureau of Consumer Protection and Weights and Measures**
  - 699 Fifth Street
  - Beaver, Pennsylvania 15009
  - (412) 728-7267

- **Robert Taylor**, Director
  - **Chester County Bureau of Consumer Protection and Weights and Measures**
  - 30 High and Market Streets
  - West Chester, Pennsylvania 19380
  - (215) 431-6150

- **Margaret P. O’Donnell**, Director
  - **Cumberland County Bureau of Consumer Affairs**
  - Courthouse
  - Carlisle, Pennsylvania 17013
  - (717) 249-5602

### Pennsylvania
#### State Offices
- **Michael J. Pekula**, Acting Director
  - **Bureau of Consumer Protection**
  - **Office of Attorney General**
  - Strawberry Square—14th Floor
  - Harrisburg, Pennsylvania 17120
  - (717) 787-9448

- **David Barash**, Acting Consumer Advocate
  - **Office of Consumer Advocate—Utilities**
  - **Office of Attorney General**
  - 1425 Strawberry Square, 14th Floor
  - Harrisburg, Pennsylvania 17120
  - (717) 783-5048 (utilities only)
STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Evelyn Yancoskie, Director
Delaware County Office of Consumer Affairs and Weights and Measures
Government Center Building
Second and Olive Streets
Media, Pennsylvania 19063
(215) 891-4865

Angela Hazel, Director
Indiana County Bureau of Consumer Affairs
P.O. Box 187
Indiana, Pennsylvania 15701
(412) 465-2657

Henry S. Kenderdine, Jr.,
Lancaster County Consumer Protection Commission
P.O. Box 3480
50 North Duke Street
Lancaster, Pennsylvania 17603
(717) 299-7921

Mary M. Saylor, Director
Montgomery County Consumer Affairs
Department of Commerce and Industry
County Courthouse
Norristown, Pennsylvania 19404
(215) 279-3565

Jeremiah W. Cousins, Jr., Division Chief
Action Center-Consumer Services
121 City Hall
Philadelphia, Pennsylvania 19107
(215) 686-7595

Joseph D. Casey, Chief
Economic Crime Unit
Philadelphia District Attorney’s Office
1300 Chestnut Street
Philadelphia, Pennsylvania 19107
(215) 875-6036

Amelia Jestings, Assistant Attorney General
72 Pine Street
Providence, Rhode Island 02903
(401) 274-3440

Edwin P. Palumbo, Executive Director
Rhode Island Consumers' Council
365 Broadway
Providence, Rhode Island 02909
(401) 277-2764

William V. Bradley, State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 412
Columbia, South Carolina 29201
(803) 758-2249

Jeff Hallem
Assistant Attorney General
Division of Consumer Protection
Office of Attorney General
Pierre, South Dakota 57501
(605) 773-4400
800-592-1885 (toll free—South Dakota only)

Melinda W. Fields, Director
Division of Consumer Affairs
Department of Commerce and Insurance
206 State Office Building
Nashville, Tennessee 37204
(615) 741-4737
800-342-8385 (toll free—Tennessee only)

Douglas Berry
Deputy Attorney General
Antitrust and Consumer Protection Division
Office of Attorney General
450 James Robertson Parkway
Nashville, Tennessee 37219
(615) 741-2672

H. Clyde Farrell
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
P.O. Box 12548, Capitol Station
Austin, Texas 78711
(512) 475-1801

Branch Offices
Stephan Gardner
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
714 Jackson Street
Dallas, Texas 75202
(214) 742-8944

Esther Chavez
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4824 Alberta Street, Suite 160
El Paso, Texas 79905
(915) 533-3484

Jerry Covington
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1001 Texas Avenue, Suite 700
Houston, Texas 77024
(713) 677-5866

Maria Luisa Mercado
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
50 North Duke Street, Suite 312
Lancaster, Texas 79401
(806) 747-5238

LaMonte Freerks
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4309 North, Tenth, Suite B
McAllen, Texas 78501
(512) 682-4547

Aaron Valenzuela
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
200 Main Plaza, Suite 400
San Antonio, Texas 78205
(512) 225-4191

Charlie Mitchell
Dallas County Consumer Fraud Division
2720 Stemmons Expressway
400 Stemmons Towers South
Dallas, Texas 75207
(214) 630-6300

Russel Turbeville
Assistant District Attorney
Harris County Consumer Fraud Division
Office of District Attorney
201 Fannin, Suite 200
Houston, Texas 77002
(713) 221-5836

Fred Schattman
Assistant District Attorney
Tarrant County Economic Crimes
200 West Belknap Street
Fort Worth, Texas 76196
(817) 334-1111 (criminal consumer fraud)

Thomas Z. James, Director
Dallas Department of Consumer Services
1500 Main 10 South
Dallas, Texas 75201
(214) 670-3168

David Watson
Forth Worth Office of Consumer Affairs
and Weights and Measures
1800 University Drive
Room 3
Forth Worth, Texas 76107
(817) 870-7570

Dixie L. Mimson, Director
Division of Consumer Protection
Department of Business Regulation
160 East 300 South
P.O. Box 45802
Salt Lake City, Utah 84115
(801) 530-6619

James L. Barker
Assistant Attorney General for Consumer Affairs
Office of Attorney General
130 State Capitol
Salt Lake City, Utah 84114
(801) 533-5319

William V. Bradley
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 412
Columbia, South Carolina 29201
(803) 758-2249

Ken Moore
Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
Columbia, South Carolina 29211
(803) 758-3040

LaMonte Freerks
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4309 North, Tenth, Suite B
McAllen, Texas 78501
(512) 682-4547

Aaron Valenzuela
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
200 Main Plaza, Suite 400
San Antonio, Texas 78205
(512) 225-4191

State Offices
Jeremiah W. Cousins, Jr., Division Chief
Action Center-Consumer Services
121 City Hall
Philadelphia, Pennsylvania 19107
(215) 686-7595

Joseph D. Casey, Chief
Economic Crime Unit
Philadelphia District Attorney’s Office
1300 Chestnut Street
Philadelphia, Pennsylvania 19107
(215) 875-6036

Rhode Island
Amelia Jestings
Assistant Attorney General and Chief
Consumer Protection Unit
Department of Attorney General
72 Pine Street
Providence, Rhode Island 02903
(401) 274-3440

Edwin P. Palumbo
Executive Director
Rhode Island Consumers’ Council
365 Broadway
Providence, Rhode Island 02909
(401) 277-2764

South Carolina
Steve Hamm, Administrator
Department of Consumer Affairs
P.O. Box 5757
Columbia, South Carolina 29250
(803) 758-2040

Ken Moore
Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
Columbia, South Carolina 29211
(803) 758-3040

LaMonte Freerks
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4309 North, Tenth, Suite B
McAllen, Texas 78501
(512) 682-4547

Aaron Valenzuela
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
200 Main Plaza, Suite 400
San Antonio, Texas 78205
(512) 225-4191

County Offices
Steve Hamm, Administrator
Department of Consumer Affairs
365 Broadway
Providence, Rhode Island 02909
(401) 277-2764

State Offices
Melinda W. Fields, Director
Division of Consumer Affairs
Department of Commerce and Insurance
206 State Office Building
Nashville, Tennessee 37204
(615) 741-4737
800-342-8385 (toll free—Tennessee only)

Douglass Berry
Deputy Attorney General
Antitrust and Consumer Protection Division
Office of Attorney General
450 James Robertson Parkway
Nashville, Tennessee 37219
(615) 741-2672

H. Clyde Farrell
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
P.O. Box 12548, Capitol Station
Austin, Texas 78711
(512) 475-1801

Branch Offices
Stephan Gardner
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
714 Jackson Street
Dallas, Texas 75202
(214) 742-8944

Esther Chavez
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4824 Alberta Street, Suite 160
El Paso, Texas 79905
(915) 533-3484

Jerry Covington
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1001 Texas Avenue, Suite 700
Houston, Texas 77024
(713) 223-5866

Maria Luisa Mercado
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
50 North Duke Street, Suite 312
Lubbock, Texas 79401
(806) 747-5238

Utah
Dixie L. Mimson, Director
Division of Consumer Protection
Department of Business Regulation
Heber M. Wells Building
160 East 300 South
P.O. Box 45802
Salt Lake City, Utah 84115
(801) 530-6619

James L. Barker
Assistant Attorney General for Consumer Affairs
Office of Attorney General
130 State Capitol
Salt Lake City, Utah 84114
(801) 533-5319

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<table>
<thead>
<tr>
<th>STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES</th>
</tr>
</thead>
</table>

**Vermont**

**State Offices**

Edwin Hobson, Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
109 State Street
Montpelier, Vermont 05602
(802) 828-4366
800-642-5141 (toll free—Vermont only)

Jean Bass, Director
State Office of Consumer Affairs
Room 305, Vermont State House
Montpelier, Vermont 05602
(802) 828-4366

**District Offices**

- **Altoona, Wisconsin**
  - Division of Trade and Consumer Protection
  - Margaret Quaid, Supervisor
  - 927 Loring Street
  - (715) 836-2537
  - 800-362-3020 (toll free—Wisconsin only)

- **Milwaukee, Wisconsin**
  - Division of Trade and Consumer Protection
  - Donald Soberg, Administrator
  - 819 North 6th Street, Room 520
  - Milwaukee State Office Building
  - (414) 224-1867

- **Madison, Wisconsin**
  - Division of Consumer Protection/Antitrust Division
  - Parnela Magee-Heilprin, Director
  - 800-362-8189 (toll free—Wisconsin only)
  - Branch Office
    - 801 West Badger Road
    - Madison, Wisconsin 53709
    - (608) 266-1852
    - 800-362-8189 (toll free—Wisconsin only)

- **Seattle, Washington**
  - Division of Trade and Consumer Protection
  - Donald Soberg, Administrator
  - 102 Municipal Building
  - Seattle, Washington 98104
  - (206) 266-2536 (inquiries)
  - (206) 625-5500 (complaints)

**Virginia**

**State Offices**

Anthony Gambardella, Senior Assistant Attorney General
Division of Consumer Counsel
Office of Attorney General
Supreme Court Building
101 North Eighth Street, Fifth Floor
Richmond, Virginia 23219
(804) 786-2453

Jean Bass, Director
State Office of Consumer Affairs
Department of Agriculture and Consumer Services
Room 110, Washington Building
1100 Bank Street
Richmond, Virginia 23219
(804) 786-2453
800-552-9963 (toll free—Virginia only)

**Branch Office**

Mary Ann Shurtz, Coordinator
Northern Virginia Branch
State Office of Consumer Affairs
Department of Agriculture and Consumer Services
130 North Washington Street, Suite 412
Falls Church, Virginia 22046
(703) 532-1613

**County Offices**

- **Arlington County**
  - Jean D. Galloway, Director
  - Arlington County Office of Consumer Affairs
  - 1400 Courthouse Road, Room 16
  - Arlington, Virginia 22201
  - (703) 558-2142

- **Fairfax County**
  - Ron Mallard, Director
  - Fairfax County Department of Consumer Affairs
  - 15960 Cardinal Drive
  - Woodbridge, Virginia 22191
  - (703) 335-7370

**City Offices**

- **Alexandria**
  - Pose Boyd, Director
  - Alexandria Office of Citizens Assistance
  - P.O. Box 178
  - City Hall
  - Alexandria, Virginia 22313
  - (703) 538-4350

- **Fairfax County**
  - Martin D. Greenwell, Chief
  - Norfolk Division of Consumer Protection
  - 804 City Hall Building
  - Norfolk, Virginia 23501
  - (804) 441-2821

- **Roanoke**
  - J. N. McLanahan, Consumer Protection Officer
  - Virginia Beach Division of Consumer Protection
  - City Hall
  - Virginia Beach, Virginia 23456
  - (804) 427-8983

**Washington**

**State Offices**

Consumer Specialist (Agriculture)
Office of Consumer Services
Department of Agriculture
406 General Administration Building, AX-41
Olympia, Washington 98504
(206) 754-2195

John R. Ellis
Assistant Attorney General/Chief
Consumer Protection/Antitrust Division
Office of Attorney General
1366 Dexter Horton Building
Seattle, Washington 98104-1749
(206) 664-7744
800-551-4636 (toll free—Washington only)

Doug Shadel, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
Temple of Justice
Olympia, Washington 98504
(206) 753-6210

Mike Flynn, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
West 1116 Riverside Avenue
Spokane, Washington 99201
(509) 456-3123

William S. Cookson, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
949 Market Street
Tacoma, Washington 98402
(206) 593-2904

**County Office**

C. Patrick Sainsbury, Chief Deputy
Prosecuting Attorney
Floyd County Prosecuting Attorney’s Office
Smyrna, Georgia 30082
(404) 265-5900

**City Office**

Kristie Anderson, Inspector
Everett Heights and Measures Department
1300 North Courthouse Road, Room 16
Everett, Washington 98201
(206) 558-2142

**West Virginia**

**State Offices**

David Grubb, Director
Consumer Protection Division
Office of Attorney General
1204 Kanawha Boulevard, East
Charleston, West Virginia 25301
(304) 348-5986

James P. Rardin, Acting Director
Weights and Measures Capitol Complex
Department of Labor
1500 Washington Street, East
Charleston, West Virginia 25305
(304) 348-7890

**City Office**

Polly Diller, Director
Charleston, Consumer Protection Department
P.O. Box 2749
Charleston, West Virginia 25330
(304) 348-8173

**Wisconsin**

**State Offices**

Stephen Nick, Assistant Attorney General
Office of Consumer Protection
Department of Justice
P.O. Box 7856
Madison, Wisconsin 53707-7856
(608) 266-1852
800-362-8189 (toll free—Wisconsin only)

**Branch Office**

Pamela Magee-Heilprin, Director
Office of Consumer Protection
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room 520
Milwaukee, Wisconsin 53203
(414) 224-1867

Donald Soberg, Administrator
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
P.O. Box 8911
801 West Badger Road
Madison, Wisconsin 53708
(608) 266-9836
800-362-3020 (toll free—Wisconsin only)

**Branch Offices**

Margaret Quaid, Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
927 Loring Street
Altoona, Wisconsin 54720
(715) 736-2537
Timesharing

1. Consider the true value of the "gifts" and "awards" used to promote vacation timeshare sales. Remember, it may not be a "free" gift if you must drive a long distance and endure a high-powered sales pitch. Promotional gifts can be of poor quality.

2. Check out the seller, developer, and management company with your state or local consumer protection agency or Better Business Bureau. Does the company have a record of complaints? What is its reputation for completing work as promised? Does it manage the facilities properly?

3. Do not act on impulse or under pressure. Carefully read the contract and any other written documents before you sign anything.

4. Be sure everything the salesperson promised orally is written into the contract.

5. Check with your state or local consumer protection agency to see if state law provides you with a "cooling-off" period during which you can cancel the contract and get a refund.
State Banking Authorities

The officials listed below regulate and supervise state chartered banks. However, many of them can handle or refer problems and complaints concerning other types of banks and savings and loan institutions and can answer general questions about banking and credit.

Alabama
Kenneth R. McCartha
Superintendent of Banks
64 North Union Street
Room 651—Administrative Building
Montgomery, Alabama 36130
(205) 261-3452

Alaska
Willis F. Kirkpatrick
Director of Banking and Securities
Pouch D
Juneau, Alaska 99811
(907) 465-2521

Arizona
Walter C. Madsen
Superintendent of Banks
Century Plaza
Suite 815
3225 North Central
Phoenix, Arizona 85012
(602) 255-4421

Arkansas
Marlin D. Jackson
State Bank Commissioner
#1 Capitol Mall
6D-305
Little Rock, Arkansas 72201
(501) 371-1117

California
Louis Carter
Superintendent of Banks
235 Montgomery Street
Suite 750
San Francisco, California 94104
(415) 557-3535

Colorado
Richard B. Doby
State Bank Commissioner
State Office Building, 303 West Colfax
Room 700
Denver, Colorado 80234
(303) 573-4313

Connecticut
Brian J. Woof
Banking Commissioner
44 Capitol Avenue
Hartford, Connecticut 06106
(203) 566-4560

Delaware
John E. Malarkey
State Bank Commissioner
P.O. Box 1401
Dover, Delaware 19903
(302) 736-4235

Florida
Gerald A. Lewis
State Comptroller
State Capitol Building
Tallahassee, Florida 32301
(904) 488-0370

Georgia
Edward D. Dunn
Commissioner of Banking and Finance
2990 Brandywine Road
Suite 200
Atlanta, Georgia 30341
(404) 390-7330

Hawaii
Donna Tanoue
Bank Examiner
P.O. Box 2054
Honolulu, Hawaii 96805
(808) 548-7855

Idaho
Tom D. McEldowney
Director, Department of Finance
Statehouse Mail
Boise, Idaho 83720
(208) 334-3313

Illinois
William C. Harris
Commissioner of Banks and Trust Companies
119 South 5th Street
Room 400—Relisch Building
Springfield, Illinois 62701
(217) 782-7966

Indiana
Ruth D. Harrison
Director
Department of Financial Institutions
Indiana State Office Building
Room 1024
Indianapolis, Indiana 46204
(317) 232-3955

Iowa
Thomas H. Huston
Superintendent of Banking
418 Sixth Avenue
Room 530
Des Moines, Iowa 50309
(515) 281-4014

Kansas
Eugene T. Barrett, Jr.
State Bank Commissioner
700 Jackson Street
Suite 300
Topeka, Kansas 66603
(913) 296-2255

Kentucky
Ballard W. Cassady, Jr.
Commissioner of the Department of Financial Institutions
911 Leawood Drive
Frankfort, Kentucky 40601
(502) 564-3390

Louisiana
James A. Hayes
Commissioner of Financial Institutions
P.O. Box 94095
Capitol Station
Baton Rouge, Louisiana 70804-9095
(504) 925-4661

Maine
H. Donald DeMatteis
Superintendent of Banking
State House Station—36
Augusta, Maine 04333
(207) 289-3231

Maryland
Margie H. Muller
Bank Commissioner
Suite 800, The Brokerage
34 Market Place
Baltimore, Maryland 21202-4076
(301) 659-6262

Massachusetts
Paul E. Bulman
Commissioner of Banks
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3120

Michigan
Eugene W. Kutzky
Commissioner
Financial Institutions Bureau
P.O. Box 30224
Lansing, Michigan 48909
(517) 373-3460

Minnesota
James G. Miller
Deputy Commissioner of Commerce
500 Metro Square Building
5th Floor
St. Paul, Minnesota 55101
(612) 296-2715

Mississippi
Jane S. Porter
Commissioner
Department of Banking Consumer Finance
P.O. Box 731
Jackson, Mississippi 39205-0731
(601) 359-1031
Missouri
Thomas B. Fitzsimmons
Commissioner of Finance
P.O. Box 716
Jefferson City, Missouri 65102
(314) 751–3397

Montana
L. W. Alke
Commissioner of Financial Institutions
1424 9th Avenue
Helena, Montana 59620
(406) 444–2091

Nebraska
Roger Hirsch
Acting Director of Banking and Finance
301 Centennial Mall, South
Lincoln, Nebraska 68509
(402) 471–2171

Nevada
L. Scott Walshaw
Administrator of Financial Institutions
406 East Second Street
Carson City, Nevada 89710
(702) 685–4260

New Hampshire
A. Roland Roberge
Bank Commissioner
97 North Main Street
Concord, New Hampshire 03301
(603) 271–3561

New Jersey
Mary Liffe Pare II
Commissioner of Banking
36 West State Street
Trenton, New Jersey 08625
(609) 292–3420

New Mexico
Mary McHenry
Director, Financial Institutions Division
Commerce and Industry Department
Lew Wallace Building
Santa Fe, New Mexico 87503
(505) 827–7740

New York
Jill M. Considine
Superintendent of Banks
Two Rector Street
New York, New York 10006
(212) 689–6553

North Carolina
James S. Curtis
Commissioner of Banks
P.O. Box 29512
Raleigh, North Carolina 27626–0512
(919) 733–3016

North Dakota
Marilynn Foss
Commissioner of Banking and Financial Institutions
State Capitol
Room 1301
Bismarck, North Dakota 58505
(701) 224–2253

Ohio
Linda K. Page
Superintendent of Banks
Two Nationwide Plaza
Columbus, Ohio 43266–0549
(614) 466–2932

Oklahoma
Robert Y. Empie
Bank Commissioner
Malco Building
4100 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 521–2783

Oregon
John B. Olin
Administrator, Financial Institutions Division
290 Court Street, N.E.
Salem, Oregon 97310
(503) 376–4140

Pennsylvania
Ben McEnteer
Secretary of Banking
333 Market Street
16th Floor
Harrisburg, Pennsylvania 17101–2290
(717) 787–6991

Rhode Island
Edward L. Blue
Assistant Director, Banking and Securities
100 North Main Street
Providence, Rhode Island 02903
(401) 277–2405

South Carolina
Robert C. Cleveland
Commissioner of Banking
1026 Sumter Street
Room 217
Columbia, South Carolina 29201
(803) 758–2186

South Dakota
Glen F. Ritterbusch
Director of Banking and Finance
500 East Capitol Avenue
Pierre, South Dakota 57501–2070
(605) 773–3421

Tennessee
William C. Adams
Commissioner of Financial Institutions
505 Deaderick Street
Nashville, Tennessee 37219
(615) 741–2236

Texas
James L. Sexton
Banking Commissioner
2601 North Lamar
Austin, Texas 78705
(512) 475–4451

Utah
Elaine B. Weis
Commissioner of Financial Institutions
P.O. Box 89
Salt Lake City, Utah 84110
(801) 530–6502

Vermont
David T. Bard
Commissioner of Banking and Insurance
State Office Building
Montpelier, Vermont 05602
(802) 828–3301

Virginia
Sidney A. Bailey
Commissioner of Financial Institutions
701 East Byrd Street
Suite 1600
P.O. Box 2AE
Richmond, Virginia 23205
(804) 786–3657

Washington
Leroy O. Malmberg
Acting Supervisor of Banking
General Administration Building
Suite 219
Olympia, Washington 98504
(206) 773–6520

West Virginia
Thomas J. Hansbery
Acting Commissioner of Banking
State Office Building 3
Room 311
Charleston, West Virginia 25305
(304) 348–2294

Wisconsin
Richard E. Galecki
Commissioner of Banking
P.O. Box 7876
Madison, Wisconsin 53707
(608) 266–1621

Wyoming
Stanley R. Hunt
State Examiner
Herschler Building, 4th Floor West
Cheyenne, Wyoming 82002
(307) 777–6600

Guam
Dave J. Santos
Banking Commissioner
P.O. Box 2796
Agana, Guam 96910
(written complaints only)

Puerto Rico
Felix L. Roman
Acting Director
Bureau of Banks and Financial Institutions
P.O. Box 5-4515
San Juan, Puerto Rico 00905
(809) 721–5242

Virgin Islands
Julio A. Brady
Lieutenant Governor
Chairman of the Banking Board
P.O. Box 450
St. Thomas, Virgin Islands 00801
(340) 774–2991
State Commissions and Offices on Aging

State commissions and offices on aging are responsible for coordinating services for older Americans. They can provide information on programs, services and opportunities for the aging.

Alabama
Emmett W. Eaton
Executive Director
Commission on Aging
502 Washington Avenue
Montgomery, Alabama 36130
(205) 261-5743

Arizona
Michael Slattery
Administrator
Aging and Adult Administration
1400 West Woolworth Avenue
P.O. Box 6123-950A
Phoenix, Arizona 85007
(602) 255-4446

Arkansas
Herb Sanderson
Director
Office on Aging and Adult Services
Department of Human Services
7th and Main Streets
Little Rock, Arkansas 72201
(501) 371-2441

California
Alice Gonzales
Director
Department of Aging
Health and Welfare Agency
1020 19th Street
Sacramento, California 95814
(916) 322-5290

Colorado
William J. Hanna
Director
Aging and Adult Services Division
Department of Social Services
175 Sherman Street, 8th Floor
Denver, Colorado 80223
(303) 866-2586

Connecticut
Mary Ellen Klinck
Commissioner
Department on Aging
175 Main Street
Hartford, Connecticut 06106
(203) 566-7728

Delaware
Eleanor L. Cain
Director
Division of Aging
Department of Health and Social Services
Delaware State Hospital, CT Building
1901 North DuPont Highway
New Castle, Delaware 19720
(302) 421-7911

District of Columbia
E. Veronica Pace
Executive Director
D.C. Office on Aging
Special Assignment of the Mayor's Office
1424 K Street, N.W.
Second Floor
Washington, D.C. 20005
(202) 724-5623

Florida
Margaret L. Dugger
Director
Aging and Adult Services
Department of Health and Rehabilitative Services
1321 Winwood Boulevard
Building 2, Room 328
Tallahassee, Florida 32301
(904) 488-2650

Georgia
Fred McGinnis
Director
Office of Aging
Department of Human Resources
878 Peachtree Street, N.E.
Atlanta, Georgia 30309
(404) 894-5333

Hawaii
Renji Goto
Director
Executive Office on Aging
Office of the Governor
State of Hawaii
1149 Bethel Street, Room 207
Honolulu, Hawaii 96813
(808) 586-2593

Idaho
Maria Salaraz
Director
Idaho Office on Aging
Statehouse, Room 114
Boise, Idaho 83720
(208) 334-3833

Illinois
Janet S. Otwell
Director
Department on Aging
421 East Capitol Avenue
Springfield, Illinois 62701
(217) 785-2870

Indiana
Jean Merritt
Executive Director
Department on Aging and Community Services
115 North Pennsylvania Street
1350 Consolidated Building
Indianapolis, Indiana 46204
(317) 232-7006

Iowa
Karen L. Tymes
Director
Commission on Aging
914 Grand Avenue
Suite 236
Jewett Building
Des Moines, Iowa 50319
(515) 281-7911

Kansas
Sylvia Hougland
Secretary
Department on Aging
610 West 10th Street
Topeka, Kansas 66612
(913) 296-4986

Kentucky
Marge Brock
Director
Division for Aging Services
Department for Social Services
6th Floor, West
275 East Main Street
Frankfort, Kentucky 40621
(502) 564-6930

Louisiana
Sandra C. Adams
Director
Governor’s Office of Elderly Affairs
P.O. Box 80274
P.O. Box 70898
(504) 925-1700
<table>
<thead>
<tr>
<th>State</th>
<th>Name</th>
<th>Title</th>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Maine</td>
<td>Patricia Riley</td>
<td>Director</td>
<td>Bureau of Maine's Elderly Department of Human Services State House, Station 11 Augusta, Maine 04333 (207) 289-2561</td>
<td></td>
</tr>
<tr>
<td>Maryland</td>
<td>Rosalie S. Abrams</td>
<td>Director</td>
<td>Office on Aging 301 West Preston Street, 10th Floor Baltimore, Maryland 21201 (301) 383-2100</td>
<td></td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Richard H. Rowland</td>
<td>Secretary</td>
<td>Department of Elder Affairs 38 Chauncey Street, 2nd Floor Boston, Massachusetts 02111 (617) 727-7750, 51, 52</td>
<td></td>
</tr>
<tr>
<td>Michigan</td>
<td>Olivia P. Maynard</td>
<td>Director</td>
<td>Office of Services to the Aging 101 North Pine Street P.O. Box 30026 Lansing, Michigan 48909 (517) 373-8230</td>
<td></td>
</tr>
<tr>
<td>Minnesota</td>
<td>Leonard F. Ramberg</td>
<td>Chairman</td>
<td>Minnesota Board on Aging 204 Metro Square Building 121 East 7th Street St. Paul, Minnesota 55101 (612) 296-2544</td>
<td></td>
</tr>
<tr>
<td>Mississippi</td>
<td>Dr. David K. Brown</td>
<td>Executive Director</td>
<td>Council on Aging 301 W. Pearl Street Jackson, Mississippi 39201 (601) 949-2013</td>
<td></td>
</tr>
<tr>
<td>Missouri</td>
<td>Lloyd Conley</td>
<td>Director</td>
<td>Office of Aging Department of Social Services Broadway State Office Building 6th Floor P.O. Box 1337 Jefferson City, Missouri 65102 (314) 751-2075</td>
<td></td>
</tr>
<tr>
<td>Montana</td>
<td>Bob Bartholomew</td>
<td>Supervisor</td>
<td>Aging Branch Contracts Bureau Department of Social and Rehabilitation Services, Community Services Division P.O. Box 4210, Room 204 Helena, Montana 59604 (406) 444-5650</td>
<td></td>
</tr>
<tr>
<td>Nebraska</td>
<td>Helen Boosalis</td>
<td>Director</td>
<td>Nebraska Department of Aging State House Station 96044 Lincoln, Nebraska 68509 (402) 471-2307</td>
<td></td>
</tr>
<tr>
<td>Nevada</td>
<td>Myla C. Florencu</td>
<td>Administrator</td>
<td>Division for Aging Services Department of Human Resources 505 East King Street Room 101 Carson City, Nevada 89710 (702) 885-4210</td>
<td></td>
</tr>
<tr>
<td>New Hampshire</td>
<td>Anna M. Pihlar</td>
<td>Director</td>
<td>Council on Aging 14 Depot Street Concord, New Hampshire 03301 (603) 271-2751</td>
<td></td>
</tr>
<tr>
<td>New Jersey</td>
<td>Ann Zahora</td>
<td>Director</td>
<td>Division on Aging Department of Community Affairs 363 West State Street, CN 807 Trenton, New Jersey 08625 (609) 292-4833</td>
<td></td>
</tr>
<tr>
<td>New Mexico</td>
<td>George Ellis</td>
<td>Director</td>
<td>State Agency on Aging 224 East Palace Avenue, 4th Floor La Villa Rivera Building Santa Fe, New Mexico 87501 (505) 827-7640</td>
<td></td>
</tr>
<tr>
<td>New York</td>
<td>Eugene S. Callender</td>
<td>Director</td>
<td>New York State Office for the Aging Agency Building 2 Empire State Plaza Albany, New York 12223 (518) 474-5731</td>
<td></td>
</tr>
<tr>
<td>North Carolina</td>
<td>Elaine Stoops</td>
<td>Assistant Secretary</td>
<td>Division of Aging Department of Human Resources 708 Hillsborough Street, Suite 200 Raleigh, North Carolina 27603-1691 (919) 733-3983</td>
<td></td>
</tr>
<tr>
<td>North Dakota</td>
<td>Larry Brewster</td>
<td>Administrator</td>
<td>Aging Services Department of Human Services State Capitol Building Bismarck, North Dakota 58505 (701) 224-2310</td>
<td></td>
</tr>
<tr>
<td>Ohio</td>
<td>Joyce F. Chapple</td>
<td>Director</td>
<td>Ohio Commission on Aging 50 West Broad Street, 9th Floor Columbus, Ohio 43215 (614) 466-5500, 01</td>
<td></td>
</tr>
<tr>
<td>Oklahoma</td>
<td>Roy R. Keen</td>
<td>Programs Administrator</td>
<td>Special Unit on Aging Department of Human Services P.O. Box 25352 Oklahoma City, Oklahoma 73125 (405) 521-2281</td>
<td></td>
</tr>
<tr>
<td>Oregon</td>
<td>Richard Ladd</td>
<td>Administrator</td>
<td>Senior Services Division Human Resources Department 313 Public Service Building Salem, Oregon 97310 (503) 376-4728</td>
<td></td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>Alma R. Jacobs</td>
<td>Secretary</td>
<td>Department of Aging Berto Building 231 State Street Harrisburg, Pennsylvania 17101 (717) 783-1550</td>
<td></td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Adelaide Luber</td>
<td>Director</td>
<td>Department of Elderly Affairs 79 Washington Street Providence, Rhode Island 02903 (401) 277-2880</td>
<td></td>
</tr>
<tr>
<td>South Carolina</td>
<td>Rev. M. L. Meadors</td>
<td>Chairman</td>
<td>Commission on Aging 915 Main Street Columbia, South Carolina 29201 (803) 758-2576</td>
<td></td>
</tr>
<tr>
<td>South Dakota</td>
<td>Mike Vogel</td>
<td>Administrator</td>
<td>Office of Adult Services and Aging Department of Social Services 700 North Illinois Street Pierre, South Dakota 57501-2291 (605) 773-3566</td>
<td></td>
</tr>
<tr>
<td>Tennessee</td>
<td>Emily Wiseman</td>
<td>Director</td>
<td>Commission on Aging 703 Tennessee Building 535 Church Street Nashville, Tennessee 37219 (615) 741-2056</td>
<td></td>
</tr>
</tbody>
</table>
Health Clubs

1. Check out the health club carefully. Visit during hours you would normally use it to see if it is overcrowded during that period. Check whether the facilities are well maintained and clean.

2. Ask when you will be able to use the club. It may be open all week, but limited to men or women on certain days.

3. Ask what qualifications or training the employees have.

4. Read the fine print in all contracts or special offers. You may be committing yourself to a long-term contract. Make sure that spoken promises or conditions are made in writing.

5. Find out if there is a time period in which you can change your mind and get your money back (cooling-off period). Ask also about the refund policy for cancellations.

6. Ask your state or local consumer protection agency or Better Business Bureau if they have received any complaints about the club. Find out also if you have any protection under state law should the club close unexpectedly.
State Insurance Regulators

Each state has its own laws and regulations governing all types of insurance and has a commissioner or other official responsible for enforcement. If your problem is not resolved by the insurance company, you may need to contact your state insurance regulator for help. Many insurance departments also provide consumer information helpful in making wise insurance buying decisions.

Alabama
Tharpe Forrester
Acting Commissioner of Insurance
135 South Union Street
Montgomery, Alabama 36130
(205) 269-3550

Alaska
John George
Director of Insurance
Pouch D
Juneau, Alaska 99811
(907) 465-2516

Arizona
S. David Childers
Director of Insurance
1601 West Jefferson
Phoenix, Arizona 85007
(602) 255-4862

Arkansas
Robert Eubanks III
Insurance Commissioner
400-18 University Tower Building
Little Rock, Arkansas 72204
(501) 371-1325

California
Bruce Bunner
Insurance Commissioner
600 South Commonwealth
14th Floor
Los Angeles, California 90005
(213) 736-2551

Colorado
John Kezer
Commissioner of Insurance
303 West Colfax, 5th Floor
Denver, Colorado 80224
(303) 573-3410

Connecticut
Peter W. Gillies
Insurance Commissioner
165 Capitol Avenue
Room 425
State Office Building
Hartford, Connecticut 06106
(203) 566-2810

Delaware
David N. Levinson
Insurance Commissioner
21 The Green
Dover, Delaware 19901
(302) 736-4251

District of Columbia
Marguerite C. Stokes
Acting Superintendent of Insurance
614 H Street, N. W.
Suite 512
Washington, D.C. 20001
(202) 727-4719

Florida
Bill Gunter
Insurance Commissioner
State Plaza
Tallahassee, Florida 32304
(904) 488-6500

Georgia
Johnnie Bell
Insurance Commissioner
West Tower Floyd Building
Suite 716
#2 Martin Luther King, Jr. Drive
Atlanta, Georgia 30334
(404) 656-2056

Hawaii
Mario R. Ramil
Insurance Commissioner
1010 Richards Street
Honolulu, Hawaii 96813
(808) 548-7505

Idaho
Wayne Soward
Director of Insurance
700 West State Street
Boise, Idaho 83720
(208) 334-2250

Illinois
John Washburn
Director of Insurance
320 West Washington Street
Fourth Floor
Springfield, Illinois 62701
(217) 782-4515

Indiana
Harry E. Eakin
Commissioner of Insurance
509 State Office Building
Indianapolis, Indiana 46204
(317) 232-2386

Iowa
Bruce W. Foudree
Commissioner of Insurance
State Office Building, G23
Ground Floor
Des Moines, Iowa 50319
(515) 281-5705

Kansas
Fletcher Bell
Commissioner of Insurance
420 Southwest 9th Street
Topeka, Kansas 66612
(913) 296-3071

Kentucky
Gilbert McCarty
Insurance Commissioner
229 West Main Street, P. O. Box 517
Frankfort, Kentucky 40602
(502) 564-3630

Louisiana
Sherman A. Bernard
Commissioner of Insurance
P.O. Box 94214
Baton Rouge, Louisiana 70804
(504) 342-5328

Maine
Theodore T. Briggs
Superintendent of Insurance
Hollowell Annex
State House, Station #34
Augusta, Maine 04333
(207) 289-3101

Maryland
Edward J. Muhl
Insurance Commissioner
501 St. Paul Place
7th Floor South
Baltimore, Maryland 21202
(301) 659-6300

Massachusetts
Peter Ham
Commissioner of Insurance
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3333

Michigan
Nancy A. Baerwaldt
Commissioner of Insurance
P.O. Box 30220
Lansing, Michigan 48909
(517) 373-0220

Minnesota
Michael A. Hatch
Deputy Commissioner of Commerce
500 Metro Square Building
Fifth Floor
St. Paul, Minnesota 55101
(612) 296-6907

Mississippi
George Dale
Commissioner of Insurance
1804 Walter Sillers Building
P.O. Box 79
Jackson, Mississippi 39205
(601) 359-3589

Missouri
Linda V. Nelson
Commissioner of Insurance
101 West Capitol Street
Jefferson City, Missouri 65101
(573) 751-3600

Montana
Bob Hackett
Commissioner of Insurance
700 Capitol Avenue
Bozeman, Montana 59715
(406) 247-8410

Nebraska
Vernon Jones
Commissioner of Insurance
2501 Dodge Street
Lincoln, Nebraska 68502
(402) 471-6400

New Hampshire
Robert Beaudry
Insurance Commissioner
119 Pleasant Street
Concord, New Hampshire 03301
(603) 271-9001

New Jersey
Henry J. Tofani
Insurance Commissioner
101 South Martin Luther King Jr. Boulevard
P.O. Box 7940
Trenton, New Jersey 08675
(609) 292-5500

New Mexico
Tom Taylor
Commissioner of Insurance
301 East First Street
Santa Fe, New Mexico 87505
(505) 827-1360

New York
Denis P. Elkins
Insurance Commissioner
60 Water Street
New York, New York 10111
(212) 397-9600

North Carolina
James E. Black
Insurance Commissioner
101 West Morgan Street
Raleigh, North Carolina 27611
(919) 733-4438

North Dakota
Ronald R. Haga
Commissioner of Insurance
1900 Capitol Boulevard
Bismarck, North Dakota 58505
(701) 328-1990

Ohio
Earl W.它可以
Insurance Commissioner
28 South High Street
Columbus, Ohio 43215
(614) 466-2000

Oklahoma
Roy Van Tassell
Commissioner of Insurance
1100 NE 16th Street
Oklahoma City, Oklahoma 73105
(405) 521-3221

Oregon
Orson Welles
Insurance Commissioner
340 Court Street NE
Salem, Oregon 97310
(503) 378-6500

Pennsylvania
G. Michaeleligible
Commissioner of Insurance
10th Floor
1001 North 13th Street
Philadelphia, Pennsylvania 19107
(215) 765-6000

Rhode Island
David J. White
Insurance Commissioner
400 West Ave
Providence, Rhode Island 02909
(401) 277-5500

South Carolina
E. Maudette McDaniel
Commissioner of Insurance
100 West Ashley Street
Charleston, South Carolina 29401
(803) 724-7500

South Dakota
Stuart Zeigler
Commissioner of Insurance
1000 `E' Street
Pierre, South Dakota 57501
(605) 773-3000

Tennessee
S. Michael McAnally
Commissioner of Insurance
211 Fifth Avenue, North
Nashville, Tennessee 37243
(615) 741-4200

Texas
William M. Rhoades
Insurance Commissioner
1601 West Seventh Street
Austin, Texas 78701
(512) 463-1200

Utah
Ronald E. Deptula
Insurance Commissioner
10 East 500 South
Salt Lake City, Utah 84103
(801) 538-6600

Vermont
Mary C. Jojola
Insurance Commissioner
103 South Street
Montpelier, Vermont 05602
(802) 828-2400

Virginia
William D. Bolling
Insurance Commissioner
1000 E. Broad Street
Richmond, Virginia 23219
(804) 698-2300

Washington
Regina E. Mohler
Insurance Commissioner
6020 Capitol Way
P.O. Box 48190
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<th>Name</th>
<th>Title</th>
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<tbody>
<tr>
<td>Missouri</td>
<td>C. Donald Ainsworth</td>
<td>Director of Insurance</td>
<td>301 West High, Route 630, Jefferson City, Missouri 65102</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(314) 751-2451</td>
<td></td>
</tr>
<tr>
<td>Montana</td>
<td>Andrea Bennett</td>
<td>Commissioner of Insurance</td>
<td>Mitchell Building, Helena, Montana 59604</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(406) 444-2996</td>
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</tr>
<tr>
<td>Nebraska</td>
<td>Michael J. Dugan</td>
<td>Director of Insurance</td>
<td>301 Centennial Mall South, Lincoln, Nebraska 68509</td>
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<td>(402) 471-2201</td>
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<tr>
<td>Nevada</td>
<td>David Gates</td>
<td>Commissioner of Insurance</td>
<td>Nye Building, Carson City, Nevada 89710</td>
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<td></td>
<td></td>
<td></td>
<td>(702) 885-4270</td>
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<tr>
<td>New Hampshire</td>
<td>Louis E. Bergeron</td>
<td>Insurance Commissioner</td>
<td>169 Manchester Street, Concord, New Hampshire 03301</td>
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<td></td>
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<td>(603) 271-2261</td>
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<tr>
<td>New Jersey</td>
<td>Hazel Gluck</td>
<td>Commissioner of Insurance</td>
<td>201 East State Street, Box CN 325, Trenton, New Jersey 08625</td>
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<td></td>
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<td></td>
<td>(609) 292-5363</td>
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<tr>
<td>New Mexico</td>
<td>Vincente B. Jasso</td>
<td>Superintendent of Insurance</td>
<td>PERA Building, Santa Fe, New Mexico 87504-1269</td>
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<td></td>
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<td></td>
<td>(505) 827-4535</td>
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<tr>
<td>New York</td>
<td>James P. Corcoran</td>
<td>Superintendent of Insurance</td>
<td>160 West Broadway, New York, New York 10013</td>
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<td></td>
<td></td>
<td></td>
<td>(212) 602-0429</td>
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<td></td>
<td></td>
<td></td>
<td>800-342-3736 (toll free)</td>
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<tr>
<td>North Carolina</td>
<td>James E. Long</td>
<td>Commissioner of Insurance</td>
<td>Dobbs Building, Raleigh, North Carolina 27611</td>
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<td></td>
<td></td>
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<td>(919) 733-7343</td>
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<td></td>
<td></td>
<td></td>
<td>800-662-7777 (toll free—North Carolina only)</td>
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<tr>
<td>North Dakota</td>
<td>Earl R. Pomery</td>
<td>Commissioner of Insurance</td>
<td>Capitol Building, Bismarck, North Dakota 58505</td>
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<td></td>
<td></td>
<td></td>
<td>(701) 224-2444</td>
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<tr>
<td>Ohio</td>
<td>George Fabe</td>
<td>Director of Insurance</td>
<td>2100 Stella Court, Columbus, Ohio 43215</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>(614) 466-3584</td>
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<tr>
<td>Oklahoma</td>
<td>Gerald Grimes</td>
<td>Insurance Commissioner</td>
<td>408 Will Rogers Memorial Building, Oklahoma City, Oklahoma 73105</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>(405) 521-2628</td>
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<tr>
<td>Oregon</td>
<td>Josephine M. Driscoll</td>
<td>Insurance Commissioner</td>
<td>Insurance Division, Commerce Building</td>
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<td>Salem, Oregon 97310</td>
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<td>(503) 378-4271</td>
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</tr>
<tr>
<td>Pennsylvania</td>
<td>William R. Muir, Jr.</td>
<td>Commissioner of Insurance</td>
<td>Strawberry Square, Harrisburg, Pennsylvania 17120</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>(717) 787-5173</td>
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<tr>
<td>Rhode Island</td>
<td>Clifton A. Moore</td>
<td>Insurance Commissioner</td>
<td>100 North Maine Street, Providence, Rhode Island 02903</td>
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<td></td>
<td></td>
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<td>(401) 277-2223</td>
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<tr>
<td>South Carolina</td>
<td>John G. Richards</td>
<td>Chief Insurance Commissioner</td>
<td>2711 Middleburg Drive, Columbia, South Carolina 29204</td>
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<td>(853) 320-3266</td>
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<tr>
<td>South Dakota</td>
<td>Susan L. Walker</td>
<td>Director of Insurance</td>
<td>320 North Nicollet, Pierre, South Dakota 57501</td>
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<td></td>
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<td>(605) 773-3563</td>
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<tr>
<td>Tennessee</td>
<td>John C. Neff</td>
<td>Commissioner of Commerce and Insurance</td>
<td>114 State Office Building, Nashville, Tennessee 37219</td>
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<tr>
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<td>(615) 741-2241</td>
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<tr>
<td>Texas</td>
<td>Lyndon Olson, Jr.</td>
<td>Chairman, State Board of Insurance</td>
<td>1110 San Jacinto Boulevard, Austin, Texas 78785</td>
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<td></td>
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<td></td>
<td>(512) 475-3726</td>
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<tr>
<td>Utah</td>
<td>Roger C. Day</td>
<td>Commissioner of Insurance</td>
<td>160 East 300 South, Salt Lake City, Utah 84145</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(801) 530-6400</td>
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</tbody>
</table>

**Vermont**
- David T. Bard
- Commissioner of Banking and Insurance
- 800-662-7777 (toll free—North Carolina only)

**Virginia**
- James M. Thomson
- Commissioner of Insurance
- 700 Jefferson Building
- 800-342-3736 (toll free—North Carolina only)

**Washington**
- Dick Marquardt
- Insurance Commissioner
- 122 West 25th Street, Herschler Building
- 800-342-3736 (toll free—North Carolina only)

**West Virginia**
- Fred Wright
- Insurance Commissioner
- 122 West 25th Street, Herschler Building
- 800-342-3736 (toll free—North Carolina only)

**Wisconsin**
- Thomas P. Fox
- Commissioner of Insurance
- 800-342-3736 (toll free—North Carolina only)

**Wyoming**
- Robert W. Schrader
- Insurance Commissioner
- 800-342-3736 (toll free—North Carolina only)

**American Samoa**
- Lyle L. Richmond
- Counsel to the Governor
- 800-342-3736 (toll free—North Carolina only)

**Guam**
- Dave Fantos
- Insurance Commissioner
- 800-342-3736 (toll free—North Carolina only)

**Puerto Rico**
- Juan Antonio Garcia
- Commissioner of Insurance
- 800-342-3736 (toll free—North Carolina only)

**Virgin Islands**
- Julio A. Brady
- Commissioner of Insurance
- 800-342-3736 (toll free—North Carolina only)
State Utility Commissions

State utility commissions largely regulate the rates consumers pay for gas, electricity, intrastate telephone service, intrastate household goods moving, and, in some states, intrastate water and transportation rates. (Interstate rates for these utilities and services are regulated by the Federal Government.) Many state utility commissions offer complaint handling services, and will sometimes conduct investigations if numerous complaints are received on a particular utility matter.

In addition, some states have appointed utility consumer advocates who investigate consumer complaints involving utilities, represent consumers who file formal complaints with state utility commissions, investigate utility service where warranted, and represent the interests of consumers in rate proceedings of state utility commissions. To find out if your state has such an advocacy office, contact the National Association of State Utility Consumer Advocates, c/o Florida Public Counsel, 202 Blount Street, 624 Crown Building, Tallahassee, Florida 32301, Telephone (904) 688-5930.

Alabama
Jim Sullivan, President
Alabama Public Service Commission
P.O. Box 991
Montgomery, Alabama 36130
(205) 261-5248

Alaska
Carolyn S. Guess, Chairman
Alaska Public Utilities Commission
420 L Street, Suite 100
Anchorage, Alaska 99501
(907) 276-6222

Arizona
Richard Kimball, Chairman
Arizona Corporation Commission
1200 West Washington Street
Phoenix, Arizona 85007
(602) 255-3931

Arkansas
Dr. Robert E. Johnston, Chairman
Arkansas Public Service Commission
P.O. Box C-400
100 Center Street
Little Rock, Arkansas 72204
(501) 371-1453

California
Donald Vial, President
California Public Utilities Commission
State Building Civic Center, Room 5026
350 McAllister Street
San Francisco, California 94102
(415) 557-1487

Colorado
Edythe S. Miller, Chairman
Colorado Public Utilities Commission
1580 Logan Street
Denver, Colorado 80203
(303) 866-3154

Connecticut
John T. Downey, Chairman
Connecticut Public Utilities Control Authority
1 Central Park Plaza
New Britain, Connecticut 06051
(203) 827-1553

Delaware
Nancy N. Noriega, Chairman
Delaware Public Service Commission
1560 South DuPont Highway
Dover, Delaware 19901
(302) 571-3280

District of Columbia
Patricia M. Werth, Chairman
District of Columbia Public Service Commission
451 Indiana Avenue, N.W., Room 220
Washington, D.C. 20001
(202) 727-3050

Florida
John Marks, III, Chairman
Florida Public Service Commission
101 East Gaines Street
Fletcher Building
Tallahassee, Florida 32301
(904) 486-6943

Georgia
Robert C. Pafford, Chairman
Georgia Public Service Commission
244 Washington Street, S.W.
Atlanta, Georgia 30334
(404) 656-4501

Hawaii
Albert Q. Y. Tom, Chairman
Hawaii Public Utilities Commission
1164 Bishop Street, Suite 911
Honolulu, Hawaii 96813
(808) 548-3990

Idaho
Perry Swisher, President
Idaho Public Utilities Commission
Statehouse
472 West Washington Street
Boise, Idaho 83720
(208) 334-3143

Illinois
Philip P. O'Connor, Chairman
Illinois Commerce Commission
Leland Building
527 East Capitol Avenue
Springfield, Illinois 62706
(217) 782-7295

Indiana
William Montgomery
Indiana Public Service Commission
901 State Office Building
Indianapolis, Indiana 46204
(317) 232-2715

Car Repairs
1. Ask for a written estimate before you authorize any major repair work.
2. Make sure the work order reflects what you asked for before you leave the car.
3. Be sure the shop understands that they must call you before doing work beyond that which you originally requested.
4. Ask for the opportunity to inspect all replaced parts.
5. Keep copies of all work orders and receipts.
<table>
<thead>
<tr>
<th>State</th>
<th>Chairman/Title/Commission</th>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
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<tbody>
<tr>
<td>Iowa</td>
<td>Andrew Varley, Chairman Iowa State Commerce Commission</td>
<td>State Capitol, Des Moines, Iowa 50319</td>
<td>(515) 281-5209</td>
</tr>
<tr>
<td>Kansas</td>
<td>Michael Lennen, Chairman Kansas State Corporation Commission</td>
<td>State Office Building, Topeka, Kansas 66612</td>
<td>(913) 296-3232</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Richard D. Heman, Jr., Chairman Kentucky Public Service Commission</td>
<td>730 Schenkel Lane, Frankfort, Kentucky 40602</td>
<td>(502) 342-4404</td>
</tr>
<tr>
<td>Louisiana</td>
<td>George Ackel, Chairman Louisiana Public Service Commission</td>
<td>State Office Building, Baton Rouge, Louisiana 70825</td>
<td>(504) 342-4404</td>
</tr>
<tr>
<td>Maine</td>
<td>Peter Bradford, Chairman Maine Public Utilities Commission</td>
<td>State House, Station #18, Augusta, Maine 04333</td>
<td>(207) 289-3831</td>
</tr>
<tr>
<td>Maryland</td>
<td>Frank O. Heintz, Chairman Maryland Public Service Commission</td>
<td>American Building, 231 East Baltimore Street, Baltimore, Maryland 21202</td>
<td>(301) 659-6000</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Paul F. Levy, Chairman Massachusetts Department of Public Utilities</td>
<td>100 Cambridge Street, Boston, Massachusetts 02202</td>
<td>(617) 727-3500</td>
</tr>
<tr>
<td>Missouri</td>
<td>William Steinmeier, Chairman Missouri Public Service Commission</td>
<td>Truman Building, P.O. Box 350, Jefferson City, Missouri 65102</td>
<td>(314) 751-9300</td>
</tr>
<tr>
<td>Montana</td>
<td>Clyde Jarvis, Chairman Montana Public Service Commission</td>
<td>2701 Prospect Avenue, Helena, Montana 59620</td>
<td>(406) 444-6199</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Harold D. Simpson, Chairman Nebraska Public Service Commission</td>
<td>301 Centennial Mall South, Lincoln, Nebraska 68509</td>
<td>(402) 471-3101</td>
</tr>
<tr>
<td>Nevada</td>
<td>Scott Craigie, Chairman Nevada Public Service Commission</td>
<td>505 East King Street, Carson City, Nevada 89710</td>
<td>(702) 885-4180</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>Vincent Iacopino, Chairman New Hampshire Public Utilities Commission</td>
<td>8 Old Suncook Road, Concord, New Hampshire 03301</td>
<td>(603) 271-2451</td>
</tr>
<tr>
<td>New Jersey</td>
<td>Barbara Curran, President New Jersey Board of Public Utilities</td>
<td>1100 Raymond Boulevard, Newark, New Jersey 07102</td>
<td>(201) 648-2026</td>
</tr>
<tr>
<td>New Mexico</td>
<td>Swedeen Kelly, Chairman New Mexico Public Service Commission</td>
<td>224 East Palace Avenue, Santa Fe, New Mexico 87503</td>
<td>(505) 827-6940</td>
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<tr>
<td>North Dakota</td>
<td>Leo M. Reinbold, President North Dakota Public Service Commission</td>
<td>Bismarck, North Dakota 58505</td>
<td>(701) 224-2400</td>
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<tr>
<td>Ohio</td>
<td>Thomas V. Chena, Chairman Ohio Public Utilities Commission</td>
<td>180 East Broad Street, Columbus, Ohio 43215</td>
<td>(614) 456-3016</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>Jim Townsend, Chairman Oklahoma Corporation Commission</td>
<td>Oklahoma City, Oklahoma 73105</td>
<td>(405) 212-2267</td>
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<tr>
<td>Oregon</td>
<td>Gene Mauldin, Commissioner Oregon Public Utility Commission</td>
<td>300 Labor and Industries Building, Salem, Oregon 97310</td>
<td>(503) 378-6666</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>Linda C. Taliaferro, Chairman Pennsylvania Public Utility Commission</td>
<td>P.O. Box 3257, Harrisburg, Pennsylvania 17120</td>
<td>(717) 783-1740</td>
</tr>
<tr>
<td>Rhode Island</td>
<td>Edward F. Burke, Chairman Rhode Island Public Utilities Commission</td>
<td>100 Orange Street, Providence, Rhode Island 02903</td>
<td>(401) 277-3600</td>
</tr>
<tr>
<td>South Carolina</td>
<td>Fred Fuller, Chairman South Carolina Public Service Commission</td>
<td>111 Doctors Circle, Columbia, South Carolina 29211</td>
<td>(803) 758-3621</td>
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<tr>
<td>South Dakota</td>
<td>Kenneth Stofferahn, Chairman South Dakota Public Utilities Commission</td>
<td>Capitol Building, Pierre, South Dakota 57501</td>
<td>(605) 773-3201</td>
</tr>
<tr>
<td>Tennessee</td>
<td>Jane Eskind, Chairman Tennessee Public Service Commission</td>
<td>C1-100 Cordell Hull Building, Nashville, Tennessee 37215</td>
<td>(615) 741-2904</td>
</tr>
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</table>
State Weights and Measures Offices

Weights and measures offices enforce weights and measures laws and regulations to ensure that commercial transactions are fair and accurate. These offices check the weights of packaged products and the accuracy of weighing and measuring devices such as supermarket scales, gasoline pumps, taxicab meters, and rental car odometers.

Contact your weights and measures office if you believe you have purchased a short-weight package or think a weighing or measuring device is inaccurate. The following offices are part of state governments. It is possible that your county or city also has a weights and measures office. Local offices can often be located in the city or county government sections of your telephone directory under headings such as “weights and measures,” “standards,” “consumer protection,” or “consumer affairs.”

Alabama
E. Stagg, Director
Weights and Measures Division
Alabama Department of Agriculture
P.O. Box 3336
Montgomery, Alabama 36193
(205) 832-6766

Alaska
Charles D. Taki, Jr., Chief
Weights and Measures Section
Department of Commerce and Economic Development
P.O. Box 1116 PC
Anchorage, Alaska 99511
(907) 345-3886

Arizona
Patricia Fullinwider, Chief
Arizona Weights and Measures Division
Department of Administration
3039 West Indian School Road
Phoenix, Arizona 85017
(602) 255-5211

Arkansas
San F. Hindsman, Director
Division of Weights and Measures
Department of Commerce
4008 West 61st Street
Little Rock, Arkansas 72209
(501) 371-1759

California
Darrell A. Guensler, Acting Assistant Director
Division of Measurement Standards
California Department of Food and Agriculture
8500 Fruitridge Road
Sacramento, California 95826
(916) 366-5119

Colorado
Leo Leley, Chief
Weights and Measures Section
Department of Agriculture
3125 Wyandot
Denver, Colorado 80211
(303) 866-2845

Connecticut
Allan M. Nelson, Chief
Weights and Measures Division
Department of Consumer Protection
State Office Building, Room 617
1555 Capitol Avenue
Hartford, Connecticut 06106
(203) 506-5200

Delaware
Eugene Keeley, Supervisor
Office of Weights and Measures
Department of Agriculture
Dover, Delaware 19901
(302) 736-4824

District of Columbia
Earl E. Maxwell, Chief
Department of License, Investigation and Inspection
Weights, Measures and Markets Division
1110 U. Street, S.E.
Washington, D.C. 20020
(202) 720-6923 ext. 923

Florida
Stanley J. Darsey, Chief
Bureau of Weights and Measures
Department of Agriculture and Consumer Services
3125 Conner Boulevard/Lab Complex
Tallahassee, Florida 32301
(904) 488-9140

Georgia
Martin Colle, Director
Weights and Measures Laboratory
Atlanta Farmers Market
Forest Park, Georgia 30305
(404) 365-7611

Hawaii
George E. Maltmore, Administrator
Measurement Standards
Department of Agriculture
725 Iliau Street
Honolulu, Hawaii 96822
(808) 548-7152

Idaho
Lyman D. Holloway, Chief
Bureau of Weights and Measures
Department of Agriculture
2216 Kellogg Lane
Boise, Idaho 83702
(208) 334-2345

Illinois
Sidney A. Colbrook, Weights and Measures Program Manager
Bureau of Product Inspection and Standards
Department of Agriculture
Emmerson Building, State Fairground
Springfield, Illinois 62706
(217) 765-6312

Indiana
Robert W. Walker, Director of Weights and Measures
State Board of Health
1330 West Michigan Street
Indianapolis, Indiana 46206
(317) 533-9350

Iowa
James O’Conner, Supervisor
Weights and Measures Division
Department of Agriculture
Henry A. Wallace Building
Des Moines, Iowa 50319
(515) 281-1759

Kansas
John L. O’Neill, State Sealer and Director
Weights and Measures Division
Kansas State Board of Agriculture
1216 West 37th Street
P.O. Box 5516
Topeka, Kansas 66605
(913) 267-6241

Kentucky
Charles L. Prebble, Director
Division of Weights and Measures
Department of Agriculture
106 West Second Street
Frankfort, Kentucky 40601
(502) 564-4870
<table>
<thead>
<tr>
<th>State</th>
<th>Director/Chief</th>
<th>Address</th>
<th>Phone</th>
</tr>
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<tbody>
<tr>
<td>Louisiana</td>
<td>Philip A. Stagg, Director</td>
<td>Louisiana Weights and Measures Department of Agriculture</td>
<td>(504) 925-3780</td>
</tr>
<tr>
<td>Maine</td>
<td>Clayton F. Davis, Director</td>
<td>Agriculture Inspections Division State Office Building, Station 28</td>
<td>(207) 289-3841</td>
</tr>
<tr>
<td>Maryland</td>
<td>Richard L. Thompson, Chief</td>
<td>Department of Agriculture</td>
<td>(301) 841-5790</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Charles H. Carroll, Supervising Inspector</td>
<td>Massachusetts Division of Standards One Ashburton Place</td>
<td>(617) 727-3480</td>
</tr>
<tr>
<td>Michigan</td>
<td>Edward Heffron, Chief</td>
<td>Food and Dairy Division</td>
<td>(517) 373-1060</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Edward Skluzacek, Director</td>
<td>Department of Public Service</td>
<td>(612) 341-7200 ext. 7205</td>
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<tr>
<td>Mississippi</td>
<td>William P. Eldridge, Director</td>
<td>Mississippi Department of Agriculture</td>
<td>(801) 359-3670</td>
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<tr>
<td>Missouri</td>
<td>Leslie M. Greiner, Director</td>
<td>Department of Agriculture</td>
<td>(314) 751-4278</td>
</tr>
<tr>
<td>Montana</td>
<td>Steven H. Meloy, Bureau Chief</td>
<td>Bureau of Weights and Measures</td>
<td>(405) 449-3163 ext. 6</td>
</tr>
<tr>
<td>Nebraska</td>
<td>Steven A. Malone, Director</td>
<td>Division of Weights and Measures</td>
<td>(402) 741-2341</td>
</tr>
<tr>
<td>Nevada</td>
<td>Knute D. Pennington, Chief Deputy State Sealer</td>
<td>Bureau of Weights and Measures Department of Agriculture</td>
<td>(702) 784-6401</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>Roy Howard, Director</td>
<td>Bureau of Weights and Measures Department of Agriculture</td>
<td>(603) 271-3700</td>
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<tr>
<td>New Jersey</td>
<td>Thomas W. Kelly, State Superintendent</td>
<td>State Office of Weights and Measures</td>
<td>(609) 292-4615</td>
</tr>
<tr>
<td>New Mexico</td>
<td>Fred A. Gerke, Chief</td>
<td>Standards and Consumer Services Department of Agriculture</td>
<td>(505) 646-1616</td>
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<tr>
<td>New York</td>
<td>John J. Bartell, Director</td>
<td>Bureau of Weights and Measures Department of Agriculture</td>
<td>(518) 457-3452</td>
</tr>
<tr>
<td>North Carolina</td>
<td>David N. Smith, Director</td>
<td>State Capitol</td>
<td>(919) 733-3313</td>
</tr>
<tr>
<td>North Dakota</td>
<td>Bruce Niebergall, Director</td>
<td>Department of Agriculture</td>
<td>(701) 224-2400</td>
</tr>
<tr>
<td>Oklahoma</td>
<td>George M. Parker, Director</td>
<td>Marketing Industry Division</td>
<td>(405) 521-3864 ext. 301</td>
</tr>
<tr>
<td>Oregon</td>
<td>Kendrick J. Simila, Administrator</td>
<td>Weights and Measures Division Department of Agriculture</td>
<td>(503) 378-3792</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>Fred A. Thomas, Director</td>
<td>Bureau of Standard Weights and Measures Division Department of Agriculture</td>
<td>(401) 277-2758</td>
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<tr>
<td>Rhode Island</td>
<td>Lynda Agresti Maurer</td>
<td>Seal of Weights and Measures Department of Labor</td>
<td>(803) 758-7478</td>
</tr>
<tr>
<td>South Carolina</td>
<td>Charles T. Smith, Director</td>
<td>Consumer Services Division Department of Agriculture</td>
<td>(605) 773-3697</td>
</tr>
<tr>
<td>South Dakota</td>
<td>James Melgaard, Director</td>
<td>Fire Safety and Regulation Department of Agriculture</td>
<td>(605) 773-3697</td>
</tr>
<tr>
<td>Tennessee</td>
<td>James Thomas, Director</td>
<td>Weights and Measures Department of Agriculture</td>
<td>(815) 360-0160</td>
</tr>
<tr>
<td>Texas</td>
<td>Charles E. Forster, Supervisor of Weights and Measures</td>
<td>Department of Agriculture</td>
<td>(512) 475-6577</td>
</tr>
</tbody>
</table>
**STATE WEIGHTS AND MEASURES OFFICES**

**Utah**
Edison J. Stephens  
Deputy Commissioner  
State Department of Agriculture  
350 North Redwood Road  
Salt Lake City, Utah 84116  
(801) 533-5459 ext. 5964

**West Virginia**
James T. Rardin, Acting Director  
Division of Weights and Measures  
Department of Labor  
1900 Washington Street, East  
Charleston, West Virginia 25305  
(304) 348-7890

**Vermont**
Trafford F. Brink, Director  
Division of Weights and Measures and Retail Inspection  
Department of Agriculture  
116 State Street  
Montpelier, Vermont 05602  
(802) 828-2436

**Virginia**
James F. Lyles, Supervisor  
Weights and Measures Section  
Department of Agriculture and Consumer Services  
P.O. Box 1163, Room 403  
Richmond, Virginia 23209  
(804) 786-2475

**Washington**
Steuart Delaney, Acting Chief  
Section of Weights and Measures  
Department of Agriculture  
466 General Administration Building  
Olympia, Washington 98504  
(206) 755-5059

**Wisconsin**
Robert W. Probst, Director  
Bureau of Weights and Measures  
Wisconsin Department of Agriculture  
Trade and Consumer Protection  
801 West Badger Road  
Box 8911  
Madison, Wisconsin 53708  
(608) 266-7241

**Wyoming**
William W. Hovey, Manager  
Consumer/Compliance Division  
Department of Agriculture  
2219 Carey Avenue  
Cheyenne, Wyoming 82002  
(307) 777-6591

**Puerto Rico**
Ms. Ibone Kwilan  
Assistant Secretary  
Bureau of Enforcement  
Department of Consumer Affairs  
P.O. Box 41059, Minillas Station  
San Juan, Puerto Rico 00940  
(809) 726-7585

**Virgin Islands**
Louis Penn, Acting Director  
Consumer Services Administration  
Golden Rock Shopping Center  
Christiansted  
St. Croix, Virgin Islands 00820  
(809) 773-2226

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**Door-to-Door Sales**

1. Make sure you are dealing with a legitimate company by asking for proper identification from the salesperson.
2. Keep a copy of any sales agreement. Be sure your copy has the company's complete name, address, phone number, the name of the salesperson, and details of the sale including correct date.
3. You will have a three day "cooling off" period which means you have the right to cancel your contract anytime before midnight of the third business day after your sign the contract. Get a copy of the right-to-cancel notice with your contract. (This rule only applies to purchases over $25.00 made away from the seller's regular place of business.)
Selected Federal Agencies

The following is a list of Federal agencies that handle major areas of consumer complaints and information. In some cases, you are encouraged to contact the nearest office of the agency before the headquarters office. When that occurs, the listing will give you information on how to do so. If you are unsure about which Federal agency to contact, refer to the index under the topic heading most closely describing your area of concern. The index will give you the agency to contact as well as other sources of assistance listed in this book.

**ACTION**

Office of Communications
ACTION
806 Connecticut Avenue, N.W., Room 300
Washington, D.C. 20525
(202) 634-9282

Administrative Conference of the United States

Public Information Officer
Administrative Conference of the United States
2120 L Street, N.W., Room 500
Washington, D.C. 20037
(202) 254-7065

AMTRAK

Office of Customer Relations
AMTRAK
400 N. Capitol Street, N.W.
Washington, D.C. 20001
(written complaints and inquiries only)

Commission on Civil Rights

Assistant Staff Director
Commission on Civil Rights
1121 Vermont Avenue, N.W.
Room 500
Washington, D.C. 20425
(202) 376-6307

Commodity Futures Trading Commission

Office of Governmental Affairs
Commodity Futures Trading Commission
2033 K Street, N.W.
Washington, D.C. 20581
(202) 254-6372

Consumer Information Center

Pueblo, Colorado 81001

Consumer Product Safety Commission

Look in your telephone directory under "U.S. Government, Consumer Product Safety Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, contact or call:

- Office of the Secretary
  Consumer Product Safety Commission
  Washington, D.C. 20207
  (301) 492-8000
  800-638-2772 (toll free)

Department of Agriculture

Agricultural Marketing Service
Department of Agriculture
Washington, D.C. 20250
(202) 447-8998

Cooperative Extension Service
Consult county or city government listing in your local telephone directory for the number of the County Cooperative Extension Service office.

Farmers Home Administration
Department of Agriculture
Washington, D.C. 20250
(202) 447-4323

Federal Crop Insurance Corporation
Department of Agriculture
South Building
Washington, D.C. 20250
(202) 447-3287

Food and Nutrition Service
Department of Agriculture
Room 712
3101 Park Office Center Drive
Alexandria, Virginia 22302
(703) 756-3276

Meat and Poultry Hotline
Food Safety and Inspection Service
Room 1163, South Building
Department of Agriculture
Washington, D.C. 20250
(202) 447-3333 (accessible by TDD)
800-535-4555 (toll free—accessible by TDD)

Human Nutrition Information Service
Department of Agriculture
Federal Building
Rooms 350 and 364
6505 Belcrest Road
Hyattsville, Maryland 20782
(301) 436-8617
(301) 436-7725

Office of the Consumer Advisor
Department of Agriculture
Administration Building
Washington, D.C. 20250
(202) 352-9681

Animal Care Staff
Veterinary Services, APHIS
Department of Agriculture
Federal Building, Room 764
6505 Belcrest Road
Hyattsville, Maryland 20782
(301) 436-7799

Department of Commerce

Commissioner of Patents and Trademarks
Department of Commerce
Washington, D.C. 20231
(703) 557-3341

Office of Weights and Measures
National Bureau of Standards
Department of Commerce
Washington, D.C. 20234
(301) 921-2401

Office of Industry Services
National Marine Fisheries Service
Department of Commerce
Washington, D.C. 20235
(202) 634-7451

Office of Utilization Research
(foreigned fish products)
National Marine Fisheries Service
Department of Commerce
Washington, D.C. 20235
(202) 634-7458

Office of Consumer Affairs
Room 5725
Department of Commerce
Washington, D.C. 20230
(202) 377-5001
SELECTED FEDERAL AGENCIES

Office of Metric Programs
Room 4082
Department of Commerce
Washington, D.C. 20230
(202) 377-0944

Department of Education
Clearing House on the Handicapped
Department of Education
330 C Street, S.W.
Mail Stop 2319
Washington, D.C. 20202
(202) 732-1241

Consumer Affairs Staff
Department of Education
Room 505
Reporters Building
300 7th Street, S.W.
Washington, D.C. 20202
(202) 447-9043

Federal Student Financial Aid Program
Department of Education
Department CY 86
Pueblo, Colorado 81009
(301) 984-4070

Office of Public Affairs
Department of Education
400 Maryland Avenue, S.W.
Washington, D.C. 20202
(202) 245-6233

Department of Energy
Conservation and Renewable Energy Inquiry and Referral Service
(phone only)
800-462-4983 (toll free—Pennsylvania)
800-523-2929 (toll free—continental U.S.)
800-233-3071 (toll free—Alaska and Hawaii)

Division of Consumer Affairs
Department of Energy
Washington, D.C. 20585
(202) 252-5373

Consumer Inquiries, Weatherization Assistance
Office of Conservation and Renewable Energy
Department of Energy
Washington, D.C. 20585
(202) 252-2207

Technical Information Center
Office of Scientific and Technical Information
Department of Energy
P.O. Box 62
Oak Ridge, Tennessee 37830
(written complaints and inquiries only)

Department of Health and Human Services
AIDS Hotline
800-342-AIDS (toll free)

Public Inquiries
Administration on Aging
Department of Health and Human Services
Washington, D.C. 20201
(202) 245-2158

Cancer Hotline
(202) 885-5700 (District of Columbia)
(800) 524-1254 (Hawaii)
(212) 734-7982 (New York City)
800-638-6070 (toll free—Alaska)
800-4-CANCER (toll free elsewhere)

Centers for Disease Control
Atlanta, Georgia 30333

Food and Drug Administration
Look in your telephone directory under "U.S. Government, Health and Human Services, Department, Food and Drug Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If FIC is unable to help you, write or call:

Consumer Affairs and Small Business Staff
(HFO-22)
Food and Drug Administration
Department of Health and Human Services
5600 Fishers Lane, Room 13-55
Rockville, Maryland 20857
(301) 443-4166

Handicapped Infants Hotline
(202) 263-1010
800-365-1019 (toll free)

Health Care Financing Administration
Department of Health and Human Services
6325 Security Boulevard
Bedmore, Maryland 21207
(301) 594-6086
(301) 594-6016 TTY for the deaf

Division of Long-Term Care
Health Care Financing Administration
Department of Health and Human Services
1849 Gwyn Oak Avenue
Dogwood East Building
Baltimore, Maryland 21207
(301) 594-3642

Health Maintenance Organizations
Division of Private Sector Initiatives
Room 17A55, Parklawn Building
5600 Fishers Lane
Rockville, Maryland 20857
(301) 443-3778

Healthy Mothers, Healthy Babies Coalition
U.S. Public Health Service
Room 222-H, Hubert Humphry Building
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 245-3102

Inspector General's Hotline
(202) 472-4222
800-365-5779 (toll free)

National Center on Child Abuse and Neglect
P.O. Box 1182
Washington, D.C. 20013
(202) 245-2640

National Health Information Clearinghouse
Suite 900
1555 Wilson Boulevard
Rosslyn, Virginia 22209
(703) 522-2550 (District of Columbia)
800-538-4979 (toll free)

Office of Program Operations
Office for Civil Rights
Department of Health and Human Services
Washington, D.C. 20201
(202) 245-6116

Office of Child Support Enforcement
Department of Health and Human Services
6110 Executive Boulevard
Rockville, Maryland 20852
(301) 443-4442

President’s Council on Physical Fitness and Sports
Room 3030, Donohoe Building
400 6th Street, S.W.
Washington, D.C. 20201
(202) 272-3430

Runaway Hotline
800-621-4000 (toll free)

Second Surgical Opinion Program
Department of Health and Human Services
Hubert Humphry Building, Room 313H
Washington, D.C. 20201
800-452-6603 (toll free—Maryland)
800-638-6833 (toll free elsewhere)

Social Security Administration
Look in your telephone directory under "U.S. Government, Health and Human Services Department. Social Security Administration."

Department of Housing and Urban Development
Interstate Land Sales Registration Division
Department of Housing and Urban Development
451 7th Street, S.W., Room 6278
Washington, D.C. 20410
(202) 755-0502

Manufactured Housing and Construction Standards Division
Department of Housing and Urban Development
451 7th Street, S.W., Room 9156
Washington, D.C. 20410
(202) 755-6920
SELECTED FEDERAL AGENCIES

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
451 7th Street, S.W., Room 5100
Washington, D.C. 20410
(202) 765–7252
800-424-8590 (toll free)

Office of Single Family Housing
Department of Housing and Urban Development
451 7th Street, S.W., Room 9266
Washington, D.C. 20410
(202) 755–3046

Office of Urban Rehabilitation
Department of Housing and Urban Development
451 7th Street, S.W., Room 7168
Washington, D.C. 20410
(202) 755–5685

Title I Insurance Division
Department of Housing and Urban Development
451 7th Street, S.W., Room 9160
Washington, D.C. 20410
(202) 755–6690

Department of the Interior
Bureau of Indian Affairs
Department of the Interior
Washington, D.C. 20240
(202) 343–7445

National Park Service
Department of the Interior
Washington, D.C. 20240
(202) 343–4917

United States Fish and Wildlife Service
Department of the Interior
P.O. Box 20006
Washington, D.C. 20005
(202) 653–2220

Office of the Secretary and other Bureaus
Department of the Interior
Consumer Affairs (PBA), Room 4340
Washington, D.C. 20240
(202) 343–4917

Department of Justice
Office of Consumer Litigation
Civil Division
Department of Justice
Washington, D.C. 20530
(202) 724–6786

Civil Rights Division
Look in your telephone directory under "U.S. Government, Department of Justice, Civil Rights Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Civil Rights Division
Department of Justice
Main Justice Building
Washington, D.C. 20530
(202) 633–3847

Drug Enforcement Administration
Look in your telephone directory under "U.S. Government, Department of Justice, Drug Enforcement Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Drug Enforcement Administration
Department of Justice
1405 Eye Street, N.W.
Washington, D.C. 20537
(202) 633–1000

Federal Bureau of Investigation
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, Department of Justice, Federal Bureau of Investigation." You also may write or call:

Federal Bureau of Investigation
Department of Justice
10th and Pennsylvania Ave., N.W.
Washington, D.C. 20535
(202) 324–3000

Immigration and Naturalization Service
Look in your telephone directory under "U.S. Government, Department of Justice, Immigration and Naturalization Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Immigration and Naturalization Service
Department of Justice
25 E Street, N.W.
Washington, D.C. 20538
(202) 724–7796

Department of Labor
General Inquiries
Coordinator of Consumer Affairs
Department of Labor
Room S–1032
Washington, D.C. 20210
(202) 523–6060

Employment and Training Administration
Look in your telephone directory under "U.S. Government, Department of Labor, Employment Standards Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Employment and Training Administration
Director, Office of Public Affairs
Employment and Training Administration
Department of Labor
200 Constitution Avenue
Room S–2322
Washington, D.C. 20210
(202) 523–6871

Department of the Interior
Bureau of Indian Affairs
Department of the Interior
Washington, D.C. 20240
(202) 343–7445

National Park Service
Department of the Interior
Washington, D.C. 20240
(202) 343–4917

Occupational Safety and Health Administration
Look in your telephone directory under "U.S. Government, Department of Labor, Occupational Safety and Health Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Occupational Safety and Health Administration
Department of Labor
Washington, D.C. 20210
(202) 5–3–8151

Veterans' Employment and Training Office of the Assistant Secretary for Veterans' Employment and Training
Department of Labor
Room S–1315
Washington, D.C. 20210
(202) 523–9116

Office of Program Services
Office of Pension and Welfare Benefit Programs
Department of Labor
Room N–5666
Washington, D.C. 20210
(202) 523–8921

Bureau of Labor–Management Relations and Cooperative Programs
Department of Labor
Room N–5416
Washington, D.C. 20210
(202) 523–5677

Office of Labor–Management Standards
Department of Labor
Room S–1032
Washington, D.C. 20210
(202) 523–7343

Employment Standards Administration
Look in your telephone directory under "U.S. Government, Department of Labor, Employment Standards Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Employment Standards Administration
Information and Consumer Affairs Unit
Department of Labor
Washington, D.C. 20210
(202) 523–8743

Office of Information and Public Affairs
Mine Safety and Health Administration
Department of Labor
Balston Towers #3
Arlington, Virginia 22203
(703) 235–1452

Veterans' Employment and Training Office of the Assistant Secretary for Veterans' Employment and Training
Department of Labor
Room S–1315
Washington, D.C. 20210
(202) 523–9116

Office of Program Services
Office of Pension and Welfare Benefit Programs
Department of Labor
Room N–5666
Washington, D.C. 20210
(202) 523–8921

Bureau of Labor–Management Relations and Cooperative Programs
Department of Labor
Room N–5416
Washington, D.C. 20210
(202) 523–5677

Office of Labor–Management Standards
Department of Labor
Room S–1032
Washington, D.C. 20210
(202) 523–7343

Washington, D.C. 20530
Main Justice Building
Washington, D.C. 20530
(202) 633–3847

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Department of State

Overseas Citizens Services
Department of State
Room 4811
Washington, D.C. 20520
(202) 632–3444 (for non-emergencies)
(202) 632–5225 (for emergencies)

Visa Services
Department of State
Washington, D.C. 20520
(202) 532–4328

Department of Transportation

Auto Safety Hotline
Department of Transportation
Washington, D.C. 20591
(202) 426–1960
800–424–9393 (toll free)

National Highway Traffic Safety Administration
Department of Transportation
Washington, D.C. 20590
(202) 426–0670

National Response Center
(oil and chemical spills)
Department of Transportation
Washington, D.C. 20590
(202) 426–2675
800–424–8802 (toll free)

Office of Community and Consumer Affairs
Department of Transportation
Washington, D.C. 20590
(202) 755–2220

United States Coast Guard
Look in your telephone directory under "U.S. Government, Coast Guard." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Boating, Public and Consumer Affairs (G-B)
United States Coast Guard
Department of Transportation
Washington, D.C. 20593
(202) 472–2384

Office of Public Affairs (UPA–1)
Urban Mass Transportation Administration
Department of Transportation
Washington, D.C. 20590
(202) 426–4043

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms
Look in your telephone directory under "U.S. Government, Department of the Treasury, Bureau of Alcohol, Tobacco and Firearms." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
Room 6211
1200 Pennsylvania Avenue, N.W.
Washington, D.C. 20226
(202) 382–6245

Bureau of the Mint
Consumer Affairs
Bureau of the Mint
Department of the Treasury
633 Third Street, N.W.
7th Floor
Washington, D.C. 20220
(202) 376–0671

Comptroller of the Currency
Look in your telephone directory under "U.S. Government, Department of the Treasury, Comptroller of the Currency." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Director, Consumer Examinations
Comptroller of the Currency
Department of the Treasury
490 L’Enfant Plaza, S.W.
Washington, D.C. 202219
(202) 287–4265

Internal Revenue Service
Look in your telephone directory under "U.S. Government, Department of the Treasury, Internal Revenue Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75).

United States Customs Service
Look in your telephone directory under "U.S. Government, Department of the Treasury, U.S. Customs Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Inspection and Control
United States Customs Service
Department of the Treasury
1301 Constitution Avenue, N.W.
Washington, D.C. 20229
(202) 666–8157

Environmental Protection Agency

National Pesticide Telecommunications Network (Phone only)
800–858–7378 (toll free)

Office of Emergency and Remedial Response Superfund
Environmental Protection Agency
Washington, D.C. 20460
(202) 382–7645

Office of Private and Public Sector Liaison
EPA–EA
Environmental Protection Agency
820 Quincy Street, N.W.
Washington, D.C. 20011
(202) 829–3555

Toxic Substances Control Act (TSCA)
Assistance Office (phone only)
(202) 554–1404
800–424–9065 (toll free)

Equal Employment Opportunity Commission

Look in your telephone directory under "U.S. Government Equal Employment Opportunity Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Program Operations
Equal Employment Opportunity Commission
2401 E Street, N.W.
Washington, D.C. 20507
(202) 634–6361

Federal Communications Commission

Consumer Assistance and Small Business Office
Federal Communications Commission
1919 M Street, N.W., Room 254
Washington, D.C. 20554
(202) 632–7000
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For complaints about radio, TV, telephone or other communications-related interference:
Look in your telephone directory under “U.S. Government, Federal Communications Commission.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call the office listed above.

Federal Deposit Insurance Corporation

Look in your telephone directory under “U.S. Government, Federal Deposit Insurance Corporation.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Consumer Programs
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429
(202) 389–4473
800–424–5468 (toll free)

Federal Emergency Management Agency

Emergency Preparedness, Self-Protection
Look in your telephone directory under “U.S. Government, Federal Emergency Management Agency.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Public Affairs
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 646–4600

Federal Insurance Administration

Federal Emergency Management Agency
Washington, D.C. 20472
(202) 646–4080
800–638–6–I (toll free)

Office of Disaster Assistance Programs

Look in your telephone directory under “U.S. Government, Federal Emergency Management Agency.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Disaster Assistance Programs
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 646–3642

U.S. Fire Administration

Federal Emergency Management Agency
National Emergency Training Center
16825 S. Seton Avenue
Emmitsburg, Maryland 21727
(301) 652–6080 or 6180

Federal Energy Regulatory Commission

Division of Intergovernmental Affairs
Federal Energy Regulatory Commission
825 North Capitol Street, N.E., Room 9200
Washington, D.C. 20426
(202) 357–8392

Federal Home Loan Bank Board

Look in your telephone directory under “U.S. Government, Federal Home Loan Bank Board, Office of Community Investment.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Office of Community Investment
Federal Home Loan Bank Board
1700 G Street, N.W., Fifth Floor
Washington, D.C. 20552
(202) 377–6237

Federal Maritime Commission

Office of Informal Inquiries and Complaints
Federal Maritime Commission
1100 L Street, N.W.
Washington, D.C. 20573
(202) 523–5807

Federal Reserve System, Board of Governors of

Look in your telephone directory under “U.S. Government, Federal Reserve System, Board of Governors” or “Federal Reserve Bank.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

Division of Consumer and Community Affairs
Federal Reserve Board
Washington, D.C. 20551
(202) 452–3946

Federal Trade Commission

Look in your telephone directory under “U.S. Government, Federal Trade Commission.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

For Complaints:
Correspondence Branch
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 652
Washington, D.C. 20580

For Publications:
Public Reference Branch
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 130
Washington, D.C. 20580
(202) 523–3588

General Services Administration

Look in your telephone directory under “U.S. Government, General Services Administration.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75).

Government Printing Office

Government Publications
Superintendent of Documents
Publications Service Section
Government Printing Office
Washington, D.C. 20401
(202) 275–3050

Subscriptions
Superintendent of Documents
Subscription Research Section
Government Printing Office
Washington, D.C. 20402
(202) 275–3054

International Trade Commission

International Trade Commission
701 E Street, N.W., Room 160
Washington, D.C. 20436
(202) 523–7148

Interstate Commerce Commission

Office of Compliance and Consumer Assistance
Interstate Commerce Commission
Washington, D.C. 20423
(202) 275–7148

National Consumer Cooperative Bank

Communications Officer
National Consumer Cooperative Bank
1630 Connecticut Avenue, N.W.
Washington, D.C. 20009
(202) 745–4757

National Credit Union Administration

Look in your telephone directory under “U.S. Government, National Credit Union Administration.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75). If the FIC is unable to help you, write or call:

National Credit Union Administration
1776 G Street, N.W.
Washington, D.C. 20545
(202) 357–1000

For Publications:
Public Reference Branch
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 130
Washington, D.C. 20580
(202) 523–3588

General Services Administration

Look in your telephone directory under “U.S. Government, General Services Administration.” If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 75).
National Labor Relations Board
Office of the Executive Secretary
National Labor Relations Board
Room 701
1717 Pennsylvania Avenue, N.W.
Washington, D.C. 20570
(202) 254–9430

Nuclear Regulatory Commission
Office of Public Affairs
Nuclear Regulatory Commission
Washington, D.C. 20555
(301) 492–7715

Office of the Federal Register
National Archives and Records Administration
Office of the Federal Register
Washington, D.C. 20408
(202) 523–5240

Pension Benefit Guaranty Corporation
2020 K Street, N.W.
Washington, D.C. 20036
(202) 254–4817

Postal Rate Commission
Office of the Consumer Advocate
Postal Rate Commission
Washington, D.C. 20268
(202) 789–6830

President's Committee on Employment of the Handicapped
Public Relations Office
President's Committee on Employment of the Handicapped
1111 20th Street, N.W.
Washington, D.C. 20036
(202) 653–5044

U.S. Railroad Retirement Board
844 Rush Street
Chicago, Illinois 60611
(312) 751–4500

Securities and Exchange Commission
Office of Consumer Affairs and Information Services
Securities and Exchange Commission
450 5th Street, N.W.
Washington, D.C. 20549
(202) 272–7440

Small Business Administration
Office of Consumer Affairs
Small Business Administration
1441 L Street, N.W., Room 503–D
Washington, D.C. 20416
(202) 653–6170

Tennessee Valley Authority
Citizen Action Office
Tennessee Valley Authority
400 West Summit Hill Drive
Knoxville, Tennessee 37902
(615) 832–4402
800–362–9250 (toll free—Tennessee)
800–251–9242 (toll free—Alabama,
Arkansas, Georgia, Kentucky, Mississippi,
North Carolina, Virginia)

United States Postal Service
Chief Postal Inspector
United States Postal Service
Washington, D.C. 20260–2100
(202) 268–4267

Veterans Administration
Consumer Affairs Service
Veterans Administration
810 Vermont Avenue, N.W.
Washington, D.C. 20420
(202) 389–2843

Department of Medicine and Surgery
Communications and Inquiries Staff (101B)
Veterans Administration
810 Vermont Avenue, N.W.
Washington, D.C. 20420
(202) 389–3314

Department of Memorial Affairs
Office of Chief Memorial Affairs Director
(40A2)
Veterans Administration
810 Vermont Avenue, N.W.
Washington, D.C. 20420
(202) 389–2396

Department of Veterans Benefits
Veterans Assistance Service (27)
Veterans Administration
810 Vermont Avenue, N.W.
Washington, D.C. 20420
(202) 389–2567

Health Fraud

1. If claims sound too good to be true, they probably are. Be especially cautious about ads offering "miracle cures" that are available only from one source.

2. Check with your doctor, pharmacist, or other health professionals before buying unfamiliar or unusual health care products or programs. For instance, so far, medical science has found no cure for arthritis.

3. If you are attempting to lose weight without exercising, you must reduce your caloric intake. If you want to "tone up," you must exercise. Be wary of products, devices, or programs that promise unrealistic or easy results.

4. 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 detouring you from appropriate health care treatment.
Military Commissary and Exchange Contacts

Military commissary and exchange facilities patrons who need assistance in resolving a problem should first contact the store manager. If the problem is not resolved, the next contact should be the regional headquarters. The third level of assistance is the U.S. Headquarters office. Complaints should be referred to this office only if they cannot be settled at the local or regional level. Listed below are addresses for regional and U.S. Headquarters offices of all the military commissary and exchange services.

**Army Commissary Service Regional Headquarters:**
Commander, USATSA
Western Commissary Region
Attn: DALO-TAW-Z
Fort Lewis, Washington 98433
(206) 967-3364

Director, USATSA
Midwest Commissary Region
Attn: DALO-TAM-Z
Fort Sam Houston, Texas 78234
(512) 221-5684

Director, USATSA
Northeast Commissary Region
Attn: DALO-TAN-Z
Fort Meade, Maryland 20755
(301) 677-4932

Director, USATSA
Southeast Commissary Region
Attn: DALO-TAL-Z
Fort Lee, Virginia 23801
(804) 734-4666

**U.S. Headquarters:**
U.S. Army Troop Support Agency
Directorate of Commissary Operations
Fort Lee, Virginia 23801
(804) 734-3600

**Air Force Commissary Service Regional Headquarters:**
HQ AFCOMS California Region
Det 16 AFCOMS/FC
Norton AFB California 92409–6290
(714) 392–4671

HQ AFCOMS Delta–Gulf Region
Det 8 AFCOMS/FC
Maxwell AFB Alabama 36112–6290
(205) 293–5466

HQ AFCOMS North Central Region
Det 20 AFCOMS/FC
Offutt AFB Nebraska 68112–6290
(402) 294–8155

HQ AFCOMS Northeast Region
Det 12 AFCOMS/FC
Langley AFB Virginia 23555–6290
(804) 766–1371

HQ AFCOMS Northwest Region
Det 14 AFCOMS/FC
McChord AFB Washington 98433–6290
(206) 969–3941

HQ AFCOMS South Central Region
Det 5 AFCOMS/FC
Lackland AFB Texas 78236–5000
(512) 671–2981

HQ AFCOMS Southeast Region
Det 11 AFCOMS/FC
Charleston AFB South Carolina 29404–6290
(803) 554–3164

HQ AFCOMS Southwest Region
Det 17 AFCOMS/FC
Luke AFB Arizona 85309–6290
(602) 848–8900

**U.S. Headquarters:**
HQ AFCOMS Directorate of Operations
HQ AFCOMS/DO
Kelly AFB, Texas 78241–6290
(512) 925–7344

**Navy Commissary Service Regional Headquarters:**
Commissary Division Director
NAVRESCO Field Support Office
Norfolk Region
Norfolk, Virginia 23512
(804) 444–3356

Commissary Division Director
NAVRESCO Field Support Office
Oakland Region
Oakland, California 94625
(415) 368–2293

Commissary Division Director
Navy Resale and Services Support Office
Patuxent River Region
Patuxent River, Maryland 20570
(301) 394–3552

Commissary Division Director
NAVRESCO Field Support Office
Pensacola Region
Pensacola, Florida 32508
(904) 452–4243

Commissary Division Director
NAVRESCO Field Support Office
San Diego Region
San Diego, California 92136
(619) 696–6091

Commissary Division Director
NAVRESCO Field Support Office
Seattle Region
2801 "C" Street S.W.
Auburn, Washington 98001
(206) 523–1846

**U.S. Headquarters:**
Navy Resale and Services Support Office
Fort Wadsworth
Staten Island, New York 10305
(202) 390–3700

Commissary Division Director
NAVRESCO Field Support Office
San Diego Region
San Diego, California 92136
(619) 696–6091

Commissary Division Director
NAVRESCO Field Support Office
Seattle Region
2801 "C" Street S.W.
Auburn, Washington 98001
(206) 523–1846

**U.S. Headquarters:**
Navy Resale and Services Support Office
Fort Wadsworth
Staten Island, New York 10305
(202) 390–3700
### MILITARY COMMISSARY AND EXCHANGE CONTACTS

#### Marine Corps Commissary Service

If efforts to resolve your problem at the local level fail, write directly to U.S. Headquarters:

**Headquarters, U.S. Marine Corps**
Directorate, Facilities and Services, Commissary Operations
Washington, D.C. 20380
(202) 694-8616

#### Army and Air Force Exchange Service

**Regional Headquarters:**

- **Alamo Exchange Region**
  - Exchange Division Director
  - Navy Resale and Services Support Office
  - Field Support Office
  - Box 2050, Bldg. 107
  - Mechanicsburg, Pennsylvania 17055
  - (717) 790-7017

- **Capitol Exchange Region**
  - Exchange Division Director
  - Navy Resale System
  - Field Support Office
  - Naval Supply Center
  - Bldg. Z-101
  - Norfolk, Virginia 23512
  - (804) 440-2300

- **Golden Gate Exchange Region**
  - Exchange Division Director
  - Navy Resale and Services Support Office
  - Field Support Office
  - Box 13, Naval Air Station
  - Jacksonville, Florida 32212
  - (904) 777-7075

- **Ohio Valley Exchange Region**
  - Exchange Division Director
  - Navy Resale and Services Support Office
  - Field Support Office
  - Neav Station
  - P.O. Box 150
  - San Diego, California 92136
  - (619) 237-5600

- **Southeast Exchange Region**
  - Exchange Division Director
  - Navy Resale and Services Support Office
  - Field Support Office
  - Building 310-S
  - Naval Supply Center
  - Oakland, California 94625
  - (415) 466-7000

- **U.S. Headquarters:**
  - Navy Resale and Services Support Office
  - Fort Wadsworth
  - Staten Island, New York 10305
  - (212) 390-3700

#### Marine Corps Exchange Service

**Regional Headquarters:**

- **Marine Corps Exchange**
  - Marine Corps Development and Education Command
  - Quanitico, Virginia 22134
  - (703) 640-6151

- **Marine Corps Exchange**
  - Marine Corps Air Station
  - Cherry Point, North Carolina 28533
  - (919) 447-7041

- **Marine Corps Exchange**
  - Marine Corps Base
  - Camp Lejeune, North Carolina 28547
  - (919) 451-2481

- **Marine Corps Exchange**
  - Marine Corps Logistics Support Base, Atlantic
  - Albany, Georgia 21704
  - (912) 435-1471

- **Marine Corps Exchange**
  - Marine Corps Recruit Depot
  - Parris Island, South Carolina 29905
  - (803) 525-3301

- **Marine Corps Exchange**
  - Marine Corps Air Station
  - El Toro
  - Santa Ana, California 92709
  - (714) 559-2226

- **Marine Corps Exchange**
  - Marine Corps Base
  - Camp Pendleton, California 92055
  - (714) 725-6233

- **Marine Corps Exchange**
  - Marine Corps Recruit Depot
  - San Diego, California 92140
  - (714) 297-2500

#### Navy Exchange Service

**Regional Headquarters:**

- **Exchange Division Director**
- **Navy Resale and Services Support Office**
- **Field Support Office**
- **Davidville, Rhode Island 02852**
- (401) 294-9541

#### U.S. Headquarters:

**Navy Resale and Services Support Office**
Fort Wadsworth
Staten Island, New York 10305
(212) 390-3700

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Federal Information Centers

If you have questions about any service or agency in the Federal Government you may want to call the Federal Information Center (FIC) nearest you for a free call or minimum long-distance charge. FICs are prepared to help consumers find needed information or locate the right agency for help with problems.

<table>
<thead>
<tr>
<th>State</th>
<th>City</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>Alabama</td>
<td>Birmingham</td>
<td>(205) 322-8591</td>
</tr>
<tr>
<td></td>
<td>Mobile</td>
<td>(205) 435-1421</td>
</tr>
<tr>
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<tr>
<td>Alaska</td>
<td>Anchorage</td>
<td>(907) 271-3650</td>
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<td>Arizona</td>
<td>Phoenix</td>
<td>(602) 261-3313</td>
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<tr>
<td>Arkansas</td>
<td>Little Rock</td>
<td>(501) 378-6177</td>
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<tr>
<td>California</td>
<td>Los Angeles</td>
<td>(213) 894-3800</td>
</tr>
<tr>
<td></td>
<td>Sacramento</td>
<td>(916) 551-2380</td>
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<td></td>
<td>San Diego</td>
<td>(619) 293-5030</td>
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<td></td>
<td>San Francisco</td>
<td>(714) 836-2386</td>
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<tr>
<td>Colorado</td>
<td>Colorado Springs</td>
<td>(303) 471-9491</td>
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<td></td>
<td>Denver</td>
<td>(303) 236-7191</td>
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<td>Ft. Lauderdale</td>
<td>(305) 522-8531</td>
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<td></td>
<td>Jacksonville</td>
<td>(904) 354-4756</td>
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<td>Miami</td>
<td>(305) 350-4155</td>
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<td></td>
<td>Orlando</td>
<td>(305) 422-1800</td>
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<tr>
<td></td>
<td>St. Petersburg</td>
<td>(813) 893-3495</td>
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<td>Tampa</td>
<td>(813) 229-7911</td>
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<td>West Palm Beach</td>
<td>(813) 833-7566</td>
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<tr>
<td>Georgia</td>
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<td>(404) 221-6891</td>
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<td>(808) 546-8620</td>
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<td>(312) 353-4242</td>
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<td>(219) 883-4110</td>
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<td>(317) 269-7373</td>
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<td>Iowa</td>
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<td>From all points</td>
<td>(800) 522-1556 (toll free)</td>
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<td>Kansas</td>
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<td>From all points</td>
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<td>(502) 582-6261</td>
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<td>(504) 589-6696</td>
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<td>Maryland</td>
<td>Baltimore</td>
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<td>Massachusetts</td>
<td>Boston</td>
<td>(617) 223-7121</td>
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<td>Michigan</td>
<td>Detroit</td>
<td>(313) 226-7016</td>
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<td>Grand Rapids</td>
<td>(616) 451-2628</td>
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<td>Minnesota</td>
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<td>(612) 349-5333</td>
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<tr>
<td>Missouri</td>
<td>St. Louis</td>
<td>(314) 425-4106</td>
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<td></td>
<td>From elsewhere in</td>
<td>(800) 392-7711 (toll free)</td>
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<tr>
<td>Nebraska</td>
<td>Omaha</td>
<td>(402) 221-3353</td>
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<td>From elsewhere in</td>
<td>(800) 642-3393 (toll free)</td>
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<tr>
<td>New Jersey</td>
<td>Newark</td>
<td>(201) 645-3600</td>
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<td>Trenton</td>
<td>(609) 396-4400</td>
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<tr>
<td>New Mexico</td>
<td>Albuquerque</td>
<td>(505) 766-3091</td>
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<td>New York</td>
<td>Albany</td>
<td>(518) 463-4421</td>
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<tr>
<td></td>
<td>Buffalo</td>
<td>(716) 846-4010</td>
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<td>New York</td>
<td>(212) 264-4464</td>
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<td>Rochester</td>
<td>(716) 546-5075</td>
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<td>Syracuse</td>
<td>(315) 476-8545</td>
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<tr>
<td>North Carolina</td>
<td>Charlotte</td>
<td>(704) 376-3600</td>
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<tr>
<td>Ohio</td>
<td>Akron</td>
<td>(216) 375-5638</td>
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<tr>
<td></td>
<td>Cincinnati</td>
<td>(513) 684-2801</td>
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<td>Cleveland</td>
<td>(216) 522-4040</td>
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<td>Columbus</td>
<td>(614) 221-1014</td>
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<td>Dayton</td>
<td>(513) 223-7377</td>
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<td>Toledo</td>
<td>(419) 241-3923</td>
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<tr>
<td>Oklahoma</td>
<td>Oklahoma City</td>
<td>(405) 231-4868</td>
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<td>Tulsa</td>
<td>(918) 584-4193</td>
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<td>Oregon</td>
<td>Portland</td>
<td>(503) 221-2222</td>
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<tr>
<td>Pennsylvania</td>
<td>Philadelphia</td>
<td>(215) 597-7042</td>
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<td>Scranton</td>
<td>(412) 644-3456</td>
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<tr>
<td>Rhode Island</td>
<td>Providence</td>
<td>(401) 331-5565</td>
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<tr>
<td>Tennessee</td>
<td>Chattanooga</td>
<td>(615) 330-8231</td>
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<tr>
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<td>Memphis</td>
<td>(901) 321-3285</td>
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<td></td>
<td>Nashville</td>
<td>(615) 242-5056</td>
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<tr>
<td>Texas</td>
<td>Austin</td>
<td>(512) 472-5494</td>
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<td></td>
<td>Dallas</td>
<td>(214) 767-8585</td>
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<td></td>
<td>Fort Worth</td>
<td>(817) 334-3624</td>
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<td>Houston</td>
<td>(713) 229-2552</td>
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<td>San Antonio</td>
<td>(512) 224-4471</td>
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<tr>
<td>Utah</td>
<td>Salt Lake City</td>
<td>(801) 524-5353</td>
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<td>Virginia</td>
<td>Norfolk</td>
<td>(703) 441-3101</td>
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<td>Roanoke</td>
<td>(703) 436-0926</td>
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<td></td>
<td>Richmond</td>
<td>(804) 643-4926</td>
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<td>Roanoke</td>
<td>(703) 982-8591</td>
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<tr>
<td>Washington</td>
<td>Seattle</td>
<td>(206) 442-0570</td>
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<tr>
<td></td>
<td>Tacoma</td>
<td>(206) 383-5230</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>Milwaukee</td>
<td>(414) 271-2273</td>
</tr>
</tbody>
</table>

Warranties

1. Compare the terms and conditions of warranties on products or services before you buy. Consider: - duration of the warranty - labor and shipping costs - conditions for repair, replacement, or refund
2. Keep your sales slip and warranty in a safe place.
Services for Handicapped Persons

Operator Services

Hearing and speech impaired people who use a Telecommunications Device for the Deaf (known as TDD or TTY) can get help with calls made from a TDD to a TDD by using the following service:

**TDD/TTY Operator Services**

800-855-1155 (toll free)

The TDD operator can help you if you have Telecommunications Devices for the Deaf to make:
- Credit card calls (if you have a telephone credit card)
- Collect calls (calls paid for by the person you are calling)
- Third number telephone calls (calls billed to a number other than the one you are calling to or from)
- Person-to-person calls (calls to a specific person)
- Calls from a hotel or motel
- Calls from a coin phone (only credit card, collect or bill to third number calls)

The TDD operator can also help you:
- Get the number if you have a problem with a call
- Get assistance for problems with calls
- Get telephone numbers that you cannot find in the telephone book
- Report problems with your telephone

The TDD operator cannot interpret voice to TDD or TDD to voice.

Remember, most calls made with the help of an operator are more expensive. So dial calls yourself when you can to save money.

Federal TDD Numbers

Many Federal departments and agencies have telephone numbers for your use if you have a Telecommunications Device for the Deaf (TDD).

**Executive Office of the President**

The White House
1600 Pennsylvania Avenue, N.W.
Washington, D.C. 20500
(202) 456-6213

**United States Senate**

Washington, D.C. 20510
(202) 224-4049 TDD
(202) 224-4048 Voice

**U.S. Congress**

Washington, D.C. 20515
(202) 225-1904 TDD

**Architectural and Transportation Barriers Compliance Board**

Room 1010, MES Building
330 C Street, S.W.
Washington, D.C. 20201
(202) 245-1801
(202) 245-1591
(202) 472-2700

**Department of Agriculture**

Central Employment and Selective Placement Office
14th Street and Independence Avenue, S.W.
Room 1078 South
Washington, D.C. 20250
(202) 447-2436

**Equal Employment Opportunity Office**

14th Street and Independence Avenue, S.W.
Auditors Building, Room 2405
Washington, D.C. 20250
(202) 447-7327

**Meat and Poultry Hotline**

Food Safety and Inspection Service
Room 1163, South Building
Washington, D.C. 20250
(202) 447-3333
800-535-4555 (toll free)

**Department of Commerce**

14th Street and Constitution Avenue, N.W.
Room 1894
Washington, D.C. 20230
(202) 377-5588

**Consumer Product Safety Commission**

1111 18th Street, N.W.
Washington, D.C. 20207
800-426-6104 (toll free—Maryland)
800-638-2270 (toll free elsewhere)

**Department of Education**

Captioning and Media Services
330 C Street SW
Washington, DC 20202
(202) 732-1177

National Institute of Handicapped Research
330 C Street, S.W.
Room 3431, MES Building
Washington, D.C. 20201
(202) 732-1198

Office for Civil Rights
Office of Program Review and Assistance
Division of External Technical Assistance
330 C Street, S.W.
Room 5613, MES Building
Washington, D.C. 20202
(202) 732-1467

Office of Public Affairs
330 C Street, S.W.
Room 5120, MES Building
Washington, D.C. 20202
(202) 245-8717

Office of Deafness and Communication Disorders (RSA)
330 C Street, S.W.
Room 3414, MES Building
Washington, D.C. 20202
(202) 245-0591, 0574, 0504

Rehabilitation Services Administration
330 C Street, S.W.
Washington, DC 20202
(202) 732-1298 TDD

Handicapped Concerns Staff
330 C Street, S.W.
Room 3124, MES Building
Washington, D.C. 20202
(202) 472-3731

Department of Education
Regional Offices

Region I—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Office for Civil Rights
140 Federal Street
Boston, Massachusetts 02110
(617) 233-1111

Rehabilitation Services Administration
John F. Kennedy Federal Building
Room E-400
Boston, Massachusetts 02203
(617) 223-6820

Region II—New York, New Jersey, Puerto Rico, Virgin Islands
Office for Civil Rights
26 Federal Plaza
New York, New York 10278
(212) 264-9464
SERVICES FOR HANDICAPPED PERSONS

Rehabilitation Services Administration
26 Federal Plaza
New York, New York 10278
(212) 264-4714

Region III—Delaware, Maryland Pennsylvania, Virginia, West Virginia, District of Columbia
Technical Assistance Office
Gateway Building
3835 Market Street
Philadelphia, Pennsylvania 19101
(215) 596-0319

Rehabilitation Services Administration
Gateway Building
3535 Market Street, Room 3350
Philadelphia, Pennsylvania 19101
(215) 596-0319

Region IV—Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Office for Civil Rights
101 Marietta Street
Atlanta, Georgia 30323
(404) 612-2010

Rehabilitation Services Administration
101 Marietta Street
Atlanta, Georgia 30323
(404) 612-2010

Region V—Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
Rehabilitation Services Administration
160 North LaSalle
Room 1020
Chicago, Illinois 60601
(312) 793-3040

Region VI—Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Office for Civil Rights
1200 Main Tower
Dallas, Texas 75202
(214) 767-6599

Rehabilitation Services Administration
1200 Main Tower
Dallas, Texas 75202
(214) 767-2961

Region VII—Iowa, Kansas, Missouri, Nebraska
Office for Civil Rights
324 East 11th Street
24th Floor
Kansas City, Missouri 64106
(316) 374-5025

Region VIII—Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
Office for Civil Rights
1961 Stout Street
Denver, Colorado 80224
(303) 844-3417

Rehabilitation Services Administration
1961 Stout Street
Denver, Colorado 80224
(303) 844-2135

Region IX—Arizona, California, Hawaii, Nevada, Guam, Trust Territory of Pacific Islands, American Samoa
Office for Civil Rights
1275 Market Street
San Francisco, California 94103
(415) 556-1933

Rehabilitation Services Administration
2901 Third Avenue
Mail Stop 106
Seattle, Washington 98121
(206) 442-4542

Federal Communications Commission
1919 M Street, N.W.
Washington, D.C. 20554
(202) 632-6999

Federal Trade Commission
Public Reference Branch
6th and Pennsylvania Avenue, N.W.
Washington, D.C. 20580
(202) 532-3638 TDD

General Services Administration
National Archives and Records Service
8th and Pennsylvania Avenue, N.W.
Washington, D.C. 20408
(202) 532-0774 TDD

Department of Housing and Urban Development
National Archives and Records Service
8th and Pennsylvania Avenue, N.W.
Washington, D.C. 20408
(202) 532-0774 TDD

Department of the Interior
National Archives and Records Service
8th and Pennsylvania Avenue, N.W.
Washington, D.C. 20408
(202) 532-0774 TDD

Federal Communications Commission
Consumer Assistance Office
1919 M Street, N.W.
Washington, D.C. 20554
(202) 632-9999 TDD

Federal Trade Commission
Public Reference Branch
6th and Pennsylvania Avenue, N.W.
Washington, D.C. 20580
(202) 532-3638 TDD

Environmental Protection Agency
Civil Rights Office
401 M Street, S.W.
Washington, D.C. 20246
(202) 382-4555 TDD

Equal Employment Opportunity Commission
1900 E Street, N.W.
Washington, D.C. 20536
(202) 324-2333 TDD

Federal Bureau of Investigation
Technological Office
9th and Pennsylvania Avenue, N.W.
Washington, D.C. 20535
(202) 324-2333 TDD

Social Security Administration
Missouri office:
4300 Goodfellow Blvd.
St. Louis, Missouri 63120
800-325-0778 TDD
800-392-0812 TDD

National Park Service
Special Programs Branch
Washington, D.C. 20013
(202) 343-3679 TDD

National Park Service
George Washington Memorial Parkway
McLean, Virginia 22101
(703) 285-2620 TDD

Catoctin Mountain Park
Fairmont, Maryland 21788
(301) 663-9330 TDD
Books for Blind and Physically Handicapped Persons

The Library of Congress has a free reading program for blind and physically handicapped individuals and offers braille and recorded books and magazines to persons who cannot hold a book or see well enough to read regular print. Special playback equipment is available on a loan basis from the Library of Congress and cassettes and recordings on discs can be ordered from about one hundred sixty cooperating libraries. Anyone who is medically certified as unable to hold a book or read ordinary print because of a visual handicap can borrow these materials postage-free and return them in the same manner.

For more information, send name and address to:

National Library Service for the Blind and Physically Handicapped
The Library of Congress
Washington, D.C. 20542

Recording for the Blind (RFB) is a national nonprofit service organization that provides free cassettes of educational textbooks to medically certified individuals. Eligibility extends to visually, physically, and perceptually handicapped individuals. One of RFB’s special services is a collection of cassettes of a wide variety of consumer publications from the Federal Government.

For more information and an application contact:

Student Services—CI
Recording for the Blind, Inc.
30 Rosedale Road
Princeton, New Jersey 08540
(609) 4L2-3656
800-221-4792 (toll free outside New Jersey)
State Vocational and Rehabilitation Agencies

State vocational rehabilitation agencies are responsible for coordinating and providing services for eligible handicapped individuals relating to employment. Included among the services are counseling, evaluation, training, equipment in some cases, and placement. Orientation and mobility services to the blind, as well as speech and hearing therapy, are also available. Additionally, these agencies coordinate referrals for qualified disabled persons interested in employment in business and industry.

Alabama
Lamona H. Lucas
Director, Division of Rehabilitation & Crippled Children Service
P.O. Box 11586
Montgomery, Alabama 36111
(205) 281-8780

Alaska
Michael C. Morgan
Director, Division of Vocational Rehabilitation
Pouch F, MS 0581
Juneau, Alaska 99811
(907) 465-2814

American Samoa
John J. Banks
Director, Vocational Rehabilitation
Department of Manpower Resources
P.O. Box 3492
Pago Pago, American Samoa 96799
(684) 480-5714

Arizona
Thomas G. Tyrrell
Administrator
Rehabilitation Services Administration
Department of Economic Security
1300 W. Washington Street
Phoenix, Arizona 85007
(602) 255-3332

Arkansas
James C. Hudson
Commissioner
Division of Services for the Blind
Department of Human Services
P.O. Box 3237
Little Rock, Arkansas 72203
(501) 371-2567

California
P. Cecilio Fontanoza, Ph.D.
Director, Department of Rehabilitation
830 K Street Mall
Sacramento, California 95814
(916) 445-3971

Colorado
Mark E. Litvin, Ph.D.
Director, Division of Rehabilitation Department of Social Services
1575 Sherman Street, 5th Floor
Denver, Colorado 80203
(303) 866-2652

Connecticut
Marilyn Campbell, Ph.D.
Associate Commissioner
State Department of Education
Division of Vocational Rehabilitation
600 Asylum Avenue
Hartford, Connecticut 06105
(203) 566-4440

Delaware
Tony Sokolowski
Director, Division of Vocational Rehabilitation
Delaware Institute, 4th Floor
321 East, 11th Street
Wilmington, Delaware 19801
(302) 571-2850

District of Columbia
Vernon E. Hawkins
Administrator
D.C. Rehabilitation Services Administration
Commission on Social Services
Department of Human Services
605 G Street, N.W., Room 1101
Washington, D.C. 20001
(202) 526-3277

Florida
Ms. Lani Deauville
Director
Office of Vocational Rehabilitation
Department of Health & Rehabilitative Services
1317 Winewood Boulevard
Tallahassee, Florida 32301
(904) 488-6210

Georgia
Thomas R. Gaines
Director, Division of Rehabilitation Services
Department of Human Services
878 Peachtree Street, N.E.
Room 706
Atlanta, Georgia 30309
(404) 894-6570

Guam
Rosa Salas
Director, Dept. of Vocational Rehabilitation
P.O. Box 2113
Government of Guam
Agana, Guam 96910
(671) 486-4968

Hawaii
Toshio Nishioka
Administrator, Division of Vocational Rehabilitation & Services for the Blind
Department of Social Services
P.O. Box 339
Honolulu, Hawaii 96809
(808) 546-4769
Idaho
George Pelletier
Administrator
Division of Vocational Rehabilitation
Len B. Jordan Building, Room 150
650 West State
Boise, Idaho 83720
(208) 334–3390

Howard J. Barton, Jr.
Administrator, Idaho Commission for the Blind
Statehouse
Boise, Idaho 83704
(208) 334–3220

Illinois
Susan S. Suter
Director, Illinois Department of Rehabilitation Services
623 N. Adams Street
Springfield, Illinois 62706
(217) 782–2093

Indiana
Jean Merritt
Director, Indiana Rehabilitation Services
P.O. Box 7070
Indianapolis, Indiana 46204
(317) 232–6503

Iowa
Jerry L. Starkweather
Associate Superintendent & Director
Rehabilitation Education & Services Branch
Department of Public Instruction
510 E. 12th Street
Des Moines, Iowa 50319
(515) 281–4311

Nancy A. Norman
Director
Commissioner for the Blind
4th and Keosauqua
Des Moines, Iowa 50309
(515) 283–2601

Kansas
Joan B. Watson
Commissioner of Rehabilitation Services
Department of Social & Rehabilitation Services
2700 W. 6th, Budde Building 2nd Floor
Topeka, Kansas 66609
(913) 296–3911

Kentucky
Paris Hopkins
Assistant Superintendent of Rehabilitation
Department of Education
Bureau of Rehabilitative Services
Capital Plaza Office Tower
Frankfort, Kentucky 40601
(502) 564–4440

Charles W. McDowell
Director, Bureau of Blind Services
Education and Arts Cabinet
427 Versailles Road
Frankfort, Kentucky 40601
(502) 564–4754

Louisiana
Lester Solieu
Director
Division of Vocational Rehabilitation
Department of Health & Human Resources
P.O. Box 44371
Baton Rouge, Louisiana 70804
(504) 342–2285

Jerry Swearingen
Director
Division of Blind Services
Office of Human Development
Department of Health & Human Resources
1755 Florida Street
Baton Rouge, Louisiana 70802
(504) 342–5284

Maine
Ms. Diana Scully
Director, Bureau of Rehabilitation Services
Department of Health & Human Services
32 Whitham Street
Augusta, Maine 04330
(207) 289–2266

Maryland
Richard A. Batterson
Assistant State Superintendent
Division of Vocational Rehabilitation
State Department of Education
200 W. Baltimore Street
Baltimore, Maryland 21201
(301) 669–2294

Massachusetts
Charles Crawford
Commissioner,
Commission for the Blind
110 Tremont Street, 6th Floor
Boston, Massachusetts 02108
(617) 727–5550

Elmer C. Barlow
Commissioner,
Rehabilitation Commission
11th Floor Staller Office Building
20 Providence Street
Boston, Massachusetts 02116
(617) 727–2172

Michigan
Peter Griswold
State Director for Rehabilitation
Bureau of Vocational Rehabilitation
Dept. of Education
P.O. Box 30010
Lansing, Michigan 48909
(517) 373–0683

Philip E. Peterson
Director, Commissioner for the Blind
Department of Labor
309 N. Washington Square
Lansing, Michigan 48909
(517) 373–2062

Minnesota
William Niederloh
Acting Assistant Commissioner for Vocational Rehabilitation
Division of Vocational Rehabilitation
Department of Economic Security
5th Floor
390 N. Robert Street
St. Paul, Minnesota 55101
(612) 296–1822

C. Stanley Potter
Director, State Services for the Blind, Division of Rehabilitation Services
Department of Human Services
1745 University Avenue
St. Paul, Minnesota 55104
(612) 296–6080

Mississippi
Jerry Sawyer
Director, Vocational Rehabilitation Division
P.O. Box 1698
Jackson, Mississippi 39205
(601) 354–6825

J. Eilton Moore, Ph.D.
Director, Vocational Rehabilitation for the Blind
P.O. Box 4872
Jackson, Mississippi 39216
(601) 354–6412

Missouri
Don Gann, Ed.
Assistant Commissioner
State Department of Education
Division of Vocational Rehabilitation
2401 E McCarty
Jefferson City, Missouri 65101
(314) 751–3251

David S. Vogel
Deputy Director
Bureau for the Blind
Division of Family Services
619 E. Capitol
Jefferson City, Missouri 65101
(314) 751–4249

Montana
W. J. Donaldson
Administrator, Department of Social & Rehabilitation Services
Rehabilitative Services Division
P.O. Box 4210
Helena, Montana 59601
(406) 444–3434

Nebraska
Jason D. Andrew, Ph.D.
Assistant Commissioner & Director
Division of Reahbilitation Services
State Department of Education
301 Centennial Mall, 6th Floor
Lincoln, Nebraska 68509
(402) 471–2661

James S. Nyman, Ph.D.
Director, Services for the Visually Impaired
Department of Public Institutions
4600 Valley Road
Lincoln, Nebraska 68510–4844
(402) 471–2891
Nevada
Del Frost
Administrator
Rehabilitation Division
Department of Human Resources
Kinkead Building, 5th Floor
505 E. King Street
Carson City, Nevada 89710
(702) 885-4440

New Hampshire
Bruce A. Archambault
Chief, Division of Vocational Rehabilitation
State Department of Education
101 Pleasant Street, State Office Park, South
Concord, New Hampshire 03301
(603) 271-3121

New Jersey
George R. Chizmadia
Director, Division of Vocational Rehabilitation Services
Labor & Industry Building, Room 1005
John Fitch Plaza
 Trenton, New Jersey 08625
(609) 292-5957
(Mrs.) Norma Farrar Krajczar
Executive Director
Commission for the Blind and Visually Impaired
1101 Raymond Boulevard
Newark, New Jersey 07102
(201) 64-2324

New Mexico
Orlando Giron
Director, Division of Vocational Rehabilitation
Department of Education
604 W. Saratoga, Santa Fe, New Mexico 87503
(505) 476-3272

New York
Richard M. Switzel, Deputy Commissioner for Vocational Rehabilitation
The New York State Education Dept. Office of Vocational Rehabilitation
99 Washington Ave., Room 1907
Albany, New York 12234
(518) 474-2714

John J. O'Rourke, Jr.
Director, State Department of Social Services, Commission for the Blind & Visually Handicapped
10 Eyck Office Building
40 North Pearl Street
Albany, New York 12243
(518) 473-1801

North Carolina
Claude A. Myer
Director, Division of Vocational Rehabilitation Services
Department of Human Resources
State Office
P.O. Box 26053
Raleigh, North Carolina 27611
(919) 733-3364
Herman O. Gruber
Director, Division of Services for the Blind
Department of Human Resources
309 Ashe Avenue
Raleigh, North Carolina 27606
(919) 733-9822

North Dakota
James O. Fine
Division Director
Division of Vocational Rehabilitation
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2907

Ohio
Robert L. Rabe
Administrator, Rehabilitation Services Commission
4656 Heaton Road
Columbus, Ohio 43229
(614) 438-1210

Oklahoma
James A. West, Ph.D.
Assistant Director
Division of Rehabilitative and Visual Services
Department of Human Services
P.O. Box 25352
Oklahoma City, Oklahoma 73125
(405) 521-3646

Oregon
Jill Southwell
Administrator, Division of Vocational Rehabilitation
Department of Human Resources
2045 Silverton Road, N.E.
Salem, Oregon 97310
(503) 378-3850

Pennsylvania
George C. Lowe, Jr.
Executive Director
Office of Vocational Rehabilitation
Labor & Industry Building
7th and Forster Streets
Harrisburg, Pennsylvania 17120
(717) 787-5244

Rhode Island
Edward J. Cartley
Administrator, Vocational Rehabilitation Services
Division of Community Services
40 Fountain Street
Providence, Rhode Island 02903
(401) 421-7005

South Carolina
Joseph S. Dusenbury
Commissioner, Vocational Rehabilitation Department
P.O. Box 15
1410 Boston Avenue
West Columbia, South Carolina 29171
(803) 758-3237

South Dakota
John E. Madigan
Secretary, Division of Rehabilitation Services
Department of Vocational Rehabilitation
State Office Building, Illinois Street
Pierre, South Dakota 57501
(605) 773-3195

Tennessee
Sherry Harrison
Assistant Commissioner
Division of Rehabilitative Services
1808 W. End Building, Rm 900
Nashville, Tennessee 37203
(615) 741-2521

Texas
Vernon M. Arell
Commissioner, Texas Rehabilitation Commission
118 E. Riverside Drive
Austin, Texas 78704
(512) 445-8100

Trust Territory
Risong Matutaro
Chief, Vocational Rehabilitation Division
Office of the High Commissioner
Department of Education
Trust Territory of the Pacific Islands
Saipan, Mariana Island 96910
(609) 1670-9670
Contracts

1. Never sign anything you do not understand.
2. Be sure that what the salesperson promises is what the contract says.
3. Don’t sign a contract if a promoter or retailer is reluctant to let you have another person review it first.
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This alphabetical index will help you find the right organization to contact about your complaint. First look for the specific topic—such as Automobile Insurance—that you're having a problem with. Under that topic heading, you'll find listed one or more contacts, followed by the Handbook page number where you'll find their address. The contact most likely to help you is listed first. If you get no satisfaction, then go on down the list to the next, and so on. Most common topic areas are listed here. Sometimes, an entry will tell you to see another entry for the list of contacts. See also references direct you to see another entry for the list of contacts. See also references direct you to other topics that may be related to your problem and may help you pinpoint the right contact. The index also lists all the sections in the Handbook, individual trade associations, and Federal Government agencies and their subdivisions.

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Special Recognition To . . .

Members of the Consumer Affairs Council for their assistance with this publication and their role as consumer affairs representatives for Federal departments and agencies.

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The Federal Consumer Affairs Council was established by Presidential Executive Order 12160 in 1979. In 1981, President Ronald Reagan appointed Virginia H. Knauer, his Special Advisor for Consumer Affairs, Chairperson of the Council. The Council consists of the consumer affairs directors of some 41 Federal agencies—executive branch agencies as well as independent regulatory agencies. It meets quarterly for policy coordination briefings and discussions of administrative developments and concerns relating to Federal consumer activities. In addition, under President Reagan, the Council has begun to address the information needs of Federal consumer affairs specialists in critical consumer issue areas through formal training programs.
A SUGGESTED TEACHER'S GUIDE TO THE
CONSUMER'S RESOURCE HANDBOOK

PROLOGUE

This suggested Guide, while useful in its present form, can be better utilized with the Consumer's Resource Handbook (CRH), published by the United States Office of Consumer Affairs. The Handbook—a consumer assistance manual—contains over 2000 governmental, voluntary and business offices that regularly help individual consumers with marketplace problems; and provides available toll-free (800) and Telecommunications Device for the Deaf (TDD) numbers for further assistance. It also includes guides for purchasing decisions in 12 areas.

This Teacher's Guide contains:

- Two suggested teaching units, each with related support material. Unit I treats purchasing, Unit II deals with effective complaint handling.
- A separate Major Sources of Help section (pp. 4-5) which relates to both teaching units, and
- Suggested Follow-up Activities.

While the Guide is written for the secondary level, it will also be useful for elementary and adult programs.

All support material and the sources of help section are from the Handbook and have been incorporated verbatim into this Guide to enable its use—on selected activities—by teachers without ready access to the Handbook. However, teachers are encouraged to obtain the Handbook, as use of the Guide with all Handbook sections can stimulate development of teaching units across a broad range of subject areas. Our intention is that the teacher will creatively adapt, for local use, the objectives and activities suggested here. Additionally, teachers may wish to incorporate elements of measurability to facilitate evaluation procedures.

One free copy per request of the Consumer's Resource Handbook (1986 edition) is available from: Handbook, Consumer Information Center, Pueblo, CO 81009. There is a charge for two or more copies of CIC publications. Since these materials are in the public domain, there is no restriction on reproduction.

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

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UNIT I: SEEKING PURCHASING INFORMATION

Objectives:

Upon completion of the unit the student will be able to:

• Identify steps to follow in making effective purchase decisions.

• Apply comparison shopping techniques to local marketplace situations.

• Identify and explain the role of a variety of organizations in the private and public sectors that assist consumers. (See Major Sources of Help, pp. 4-5 of this Guide.)

• Obtain appropriate product and service information to support purchasing decisions.

Activities:

The following activities are suggestions only. Teachers are urged to be innovative in developing others.

• Assign or have students identify a planned consumer purchase and develop a plan for obtaining and evaluating pre-purchase information.

• Have students choose an item to “shop” for, justify and make a purchase decision. Devise a grid to record and evaluate information from at least 3 sources.

• Have individual students, or groups, contact (letter, phone, visit) various organizations to inquire about procedures for responding to consumer concerns. (See Major Sources of Help, pp. 4-5 of this Guide and CRH, pp. 32-53, 67-75.)

• Role play a situation in which a consumer questions a seller about product or service information. Have class act as a jury to judge extent to which questions will enable effective decision making.

SUPPORT MATERIAL: TIPS ON USING MONEY WISELY AND AVOIDING PURCHASING PROBLEMS

Before Making a Purchase:

• Analyze what you need and what features are important to you.

• Compare brands. Utilize word-of-mouth recommendations and formal product comparison reports. Check with your local library for magazines and other publications containing consumer information.

• Compare stores. Look for a store with a good reputation and take advantage of sales.

• Check for any additional charges, such as delivery and service costs.

• Compare warranties.

• Read terms of contracts carefully.

• Check the return or exchange policy.

After Your Purchase:

• Follow proper use and care instructions for products.

• Read and understand the warranty provisions. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office to find out. A listing of these offices begins on page 40.

• If trouble develops, report the problem as soon as possible. Do not try to fix the product yourself as this may void the warranty.

• Keep a record of efforts to have your problems remedied. This record should include names of people you speak to, times, dates and other relevant information.

• Use the complaint procedures and Consumer Assistance Directory in this Handbook to find out how and where to get your problem resolved.

SPECIAL NOTE: In addition to Units I and II in this Guide, teachers may also wish to develop objectives and activities around the 12 guides for purchasing decisions which are contained in the Handbook. They begin on page 17 with telephone solicitations and continue with home improvements (p. 22), used cars (p. 31), mail order (p. 36), credit cards (p. 39), time sharing (p. 53), health clubs (p. 58), car repairs (p. 61), door-to-door sales (p. 68), health fraud (p. 72), warranties (p. 75), and contracts (p. 82). A suggested objective and activity for these areas is:

• Describe or apply the purchasing guidelines from one or more of the above 12 topics to a planned purchase for self or family.

• Have students write a skit based on one of these purchasing topics and perform for class, club, school assembly or adult group.
UNIT II: EFFECTIVE COMPLAINT HANDLING

Objectives:

Upon completion of the unit the student will be able to:

- Identify the basic steps for resolving consumer complaints.
- Identify and explain the elements of an effective complaint letter.
- Identify and define the role of state and local agencies and organizations that provide assistance to consumers in resolving marketplace disputes. (See Major Sources of Help, pp. 4-5 of this Guide.)
- Explain how refund and exchange policies differ and serve as a base for seller’s action on resolving disputes.

Activities:

The following activities are suggestions only. Teachers are urged to be innovative in developing others.

- Have students talk with parents or friends about ways they have resolved marketplace disputes. Compare experiences to the steps below for effective complaint handling.
- Have students prepare a complaint letter for a given consumer problem (sample format, CRH, p. 3). Evaluate letters containing poor procedures. Compare in graphic displays for school bulletin boards.
- Assign students to visit or write to various agencies regarding complaint procedures (CRH, p. 40 for listing). Then identify a consumer problem and develop a plan to resolve it. Discuss in class.
- Have students prepare interview questions then visit different stores to inquire about refund and exchange policies. Report to class through role play.

SUPPORT MATERIAL: STEPS FOR HANDLING COMPLAINTS AND WRITING AN EFFECTIVE LETTER

Even in today’s complex marketplace, you should expect quality products and services at fair prices. When something goes wrong, however, you need to let the company know about your problem and try to resolve it with them. Not only is this the fastest way to get your complaint resolved, but it also gives the company a chance to keep you as a satisfied customer and to new customers by learning from mistakes. Most companies welcome this opportunity, and it may help you avoid future complaints.

We recommend the following steps in handling your own complaint:

Identify Problem

Identify the problem, what you have done to resolve it, and what you believe would be a fair settlement. Do you want your money back? Would you like the product repaired? Will an exchange do?

Gather Documentation

Gather documentation regarding your complaint. Sales receipts, repair orders, warranties, cancelled checks, or contracts will back up your complaint and help the company solve 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 repeat your complaint. A large percentage of consumer problems are resolved at this level. Chances are yours will be too.

Allow each person you contact a reasonable period of time to resolve your problem before contacting another source for assistance.

Don’t Give Up

If you are not satisfied with the response, don’t give up. If the company operates nationally or the product is a national brand, write a letter to the person responsible for consumer complaints at the company’s headquarters. If the company doesn’t have a consumer office, direct your letter to the president of the company.

Where to Write

If you have already contacted the person who sold you the product or service or the company is out of town, you will need to write a letter to pursue your complaint.

For a listing of many corporate consumer contacts and their addresses, see page 7.

If you are unable to find the corporate consumer contact, first check in your phone directory to see if the company has a local office. If it does, call and ask for the name and address of the consumer contact, or if they do not have someone who handles this function, the name and address of the company’s president. If there is no local listing, check Standard & Poor’s Register of Corporations, Directors and Executives. It lists over 45,000 American business firms and can be found in most libraries.

If you don’t have the name of the manufacturer of the product, check your local library for the Thomas Register. It lists the manufacturers of thousands of products.

What to Write

- Include your name, address and home and work phone numbers.
- Type your letter if possible. If it is handwriting, make sure it is neat and easy to read.
- Make your letter brief and to the point. Include all important facts about your purchase including the date and place where you made the purchase and any information you can give about the product or service such as serial or model numbers or specific type of service.
- State exactly what you want done about the problem and how long you are willing to wait to get it resolved. Be reasonable.
- Include all documents regarding your problem. Be sure to send COPIES, not originals.
- Avoid writing 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.
- Keep a copy of the letter for your records.
Major Sources of Help

If you have failed in your attempt to get your complaint resolved directly with the person or company you did business with, there are other sources of help. Many are described in this section.

Industry Consumer Programs

What They Are:
Several industry associations can help you with consumer problems relating to their industry. These associations are formed by individual businesses which join together to assist with business problems and promote their industry. They usually offer consumer information and some handle complaints. Trade associations have been established in just about every field of business and consumer interest and number around 40,000 nationwide.

How to Reach Them:
Selected industry associations that handle complaints are listed on page 37. Many other trade associations have varying consumer functions. These functions are described in a directory entitled National Trade & Professional Associations of the U.S. and Canada and Labor Unions or other help directories. Check with your local library.

Industry Third-Party Dispute Resolution Programs

What They Are:
Special programs established by certain corporations and trade associations to help resolve problems between consumers and industry members are listed on page 37. If you have trouble with your car, a home appliance, a funeral director, or other products or services, there might be a third-party dispute resolution program to help you. But remember, this should not be the first step in solving a consumer complaint.

Contact them only after you have been unsuccessful in getting your complaint settled by the local company or organization you originally dealt with.

What They Do:
In general, after receiving your complaint a staff person will probably try to resolve the complaint before it goes any further. If these staff persons acting as informal mediators cannot get the two sides to agree, they will refer your case to an independent person or panel that will then make a decision on your case. In some instances, this decision is binding and must be accepted by both the consumer and the business. In other cases, only the business is required to accept the decision. There are also programs where decisions are not binding on either party. Therefore, you should ask for a copy of the rules before you file your case with a third-party program.

Better Business Bureaus

What They Are:
Better Business Bureaus (BBBs) are non-profit organizations sponsored by private, local businesses. There are some 170 BBBs in the United States today. For a listing, see page 32. The services offered by BBBs vary from place to place. These include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of companies' complaint handling performances. Depending on the policy of the individual BBB, 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.

BBBs offer binding arbitration 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 National Council is located at 1515 Wilson Boulevard, Arlington, Virginia 22209.

Media Programs

What They Are:
Local newspapers and radio-TV stations throughout the United States offer "Action" or "Hot Line" services where consumers with problems can get help.

These news media often get successful results for consumers because of their power and influence in communities, and because the possibility of publicity may encourage a merchant or business to take swifter action to resolve consumer problems. Some Action Lines, however, may not be able to handle every complaint received. They sometimes select the most severe problems, or those most representative of a number of complaints.

When your own personal efforts fail to produce the desired results, keep these "Action" resources in mind.

How to Reach Them:
To find these services, check with your local newspapers, radio and TV stations, or local library.

State, County and City Consumer Offices

What They Are:
If you are not satisfied with a company's response to your complaint (or if a response is never received), a local consumer office, if there is one in your area, is a good place to go with your inquiry or complaint. Local consumer offices can be particularly helpful since they can be contacted easily by phone or sometimes in person, and are familiar with local businesses and laws. Be sure to have copies of your sales receipts, other sales documents, and all correspondence with the retailer and manufacturer when you contact your local agency.

If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently from state to state. Some states have a separate department of consumer affairs while others have a consumer affairs office as a part of the governor's office or attorney general's office, or both. These offices will either help you directly or refer you to the proper agency for assistance.

If you have a consumer problem with a business transaction occurring in a state other than where you reside, you should contact the state where you conducted your business, if possible. Many state and local consumer offices have a large selection of information and educational materials available. In addition, many states, counties and cities have a wide variety of other helpful community services, including social, family, youth, handicapped, day care, mental health, elderly, general health, recreation, family planning, alcoholism, nutrition, income maintenance, child support, food stamps and libraries. A listing of state and local consumer and other government offices begins on page 40 of this Handbook.

Occupational and Professional Licensing Boards

What They Are:
If you have a problem with professional or occupational services, you may be able to get help from a state licensing or regulatory board. There are an estimated 1,500 state boards which license or register more than 550 professions and occupations, including doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, auto repair facilities, employment agencies, collection agencies, and electronic repair facilities.

What They Do:
State boards set licensing standards: set rules and regulations; prepare and give examinations; issue, deny or revoke licenses; bring disciplinary actions; and handle consumer complaints.

If you contact a state board for help, it will usually bring your complaint to the attention of its licensee and it will seek a satisfactory resolution to your problem. If necessary, the board may conduct an investigation and take disciplinary action against the licensee in the form of probation, license suspension or revocation.

Many boards will also have consumer education materials to help you in selecting a professional or tradesperson in their field.
Legal Aid and Legal Services

You can find out about a state licensing board by contacting your local consumer office. Some boards might also have regional offices in your area. Check your local phone book under state government offices or under professional listings. You can also ask professionals or tradespersons about the board responsible for their licensing or registration—in fact, you should ask to see a license or registration before you decide to use their services.

Federal Agencies

Some Federal agencies have enforcement responsibilities for specific consumer products and services and can handle individual complaints. Others take action for the benefit of the public as a whole, but are not able to resolve individual consumer problems.

However, each Federal agency listed under the Selected Federal Agencies section starting on page 67 has a mechanism for responding to consumer complaints and inquiries. Many Federal Agencies also have publications, fact sheets, and other information that may be helpful in dealing with marketplace problems. If you need help in determining where to go with your specific problem, check the Index at the end of this book or call the nearest Federal Information Center listed on page 75.

Small Claims Courts

What They Are:

If you have a complaint that you have not been able to resolve, consider going to small claims court. Court procedures generally are simple, inexpensive, quick and informal. Court fees are nominal, and you often get your filing fee back if you win your case. Generally, you won't need a lawyer. In fact, in some states, lawyers are not permitted. If you do live in a state that allows lawyers and the party you are suing brings one, don't be intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

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

What They Do:

These courts, as the name suggests, are for small claims. The maximum amounts that can be claimed or awarded differ from state to state.

If the party bringing the suit wins the case, the party who lost often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party 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 some money from each paycheck and give it to the winner of the law suit.

How To Reach Them:

Check your local phone book under your municipal, county or state government headings for small claims court listings. When you contact the court, ask the court clerk how to use the small claims court. Sit in on a small claims court session before taking a case to court to become familiar with its operation.

Legal Aid and Legal Services

What They Are:

Legal Aid and Legal Services offices help people who cannot afford to hire private lawyers, and who meet financial eligibility requirements. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals (people who have taken courses in legal assistance) and law students. All offer free legal services to those who qualify.

In some cities, both Legal Aid and Legal Services offices are federally funded. Legal Aid offices may also be financed by state, local, or private funding, or by local bar associations. The Legal Services Corporation in Washington, D.C., is funded by the Federal Government, and it, in turn, awards grants to local Legal Services programs around the country. Also, many law schools throughout the nation conduct law clinics, where students assist other lawyers as part of their training.

What They Do:

These offices generally offer legal assistance with problems such as landlord-tenant, credit, utilities, family issues such as divorce and adoption, social security, welfare, unemployment, and_w's compensation. Legal aid office has its own board of directors that determines the priorities of the office and the kinds of cases handled. Therefore, the Legal Aid office serving your area may not handle all of the types of cases mentioned above. However, these offices should be able to refer you to other local, state or national organizations that can provide advice or help.

Private Lawyers

How To Reach Them:

If you need help in finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association. Local and state bar associations are usually listed in area telephone directories.

Since lawyers are now permitted to advertise, it is a bit easier to find one who fits your needs and your pocketbook. Check the Yellow Pages of the telephone directory or newspapers for these advertisements. If you have a complaint about an attorney or need further information, again contact your state, city or county bar association.

Private and Voluntary Consumer Groups

Private and voluntary consumer organizations are usually created to advocate various or specific consumer interests. In some communities they will help individual consumers with their complaints. To find out if such a group is in your community, contact your state or local consumer affairs office.

Consumer Credit Counseling Services

What They Are:

Counseling services provide aid 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 credit counseling.

Another source of help is the Consumer Credit Counseling Services (CCCS), sponsored by the National Foundation for Consumer Credit and financially supported by banks, credit card companies, finance companies and other credit offering organizations.

What They Do:

The CCCS counseling program provides money management techniques, debt payment plans, and educational programs. In working out a debt repayment program, it is tailored to a consumer's agreed upon ability to pay. A counselor takes into consideration the needs of the family and the requirements and needs of the creditor.

Consumer credit counseling programs are nonprofit and provide service either free or for a nominal charge.

How To Reach Them:

To find out if your area is covered by a CCCS, look in your local phone directory or check with the National Foundation for Consumer Credit, 9761 Georgia Avenue, Suite 691, Silver Spring, Maryland 20910.
SUGGESTED FOLLOW-UP ACTIVITIES

- Have students write thank you letters to businesses, agencies, or others who supported class activities.

- Share and publicize the class learning experience: Reports to administrators, summary of highlights to those from community who participated, or feature articles or interviews with local media.

- Through class discussion or written reports, have class members evaluate activities in terms of what worked well, or what did not work as expected. Examine reasons why, and make suggestions for needed changes in their own approaches—or those of others—to making effective decisions and handling consumer problems.

- Bring attention to consumer education materials or information by using USOCA’s character, “Eubie Smart”—pictured throughout the Consumer’s Resource Handbook—as an attention getter and continuity symbol for consumer education.

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Bertha G. King, Ph.D.—Education Program Specialist, Consumer and Homemaking Education, Division of Vocational Education, U.S. Department of Education, Washington, DC.

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James B. O’Neill, Ph.D.—Director, Center for Economic Education, University of Delaware, Newark, DE.

Laine Renfro—State Supervisor, Vocational Home Economics, New Mexico Department of Education, Santa Fe, NM.

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Hazel Spitze, Ph.D.—Professor, Home Economics Education, University of Illinois, Champaign, IL., and Editor, Illinois Teacher.

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Carol Vickers, Ph.D.—Interim Associate Dean, College of Education, Marshall University, Huntington, West VA.