This handbook is intended to help consumers exercise their rights in the marketplace in three ways. It shows how to communicate more effectively with manufacturers, retailers, and service providers; it is a self-help manual for resolving individual consumer complaints; and it lists helpful sources of assistance. The handbook has two sections. Part I, How To Be a Smart Consumer, features tips on avoiding purchasing problems and getting the most for one's money. It gives steps for handling one's own complaint and writing an effective complaint letter. Part II, the Consumer Assistance Directory, lists consumer offices in both the public and private sectors that provide assistance for consumer complaints. An index in the back of the handbook lists, by subject, the appropriate contact. Consumer tips and remainders on resolving complaints appear throughout the handbook. These tips are also in the index by subject. The handbook is a handy reference tool for consumers; additional users include educators (as a source of information and ideas for developing and teaching innovative consumer education courses) and consumer leaders in business and government (as a resource for locating others who share consumer program objectives and who can help resolve consumer complaints). (YLB)
“Two hundred years ago, a group of patriots conceived the Constitution and thereby created the political, economic, and social framework of our Nation. As a result, many precious freedoms have been guaranteed to American citizens ... These principles of freedom and fairness are the basis for consumer rights in the marketplace: the right to choose among products, services and suppliers; the right to adequate information about what we buy; the right to expect that products offered for sale will conform to reasonable safety standards; the right to be heard; and the right to consumer education. ... The exercise of these rights helps maintain the vigor of our economic system—creating positive pressure for better products, services, and warranties ... ”

Excerpts from President Reagan’s Proclamation of National Consumers Week, April 19-25, 1987.
Consumer's Resource Handbook

Published by the United States Office of Consumer Affairs

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1988 Edition

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

This is the 4th edition of one of the most popular and widely-acclaimed publications ever produced by the Federal government. Every day, consumers, consumer agencies, businesses, volunteer groups, the media, and many others open these pages to find who to contact for assistance concerning available products and services in the marketplace.

First published by the Office of Special Adviser to the President for Consumer Affairs in 1981, the Consumer's Resource Handbook is designed to improve the way businesses, governments and other groups respond to consumer inquiries and complaints. Its goal is to cut down on the cost and frustration both consumers and consumer affairs professionals can encounter in a complex, global, and sometimes imperfect marketplace.

Updated every two years, the Consumer's Resource Handbook is funded and supported by a broad range of Administration cabinet officers and agency heads.

A RESOURCE FOR CONSUMERS

Consumers will find the Handbook a useful tool to exercise their rights in the marketplace in three ways: 1) It shows how to communicate more effectively with manufacturers, retailers, and service providers; 2) It's a self-help manual for resolving individual consumer complaints; and 3) It lists helpful sources of assistance.

The Handbook has two sections. Part I, How to be a Smart Consumer, features tips on avoiding purchasing problems and getting the most for your money. It gives steps for handling your own complaint and writing an effective complaint letter. Part II, the Consumer Assistance Directory, lists consumer offices in both public and private sectors that provide assistance for consumer complaints. If you're not sure which office to contact, check the index in the back of the Handbook, by subject, for the appropriate contact.

Let me also introduce our friendly assistant, Eubie Smart. Eubie helps identify sources of consumer information; education, service and assistance. Eubie appears throughout the Handbook, providing consumer tips and reminders on resolving complaints. These tips are also in the index by subject.

OTHER HANDBOOK USERS

As you can see, individual consumers will find the Handbook a handy reference tool. Educators, too, may wish to use it as a source of information and ideas for developing and teaching innovative consumer education courses. Consumer leaders in business and government will find it an invaluable resource for locating others who share consumer program objectives and who can help resolve consumer complaints. We hope that everyone who uses this Handbook is encouraged and helped by the response they receive to their inquiries or complaints.

Sincerely,

Virginia H. Knauer
Special Adviser to the President for Consumer Affairs, and Director, United States Office of Consumer Affairs
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Part I
How to be a Smart Consumer

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

Before making a purchase:

• Analyze what you need and what product or service features are important to you.

• Compare brands. Ask for word-of-mouth recommendations and look for formal product comparison reports. Check your local library for magazines and other publications that contain product comparisons.

• Compare stores. Look for a store with a good reputation and plan ahead to take advantage of sales. Check with your local Better Business Bureau (BBB) to find out if the company is reputable.

• Check for any extra charges, such as delivery fees, installation, and service costs.

• Read warranties to understand what you must do and what the manufacturer must do if you have a problem. Read contract terms carefully. Make sure all blank spaces are filled in before you sign it.

• Ask the sales person to explain the store's return or exchange policy.

• Don't assume an item is a bargain just because it is advertised as one.

After your purchase:

• Read and follow the instructions on how to use the product.

• Use the product only as recommended by the manufacturer.

• Read and understand the warranty. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office for more information. A listing of these offices begins on page 45.

• Keep all sales receipts, warranties, and instructions.

• If trouble develops, report the problem as soon as possible. Trying to fix the product yourself may cancel the warranty.

• Keep a file of your efforts to resolve the problem. It should include the names of the individuals you speak with and the date, time, and outcome of the conversation.

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

Euble Smart is a copyright of The Advertising Council, Inc.
How to Handle Your Own Complaint

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

Identify the problem:

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

Gather records:

Start a file about your complaint. Include copies of sales receipts, repair orders, warranties, cancelled checks, and contracts which 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 restate your case. A large percentage of consumer problems are resolved at this level. Chances are, yours will be too.

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

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

Don't give up:

If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, call or write a letter to the person responsible for consumer complaints at the company's headquarters. Many companies have toll-free telephone numbers, often printed on the product. Before phoning a company long distance, it might be worthwhile to see if the firm has an "800" number you can dial toll-free. To determine this, call AT&T's "800" directory assistance at 1-800-555-1212. If you're writing a letter, send your letter to the consumer office or to the president of the company.

Writing a Complaint Letter

Where to write:

If talking with the sales person or company representative does not resolve the problem, you will need to write a letter to the company to resolve your complaint. For a list of many corporate consumer contacts and their addresses, see page 7.

If there is no listing for the company, go to the reference section of your local library. The following are excellent sources for locating useful company and brand name information:

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

What to write:

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

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

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

Dear (Contact Person):

Last week I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed satisfactorily (or the service was inadequate) because (state the problem).

Therefore, to solve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies—NOT originals) of my records (receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I am looking forward to your reply and resolution of my problem, and will wait (set time limit) before seeking third-party assistance. Contact me at the above address or by phone at (home and office numbers—with area codes).

Sincerely,

(Your name)
(Your account number, if appropriate)

Keep copies of your letter and all related documents and information
Major Sources of Help

This section describes many sources available to you in resolving consumer complaints.

Corporate Consumer Contacts

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

The addresses and telephone numbers of more than 700 companies are listed in the Corporate Consumer Contacts section of this Handbook, beginning on page 7. Many entries include toll-free “800” telephone numbers, and some companies have Telecommunications Devices for the Deaf (TDD) numbers for the hearing impaired. If you write to the company, use the sample letter on page 3 as a guide for your correspondence.

Automobile Manufacturers

Most foreign and domestic automobile manufacturers have regional offices which handle consumer complaints that are not resolved with a dealer. The list of Automobile Manufacturers begins on page 31.

Better Business Bureaus

Currently, there are some 170 Better Business Bureaus (BBBs) in the United States. These bureaus are non-profit organizations, sponsored by private, local businesses, and they offer a variety of services. These services include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company’s complaint handling performance.

Each BBB has its own policy about reporting information. It may or may not tell you the nature of the complaint against a business, but all will tell you if a complaint has been registered. Many of the BBBS accept written complaints and will contact a firm on your behalf. BBBS do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice. However, many bureaus do offer binding arbitration, a form of dispute resolution, to those who ask for it. The Council of Better Business Bureaus, which is sponsored by national businesses, also offers consumer education programs and reports on charitable organizations.

The address for the Council and a list of BBBS operating in the United States begins on page 39.

Trade Associations and Third-Party Dispute Resolution Programs

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

Some of these associations and their members have established third-party dispute resolution programs to handle consumer complaints not resolved at the point of purchase. If you choose a third-party dispute resolution program, ask for a copy of the rules of the program before you file your case. In some instances, the decision of the mediators 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 some programs where decisions are not binding on either party.

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

A list of Trade Associations and Third-Party Dispute Resolution Programs begins on page 42.

State, County, and City Government Consumer Offices

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

If you have a consumer problem with a business transaction outside the state where you live, you should contact the consumer office in the state where you made the purchase. When you contact any local or state consumer office, be sure to have handy copies of your sales receipts, other sales documents, and all correspondence with the company. A list of State, County, and City Government Consumer Protection Offices begins on page 45.

Many states also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. These agencies are listed separately beginning on page 59.
In addition, a variety of other helpful community services may be available in your area. For example, County and State Cooperative Extension Services offer a variety of information about health, safety, product comparisons, financial planning, and nutritional needs. Information about these and other state and local services can be found at your library and in the telephone directory in the city, municipal, county or state listings.

**Federal Agencies**

Many Federal agencies have enforcement and/or complaint handling responsibilities for products and services used by the general public. Others take action for the benefit of the public as a whole, but do not resolve individual consumer problems.

Agencies also have publications, fact sheets, and other information that may be helpful in making purchase decisions and 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.

The Federal agencies listed in the Selected Federal Agencies section, beginning on page 76, respond to consumer complaints and inquiries. A list of Federal agencies with Telecommunications Devices for the Deaf (TDD) begins on page 81.

---

**Other Sources of Help**

**Libraries**

*Local libraries often have reference materials that provide product comparisons and/or can guide you in your efforts to resolve consumer complaints. Many of the publications mentioned in this Handbook can be found in public libraries. Some university and other private libraries allow individuals to use their reference materials, too. Check your local telephone directory for the location of nearby libraries.*

**Media Programs**

*Local newspapers and radio and television stations throughout the United States offer "Action Line" or "Hot Line" services where consumers with problems may get help. These news media are often successful in helping to resolve consumer complaints because of their influence in communities, and because the potential for bad publicity may encourage a merchant or business to take swifter action to resolve consumer problems. Some Action Lines select only the most severe problems, or those most representative of a number of complaints, and so may not be able to handle every complaint.*

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

**Occupational and Professional Licensing Boards**

*There are an estimated 1,500 state agencies which license or register members of more than 550 professions and service industries, including doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, auto repair shops, employment agencies, collection agencies, beauticians, and television and radio repair shops.*

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

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

To locate the local office of an occupational or professional licensing board, check your local telephone directory under the headings of Licensing Boards or Professional Associations, or look for the name of the individual agency. If there is no local office, contact the state consumer office.

**Legal Recourse**

*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.*

1. First contact the seller if you have a complaint.
2. If that doesn't resolve your problem, contact the company headquarters.
3. If your problem is still unresolved, refer to the index for appropriate organizations, or state, local and Federal offices that provide assistance.
4. Taking legal action should be the last resort.
Small Claims Courts

Small claims courts were established to resolve disputes involving claims for small debts and accounts. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick, and informal. Court fees are 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 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.

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

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

Check your local telephone book under your municipal, county or state government headings for small claims court listings. When you contact the court, ask the court clerk how to use the small claims court. To better understand the process, sit in on a small claims court session before taking your case to court.

Legal Aid and Legal Services

Legal Aid and Legal Services offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals, and law students. All offer free legal services to those who qualify.

Funding is provided by a variety of sources, including Federal, state and local governments and private donations. Many law schools nationwide conduct clinics where law students assist practicing lawyers with these cases as part of their training.

These offices generally offer legal assistance with problems such as landlord-tenant relations, credit, utilities, family issues (such as divorce and adoption), social security, welfare, unemployment, and workers' compensation. Each Legal Aid office has its own board of directors which determines the priorities of the office and the kinds of cases handled. If the Legal Aid office in your area does not handle your type of case, it should be able to refer you to other local, state or national agencies that can provide advice or help.

Private Lawyers

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

Lawyers are not permitted to advertise and you can find their ads in the Yellow Pages or in many local newspapers. Complaints about a lawyer should be referred to your state, city or county bar association.

Other Consumer Information

Consumer Credit Counseling Services

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

The Consumer Credit Counseling Service (CCCS) is one nonprofit organization that provides money management techniques, debt payment plans and educational programs. Counselors take into consideration the needs of the client, as well as the needs of the creditor when working out a debt repayment plan. You can find the CCCS office nearest you by contacting the National Foundation for Consumer Credit, Inc., 6701 Georgia Avenue, Suite 507, Silver Spring, MD 20910, (301) 589-5600.

Consumer Information Catalog

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

Private and Voluntary Consumer Groups

Private and voluntary consumer organizations are usually created to advocate specific consumer interests. In some communities they will help individual consumers with complaints. To find out if such a group is in your community, contact your state or local consumer protection office. A list of these offices begins on page 45.
PART II

Consumer Assistance Directory

Corporate Consumer Contacts

The first step in resolving a complaint is to return to the place of purchase and talk with the salesperson who sold you the product or service. If that is unsuccessful, the next step is to contact the company's headquarters.

This section is designed to help you identify the address of a company's headquarters and, in most cases, the appropriate person to contact. Most listings include telephone numbers, and many feature toll free "800" numbers which, unless otherwise noted, can be used from anywhere in the continental United States.

Throughout this section, you will notice companies or brand names listed with the instruction to refer to another company listed elsewhere in the section. For example:

Wrangler Jeans
see Blue Bell, Inc.

Inquiries about Wrangler products should be directed to the consumer representative at Blue Bell, Inc. because Blue Bell handles the complaints for the Wrangler brand.

If you do not find the product name in this section, check the product label or warranty information for the name and address of the manufacturer. Other sources of information can be found in most public libraries. The Standard & Poor's Register of Corporations, Directors and Executives, the Trade Names Directory, and the Standard Directory of Advertisers are three sources that list information on most firms. If you cannot locate the name of the manufacturer, the Thomas Register of American Manufacturers lists the manufacturers of thousands of products.

To save time and energy, first take your complaint, along with your records, back to where you made the purchase. If you contact corporate headquarters first, the representative will probably direct you back to the local retailer where you made the purchase.

---

Ms. Mary Stevenson
Agency Complaint Coordinator
AAMCO Transmissions, Inc.
One Presidential Boulevard
Bala Cynwyd, PA 19004
(215) 668-2900
1 (200) 523-0401 (toll free)

Mr. Joseph P. Casassa, Supervisor
Product Service
AC Delco Automotive Parts
General Motors Corporation
1601 North Averill Avenue
Flint, MI 48558
(313) 257-6390

Ms. Linda Rubera
Consumer Affairs Assistant
AETNA Life and Casualty
151 Farmington Avenue
Hartford, CT 06166
(203) 273-7894
1 (800) 243-0185
(toll free outside Connecticut)

Ms. Patricia Hubbard
Coordinator, Consumer Relations
A.H. Robins Company, Inc.
3800 Cutshaw Avenue
Richmond, VA 23290
(804) 257-2720

Ms. Cal Kraft, Director
Consumer Communications
AMTRAK
400 North Capitol Street, N.W.
Washington, DC 20001
(202) 835-2121
1 (800) 562-6560
(toll free TDD in Pennsylvania)
1 (850) 923-8590
(toll free TDD outside Pennsylvania)

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Basking Ridge, NJ 07920
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Ms. Dot Edge
Golf Division National Consumer Relations
Acushnet
P.O. Box 8465
New Bedford, MA 02741
(617) 997-2830

Ms. Magpie Hausburg
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Golden, CO 80401
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Customer Relations Director
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Ms. Gail Donnelly
Senior Consumer Representative
Department of Public Relations
Alpo Pet Foods
P.O. Box 2187
Allentown, PA 18101
(215) 398-4647

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<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Phone Number</th>
</tr>
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<tbody>
<tr>
<td>Amana Refrigeration, Inc.</td>
<td>Amery, WI 54006</td>
<td>(715) 284-3505</td>
</tr>
<tr>
<td>American Airlines</td>
<td>222 South Mill Avenue</td>
<td>Tempe, AZ 85281</td>
</tr>
<tr>
<td>American Express</td>
<td>American Airlines Tower</td>
<td>New York, NY 10285</td>
</tr>
<tr>
<td>American Family Publishers</td>
<td>697 Route 49</td>
<td>Clifton, NJ 07015</td>
</tr>
<tr>
<td>American Greetings Corporation</td>
<td>30000 Amherst Road</td>
<td>Dublin, OH 43017</td>
</tr>
<tr>
<td>American Home Foods</td>
<td>665 Third Avenue</td>
<td>New York, NY 10017</td>
</tr>
<tr>
<td>American Leisure Industries, Inc.</td>
<td>see Encore Travel</td>
<td></td>
</tr>
<tr>
<td>American Oil Company</td>
<td>200 East Randolph Drive</td>
<td>Chicago, IL 60601</td>
</tr>
<tr>
<td>American Pickens Corporation</td>
<td>123 North Wacker Drive</td>
<td>Chicago, IL 60606</td>
</tr>
<tr>
<td>American Rental Car Company</td>
<td>10600 Amado Road</td>
<td>Cleveland, OH 44144</td>
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<tr>
<td>American Turistor, Inc.</td>
<td>91 Main Street</td>
<td>Warren, RI 02885</td>
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<td>Amerongen, Inc.</td>
<td>see Budget Rent-A-Car Corporation</td>
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<tr>
<td>Armour Processed Meat Company</td>
<td>15101 North Scottsdale Road</td>
<td>Scottsdale, AZ 85254</td>
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<tr>
<td>Arrow Shirts</td>
<td>see West Point-Pepperell</td>
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<tr>
<td>Ashley Furniture Industries</td>
<td>2050 E. Northway</td>
<td>Clevelan, OH 44123</td>
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<tr>
<td>Armstrong World Industries</td>
<td>10500 E. Red Ledge Road</td>
<td>Columbus, OH 43241</td>
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<tr>
<td>Armstrong Tire Company</td>
<td>500 Sargent Drive</td>
<td>New Haven, CT 06556</td>
</tr>
<tr>
<td>Armade Products Corporation</td>
<td>855 East Airport Drive</td>
<td>Austin, TX 78741</td>
</tr>
<tr>
<td>Armand Hammer</td>
<td>see Church &amp; Dwight Co., Inc.</td>
<td></td>
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<tr>
<td>Armaising, Inc.</td>
<td>see Estee Lauder, Inc.</td>
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<tr>
<td>Arrow Shirts</td>
<td>see West Point-Pepperell</td>
<td></td>
</tr>
</tbody>
</table>
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<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Company</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
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<td>(212) 719-2600</td>
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<tr>
<td>Mr. Bertram Silk</td>
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<td>Canandaigua Wine Company</td>
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<td>(716) 394-3630</td>
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<tr>
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<tr>
<td>Ms. Rosemary Littlefield</td>
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<tr>
<td>Ms. Lila A. Lesley</td>
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<tr>
<td>Mr. Anthony Dapuzzo</td>
<td>Director, Consumer Affairs</td>
<td>Chemical Bank</td>
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<td>(212) 701-5150</td>
</tr>
<tr>
<td>Mr. Jack VanFossen</td>
<td>President</td>
<td>ChemLawn Services Corporation</td>
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<td>(614) 885-3572</td>
</tr>
<tr>
<td>Mr. Walter Babek</td>
<td>Consumer Response Manager</td>
<td>Chesebrough-Pond's, Inc.</td>
<td>33 Benedict Place, Greenwich, CT 06830</td>
<td>(800) 852-8588</td>
</tr>
<tr>
<td>Mr. Charles Penney</td>
<td>Supervisor, Dealer and Consumer Affairs</td>
<td>Chevron U.S.A.</td>
<td>P.O. Box H, Concord, CA 95024</td>
<td>(415) 827-6412</td>
</tr>
<tr>
<td>Ms. C. Kay Whitehurst</td>
<td>Consumer Services Manager</td>
<td>Citron Company</td>
<td>P.O. Box 24305, Oakland, CA 94623</td>
<td>(415) 271-7233</td>
</tr>
<tr>
<td>Ms. Ellen Peressini</td>
<td>Executive Secretary</td>
<td>Citizen Watch Company of America, Inc.</td>
<td>8506 Osage Avenue, Los Angeles, CA 90045</td>
<td>(213) 215-5650</td>
</tr>
<tr>
<td>Ms. Rhoda Mulitz</td>
<td>National Manager, Consumer Product Services Administration</td>
<td>Clorox Company</td>
<td>P.O. Box 24305, Oakland, CA 94623</td>
<td>(415) 271-7233</td>
</tr>
<tr>
<td>Ms. Nancy Sevinsky</td>
<td>Manager, Consumer Relations</td>
<td>Church &amp; Dwight Company, Inc.</td>
<td>469 North Harrison Street, Princeton, NJ 08540</td>
<td>(609) 693-5900</td>
</tr>
<tr>
<td>Mr. Nathaniel J. Sutton</td>
<td>Vice President, Consumer Affairs</td>
<td>Church's Fried Chicken, Inc.</td>
<td>P.O. Box BH001, San Antonio, TX 78284</td>
<td>(512) 735-9392</td>
</tr>
<tr>
<td>Mr. Nathaniel J. Sutton</td>
<td>Vice President, Consumer Affairs</td>
<td>Citicorp/Citibank</td>
<td>399 Park Avenue, New York, NY 10043</td>
<td>(212) 559-0403</td>
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<tr>
<td>Ms. C. Kay Whitehurst</td>
<td>Consumer Services Manager</td>
<td>Citizen Watch Company of America, Inc.</td>
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<td>(213) 215-5650</td>
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<td>Ms. Ellen Peressini</td>
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</tr>
<tr>
<td>Mr. Roger Nunley</td>
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<td>Coca-Cola Company</td>
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<td>(404) 243-2533 (toll free)</td>
</tr>
</tbody>
</table>

Note: The address and phone numbers of Citizen Watch Company of America, Inc. and Coca-Cola Company are not provided in the list. The names of the managers and their titles are also not provided.
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Mr. Joseph Goldkof, Director
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<thead>
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<tr>
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<th>Role</th>
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Chicopee, MA 01021
1 (800) 332-9662 (toll free in Massachusetts)
1 (800) 225-6601 (toll free outside Massachusetts)

Mr. Paul Weiske Customer Service Manager
Speed Queen Company
P.O. Box 990
Ripon, WI 54971
(414) 748-5121

Mr. Don Currant, Supervisor Consumer Service Department
Spencer Gifts
1050 Black Horse Pike
Pleasantville, NJ 08232
(609) 645-5580
Ms. Trina Mohrbecher Customer Service Manager
Mr. Robert Terry, Vice President
Sperry, Inc.
Regency Towers
1515 West 22nd Street
Oak Brook, IL 60522
(312) 954-2772

Mr. Thomas White
Springs Industries Inc.
Consumer Fashions Division
104 West 40th Street
New York, NY 10018
(212) 556-6000

Ms. Linda Dickey Customer Relations Manager
The Southland Corporation
P.O. Box 719
Dallas, TX 75221
(214) 222-5591

Mr. Ralph Jones, Public Affairs Squibb Corporation
P.O. Box 4000
Princeton, NJ 08540
(609) 921-4279
Mr. Jack Gauthier, Marketing Manager
Stanley Hardware Division
Stanley Works
195 Lake Street
New Britain, CT 06050
(203) 225-5111

Mr. Jim Stahly, Director Public Relations
State Farm Mutual Automobile Insurance Company
One State Farm Plaza
Bloomington, IL 61701
(309) 766-2714

Ms. Phyllis Buono Product Complaint Section
Department of Regulatory Affairs
Sterling Drug Inc.
90 Park Avenue
New York, NY 10016
(212) 907-2000, 3149
Ms. Esther Rasmussen, Director Consumer Relations
Stokely USA, Inc.
625 East Wisconsin Avenue
Oconomowoc, WI 53066
(414) 567-1731

Ms. Christine Filardo, Director Consumer Affairs
Stop & Shop Supermarkets
P.O. Box 1942
Boston, MA 02105
(617) 770-8895

Mr. Frances D. Karpowicz Consumer Affairs Department
Stouffer Foods Corporation
5750 Harper Road
Solon, OH 44139
(216) 249-2800
President
Stouffer Restaurant Company
30050 Chagrin Boulevard
Pepper Pike, OH 44124
(216) 464-8606
Ms. Maureen Durand Quality Assurance Administrator
Coordinator
The Stroh Brewery Company
100 River Place
Detroit, MI 48207
(313) 446-2000

Ms. Donna Samelson, Manager Consumer Relations
Sun-Diamond Growers of California
P.O. Box 1727
Stockton, CA 95201
(209) 466-4851

Ms. Diane Ferri Supervisor Consumer Affairs
Sunbeam Appliance Company
1333 Bitterfield Road
P.O. Box 1576
Downers Grove, IL 60515
(312) 719-5000

Subscriber Service
Sunset Magazine
80 Willow Road
Menlo Park, CA 94025

Mr. Richard Wisniewski, Supervisor Customer Relations
Supermarkets General Corporation
301 Blair Road
Woodbridge, NJ 07095
(201) 499-3500

Mr. Doug Williams, Customer Service
Swatch Watch USA
1704 Hempstead Lane
Lancaster, PA 17601
1 (900) SWATCH-1 (toll free)

The Swiss Colony
Customer Service
1112 Seventh Avenue
Monroe, WI 53566
(608) 324-4000

The Swiss Colony-Food Collection
1112 Seventh Avenue
Monroe, WI 53566
(608) 324-8080

Sylvania Television
see NAP Consumer Electronics Corporation
CORPORATE CONSUMER CONTACTS

T

Ms. Deedee Kindy, Supervisor
Consumer Affairs
3M
3M Center, Building 225–5N–04
St. Paul, MN 55144
(612) 733–1871

Ms. Joy Colarullo
T.J. Maxx
One Mercer Road
Natick, MA 01760
(617) 691–6624

TV Guide
see Triangle Publications, Inc.

Customer Service

Tanbots
175 Beal Street
Hingham, MA 02043
1 (800) 225–8200 (toll free)

Ms. Kerry Cartell, Manager
Consumer Services
TAMBRANDS, Inc.
P.O. Box 271
Palmer, MA 01069
(413) 283–3431
1 (800) 523–0014
(toll free outside Massachusetts)

Ms. Lucille Frey, Director
Customer Relations
Tandy Corporation/Radio Shack
1600 One Tandy Center
Fort Worth, TX 76102
(617) 390–3218

Tappan Company, Inc.
see White Consolidated Industries

Ms. Jane Brattain, Director
Consumer Relations
Teledyne, Inc.
1730 East Prospect Street
Fort Collins, CO 80525
(303) 494–1352
1 (800) 825–2774
(toll free except Alaska & Hawaii)

Ms. Kathy Laflin, Supervisor
Customer Service
Teleflora
12533 West Olympic Suite 140
Los Angeles, CA 90064
(213) 826–5253
1 (800) 367–5578
(toll free in California): 1 (800) 421–2815
(toll free outside California)

Ms. M.A. Shute, Manager
Public Affairs
Tenneco, Inc.
P.O. Box 2511
Houston, TX 77001
(713) 757–2777

Consumer Affairs Department
Tetley, Inc.
100 Commerce Drive
Shelton, CT 06484
(203) 929–9342

Mr. W.D. Kistler, Staff Coordinator
Credit Services
Texaco Refining and Marketing
P.O. Box 2030
Bellville, TX 77401
(713) 432–2235, 2018

Mr. Carl Gundlach, Consumer Products
Texas Instruments, Inc.
P.O. Box 155
Lubbock, TX 79406
(806) 741–2000
1 (800) 642–2737 (toll free outside Texas)

Mr. Edward C. Hall, Senior Vice President
The New England
501 Boylston Street
Boston, MA 02117
(617) 578–2000

Customer Service Representative
Thom McAn Shoe Co.
67 Millbrook Street
Worcester, MA 01606
(617) 791–3811

Thompson & Formby, Inc.
825 Crossover Lane
Shelton, CT 06484
(203) 929–4342

Ms. Angela Burdon
Corporate Spokesperson
Toys R Us
395 West Passaic
Rochelle Park, NJ 07662
(201) 368–5528

Ms. Rosemary Aurichio, Director
Customer Relations
Thrifty Drug Company
615 Alpha Drive
Pittsburgh, PA 15238
(412) 781–4420

Mr. Donald Bell, Vice President
Professional & Public Affairs
Time Inc.
515 Madison Avenue
New York, NY 10022
(212) 758–3265
1 (800) 223–1288
(toll free outside New York)

Ms. Mary O’Connell
Sales Services Supervisor
Tonka Corporation
6000 Clearwater Drive
Minnetonka, MN 55343
(612) 936–3300

Ms. Mary Elliott, Director
Public Affairs
The Toro Company
2811 Lyndale Avenue South
Minneapolis, MN 55420
(612) 887–6900

National Dealer and Consumer Service Manager
Toshiba Corporation
82 Totowa Road
Wayne, NJ 07470
(201) 628–8900 (consumer products)

Ms. Theresa Peard
Administrative Assistant
Totes, Inc.
10078 East Kemper Road
Loveland, OH 45140
(513) 593–2300

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

Ms. Rosemary Aurichio, Director
Customer Relations
Trans World Airlines
605 Third Avenue
New York, NY 10158
(212) 982–3311

Mr. Patrick Edwards, Manager
Customer Relations
Transtar
P.O. Box 87380
Houston, TX 77287
(713) 641–9107

Office Of Consumer Information
The Travelers Companies
One Tower Square
Hartford, CT 06183
(203) 865–4107
1 (800) 842–2737 (toll free outside Connecticut)

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CORPORATE CONSUMER CONTACTS

**True Value Hardware Stores**
see Cotter & Company

Ms. Ruth Kelly, Director
Consumer Services Department
Tupperware
P.O. Box 2353
Orlando, FL 32802
(305) 847-3111,
1(800) 859-7221 (toll free outside Florida)

Direct Response
Division of Sales

**Turner Broadcasting System, Inc.**
P.O. Box 7500 (WTBS)
Atlanta, GA 30337
1 (800) 257-1234
(toll free outside of Georgia)

Ms. Meg Houser
Consumer Correspondence Representative

**Turtle Wax, Inc.**
5655 West 73rd Street
Chicago, IL 60638
(312) 353-3600

Mr. Pete Hester
Consumer Relations and Services

**Tyson Foods, Inc.**
2210 West Oaklawn Drive
PO. Drawer E
Springdale, AR 72764
(501) 756-4000

Ms. Elaine De Shong, Manager
Customer Services

**U-Haulleirnternational**
2727 North Central Avenue
Phoenix, AZ 85004
(602) 283-6771
1 (800) 528-0463 (toll free outside Arizona)

**UNISYS Corporation**
P.O. Box 500
Bluebell, PA 19424
(215) 542-4011

Mr. Harry Roth, Director
Consumer Affairs

**USAir**
Hangar 12
Washington National Airport
Washington, DC 20001
(703) 892-7020

Ms. Rosette Ellison
Consumer Services Representative

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

Mr. Robert Raycraft
Consumer Products Unit

**Upjohn Company**
7000 Portage Road
Kalamaazoo, MI 49001
(616) 523-6004

**U.S. Sprint**
8001 Stemmons Freeway
Dallas, TX 75247
(214) 888-4642
1 (800) 531-4646 (toll free outside Texas)

Mr. Larry Allen, Manager
Corporate Communications

**USTEA**
100 West Putnam Avenue
Greenwich, CT 06830
(203) 661-1100

Ms. Lorren LaVecchia
US-West, Inc.
Orchard Falls Building
Englewood, CO 80111
(303) 793-6660.

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

Mr. Paul M. Miller, Manager
Consumer Affairs

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

Mr. Paul Tinebra, Corporate Manager
Consumer Affairs

**United Airlines**
P.O. Box 66100
Chicago, IL 60666
(312) 952-5341

Mr. Bob Potter,
National Customer Complaint Coordinator

**United Parcel Service of America, Incorporated**
51 Weaver Street
Greenwich, CT 06836
(203) 622-7012

**United States Fidelity & Guarantee Company**
100 Light Street
Baltimore, MD 21202
(301) 547-3000

Bette Malone Relocation Service

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

Ms. Jill Lary, Manager
Customer Service and Consumer Correspondence

**Unocal Corporation**
100 West Putnam Avenue
Greenwich, CT 06830
(203) 661-1100

Mr. Jan Still-Lindeman
Vanity Fair
640 Fifth Avenue
New York, NY 10019
(212) 582-6767

Ms. Elizabeth Mc;Aloon Manager
Corporate Communications

**Viacom International, Inc.**
1211 Avenue of the Americas
New York, NY 10036
(212) 719-7556

Mr. Peter Doane, Vice President

**Vicorp Restaurants**
400 West 48th Avenue
Denver, CO 80216
(303) 296-2121

Customer Relations

**Visa USA, Inc.**
P.O. Box 8999
San Francisco, CA 94128
(415) 570-3200

**Wagner Spray Tech Corporation**
1770 Farnbrook Lane
Plymouth, MN 55441
(612) 553-7168
1 (800) 258-8251
(toll free outside Minnesota)

Customer Service

**Wal-Mart Stores, Inc.**
P.O. Box 116
Bentonville, AR 72716
(501) 273-4000

Mr. Edward H. King, Director
Governmental and Public Affairs

**Walgreen**
200 Wilmot Road
Deerfield, IL 60015
(312) 940-2500

Mr. Robert Raycraft
Consumer Products Unit

**V**

**Van Munching and Co., Inc.**
1270 Avenue of the Americas, 10th Floor
New York, NY 10020
(212) 265-2685

Ms. Jan Still-Lindeman

**Van Heusen Corporation**
281 Centennial Avenue
Piscataway, NJ 08854
(201) 855-5000
1 (800) 631-5809
(toll free outside New Jersey)

Mr. John McAn, President

**Vamcor Restaurants**
400 West 48th Avenue
Denver, CO 80216
(303) 296-2121

Customer Relations

**Stica, USA, Inc.**
P.O. Box 8999
San Francisco, CA 94128
(415) 570-3200

**W**

**Wagner Spray Tech Corporation**
1770 Farnbrook Lane
Plymouth, MN 55441
(612) 553-7168
1 (800) 258-8251
(toll free outside Minnesota)

Customer Service

**Wal-Mart Stores, Inc.**
P.O. Box 116
Bentonville, AR 72716
(501) 273-4000

Mr. Edward H. King, Director
Governmental and Public Affairs

**Walgreen**
200 Wilmot Road
Deerfield, IL 60015
(312) 940-2500
Used Cars

Before buying a used car from a dealer, there are certain steps you can take to ensure you are getting a good value for your money.

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

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

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

4. Before buying, have a mechanic inspect the car for potential problems.

5. Check the reliability of the dealer with your state or local consumer protection agency. Also check the local Better Business Bureau to see if they have any complaints against the dealer.

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

Choosing Long Distance Telephone Service

1. To compare carriers, determine when, how often, and where you use long distance service. Then compare the charges, restrictions, and procedures for making calls.

2. Not all carriers provide service to all areas. Make sure the one you choose provides service to the areas you call most frequently.

3. Each long distance carrier may have a different billing and usage measurement system. Some give credit for uncompleted calls, wrong numbers, or calls that are unanswered.

4. Ask about one-time only and regular charges. Is there a subscription fee? Monthly service fee? Monthly minimum usage charge?

5. Judge the quality of a carrier's performance (transmission capability, service, billing and crediting). A trial period may help you decide whether the quality of phone service is adequate. Before signing up, be sure you understand the terms of the carrier's cancellation policy, and the costs involved in switching to another carrier.
Automobile Manufacturers

If you have a problem with an automobile purchased from a dealer, first try to work it out with that dealer. If an agreement cannot be reached, consider contacting the manufacturer’s zone representative, many of whom are listed in this section.

If the problem is still not resolved, try contacting one of the third-party dispute resolution programs. A listing of these programs begins on page 42.

American Honda Motor Company, Inc.

California, Nevada
Customer Relations Department
American Honda Motor Company, Inc.
Western Zone
700 Van Ness Avenue
Toronto, CA 90509
(213) 761-4565

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

Maine, Vermont, New Hampshire, New York State, Connecticut, Massachusetts, Rhode Island
Customer Relations Department
American Honda Motor Company, Inc.
New England Zone
555 Old Country Road
Windsor Locks, CT 06096
(203) 623-3510

Tennessee, Alabama, Georgia, Florida
Customer Relations Department
American Honda Motor Company, Inc.
Southeast Zone
1600 Morrison Parkway
Alpharetta, GA 30021
(404) 442-2045

Minnesota, Iowa, Missouri, Wisconsin, Illinois
Customer Relations Department
American Honda Motor Company, Inc.
North Central Zone
193 West Central Road
Schaumburg, IL 60195
(312) 991-9788

West Virginia, Maryland, Virginia, North Carolina, South Carolina, District of Columbia
Customer Relations Department
American Honda Motor Company, Inc.
Mid-Atlantic Zone
209 Perry Parkway, Suite 10
Galloway, NJ 08205
(609) 869-8982

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

Michigan, Indiana, Ohio, Kentucky
Customer Relations Department
American Honda Motor Company, Inc.
Central Zone
101 South Stanfield Road
Troy, OH 45373
(513) 332-8250

Customer Relations Department
American Honda Motor Company, Inc.
Northwest Zone
12439 N.E. Airport Way
Portland, OR 97220
(503) 256-0943

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

Corporate Office:
American Honda Motor Company, Inc.
Consumer Affairs Department
100 West Alondra Boulevard
Gardena, CA 90248
(213) 604-2430

American Isuzu Motors, Inc.

California
Regional Customer Relations Manager
American Isuzu Motors, Inc.
One Autry Street
Irving, CA 92518
(714) 770-2626

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

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

Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Northeast Region
114 Pleasant Avenue
PO. Box 925
Upper Saddle River, NJ 07458
(201) 934-0755

Arizona, Arkansas, Colorado, Kansas, Louisiana, Nevada (Southern), New Mexico, Oklahoma, Texas
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Southwest Region
805 N. North Carrier Parkway, Suite 200
Grand Prairie, TX 75050
(214) 647-2911

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

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

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

Audi of America, Inc.

Arizona, Southern California, Colorado, Nevada, Wyoming
Regional Service Manager
Audi of America, Inc.
Pacific Region
11500 Playa Street
Culver City, CA 90231
1-800-822-AUDI (toll free)

Alaska, Northern California, Idaho, Montana, Oregon, Washington
Regional Service Manager
Audi of America, Inc.
Western Region
7105 Johnson Drive
Pleasanton, CA 94566
1-800-822-AUDI (toll free)
AUTOMOBILE MANUFACTURERS

Alabama, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding El Paso)
Regional Service Manager
Audi of America, Inc.
Southern Region
1770 The Exchange, Suite 170
Atlanta, GA 30339
1 (800) 822-AUDI (toll free)

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

Arkansas, Kansas, Missouri, Nebraska
Regional Service Manager
Audi of America, Inc.
Mid-America Region
8825 Page Boulevard
St. Louis, MO 63114
1 (800) 822-AUDI (toll free)

Connecticut, New Jersey, New York
Regional Service Manager
Audi of America, Inc.
Eastern Region
Greenbush Road
Orangeburg, NY 10962
1 (800) 822-AUDI (toll free)

Connecticut, New Jersey, New York
Director, Corporate Service
World-Wide Volkswagen Corp.
Greenbush Road
Orangeburg, NY 10962
(914) 578-5000.

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

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

Northern California, Nevada, Utah, Idaho, Washington, Oregon, Montana
Customer Relations Manager
BMW of North America, Inc.
Northwest Region
6600 Owens Drive
Pleasanton, CA 94566
(415) 463-0690

Tennessee, North Carolina (Southwest), Mississippi, Alabama, Georgia, Florida, South Carolina
Customer Relations Manager
BMW of North America, Inc.
Southeast Region
6160 Peachtree-Dunwoody Road
Suite A-100
Atlanta, GA 30328.
(404) 399-0070

North Dakota, South Dakota, Minnesota, Wisconsin, Iowa, Illinois, Michigan, Indiana, Ohio, Kentucky
Customer Relations Manager
BMW of North America, Inc.
Central Region
1002 E. Algonquin Road
Schaumburg, IL 60195
(312) 397-5713

Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont
Customer Relations Manager
BMW of North America, Inc.
Eastern Region
535 East Crescent Avenue
Ramsay, NJ 07446
(201) 934-4000

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

North Carolina (Charlotte), District of Columbia, Virginia, Pennsylvania, Maryland, Delaware
Customer Relations Manager
BMW of North America, Inc.
Mid-Atlantic Region
21546 Ridge Top Circle
Sterling, VA 20177
(703) 450-7620

Corporate Office:
National Customer Relations Manager
BMW of North America, Inc.
Campus 3
Montvale, NJ 07645
(201) 573-2000

Chrysler Motors Corporation
Nevada, Utah, Arizona, New Mexico
Customer Relations Manager
Chrysler Motors Corporation
Phoenix Zone Office
11225 North 28th Drive, Suite A100
Phoenix, AZ 85029
(602) 868-6050

Southern California, Hawaii
Customer Relations Manager
Chrysler Motors Corporation
Los Angeles Zone Office
P.O. Box 5016-C
Anaheim, CA 92803
(714) 870-4000

California
Customer Relations Manager
Chrysler Motors Corporation
San Francisco Zone Office
P.O. Box 5009
Pleasanton, CA 94566
(415) 463-0656

Wyoming, Kansas, Colorado, Nebraska, Idaho, Montana
Customer Relations Manager
Chrysler Motors Corporation
Denver Zone Office
P.O. Box 59068
Denver, CO 80229
(303) 371-1330

Florida
Customer Relations Manager
Chrysler Motors Corporation
Orlando Zone Office
P.O. Box 593428
Orlando, FL 32859
(305) 352-7402

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

Iowa, Northern Illinois, Indiana
Customer Relations Manager
Chrysler Motors Corporation
Chicago Zone Office
P.O. Box 11025
Itasca, IL 60143
(630) 797-7789

North Carolina, Mississippi
Customer Relations Manager
Chrysler Motors Corporation
Kansas City Zone Office
P.O. Box 25668
Overland Park, KS 66225
(913) 489-3090

Oklahoma, Missouri, Kansas, Nebraska
Customer Relations Manager
Chrysler Motors Corporation
Colorado Zone Office
P.O. Box 39006
Denver, CO 80239
(303) 785-5068

Louisiana, Florida, Alabama, Missouri
Customer Relations Manager
Chrysler Motors Corporation
New Orleans Zone Office
P.O. Box 73188
New Orleans, LA 70188
(504) 455-1433

Massachusetts, Connecticut, Rhode Island, Maine, Vermont, New Hampshire
Customer Relations Manager
Chrysler Motors Corporation
Boston Zone Office
P.O. Box 99
Natick, MA 01760
(617) 655-2810
AUTOMOBILE MANUFACTURERS

Flat Auto U.S.A., Inc.
Corporate Office: Mr. Manny Carvalho
Tel.: (310) 659-8000
777 Wilshire Boulevard
Los Angeles, CA 90017


Ford Motor Company
Headquarters: 1 Ford Way
Dearborn, MI 48121

Central and Western Indiana, Southeastern Illinois, Owner Relations Manager
Ford Motor Company
Indianapolis District Office
P.O. Box 19448
Indianapolis, IN 46219
(317) 353-9231

Western Missouri, Kansas, Northwestern Arkansas
Owner Relations Manager
Ford Motor Company
Kansas City District Office
P.O. Box 501
Shawnee Mission, KS 66201
(913) 886-0141

Western Kentucky, Central Tennessee, South Central Indiana
Owner Relations Manager
Ford Motor Company
Louisville District Office
P.O. Box 19448
Louisville, KY 40223
(502) 456-3700

Southern Missouri, Louisiana, Southwestern Alabama
Owner Relations Manager
Ford Motor Company
New Orleans District Office
P.O. Box 8630
Metairie, LA 70011
(504) 454-6764

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut
Owner Relations Manager
Ford Motor Company
Boston District Office
P.O. Box 587
Waltham, MA 02254
(617) 895-1000

Michigan (excluding Upper Peninsula)
Owner Relations Manager
Ford Motor Company
Detroit District Office
P.O. Box 775
Wixom, MI 48096
(517) 597-9900

Michigan (Upper Peninsula)
Owner Relations Manager
Ford Motor Company
Marquette District Office
P.O. Box 900
Marquette, MI 49855
(906) 228-2700

Northwestern Wisconsin, Minnesota, North Dakota, Northern South Dakota
Owner Relations Manager
Ford Motor Company
Twin Cities District Office
P.O. Box 900
Minneapolis, MN 55483
(612) 881-9000

Northwestern Pennsylvania, Northern Ohio, Southwestern Indiana
Owner Relations Manager
Ford Motor Company
Cleveland District Office
P.O. Box 4002
Cleveland, OH 44133
(216) 441-1200

SouthCentral Ohio, South Central Indiana
Owner Relations Manager
Ford Motor Company
Cincinnati District Office
P.O. Box 6308
Cincinnati, OH 45215
(513) 563-3120

Southwestern Pennsylvania, Northern West Virginia, Southern Ohio
Owner Relations Manager
Ford Motor Company
Pittsburgh District Office
Manor Oak Two, Suite 900
1910 Cochran Road
Pittsburgh, PA 15220
(412) 928-2339

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

Western Iowa, Central and Eastern Nebraska, Southwestern South Dakota
Owner Relations Manager
Ford Motor Company
Omaha District Office
P.O. Box 37433
Millard Station
Omaha, NE 68137
(402) 592-8650

Northern New Jersey, Eastern New York, Southern New Jersey
Owner Relations Manager
Ford Motor Company
New York District Office
U.S. Highway 46
Teterboro, NJ 07608
(201) 288-9421

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

Eastern and Northwestern Ohio, Northwestern Pennsylvania
Owner Relations Manager
Ford Motor Company
Cleveland District Office
P.O. Box 4035
Brecksville, OH 44141
(216) 554-4501

Southeastern New York, Long Island
Owner Relations Manager
Ford Motor Company
New York District Office
U.S. Highway 46
Teterboro, NJ 07608
(201) 288-9421

Southern Ohio, South Central Indiana
Owner Relations Manager
Ford Motor Company
Cincinnati District Office
P.O. Box 6308
Cincinnati, OH 45215
(513) 563-3120

Southwestern Pennsylvania, Northern West Virginia, Southern Ohio
Owner Relations Manager
Ford Motor Company
Pittsburgh District Office
Manor Oak Two, Suite 900
1910 Cochran Road
Pittsburgh, PA 15220
(412) 928-2339

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

Western Iowa, Central and Eastern Nebraska, Southwestern South Dakota
Owner Relations Manager
Ford Motor Company
Omaha District Office
P.O. Box 37433
Millard Station
Omaha, NE 68137
(402) 592-8650

Northern New Jersey, Eastern New York, Southern New Jersey
Owner Relations Manager
Ford Motor Company
New York District Office
U.S. Highway 46
Teterboro, NJ 07608
(201) 288-9421

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

Eastern and Northwestern Ohio, Northwestern Pennsylvania
Owner Relations Manager
Ford Motor Company
Cleveland District Office
P.O. Box 4035
Brecksville, OH 44141
(216) 554-4501

Southeastern New York, Long Island
Owner Relations Manager
Ford Motor Company
New York District Office
U.S. Highway 46
Teterboro, NJ 07608
(201) 288-9421

Southern Ohio, South Central Indiana
Owner Relations Manager
Ford Motor Company
Cincinnati District Office
P.O. Box 6308
Cincinnati, OH 45215
(513) 563-3120

Southwestern Pennsylvania, Northern West Virginia, Southern Ohio
Owner Relations Manager
Ford Motor Company
Pittsburgh District Office
Manor Oak Two, Suite 900
1910 Cochran Road
Pittsburgh, PA 15220
(412) 928-2339

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

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

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

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

Honda
see American Honda Motor Company, Inc.

Jaguar Cars, Inc.

Western Zone
Customer Relations Manager
Jaguar Cars, Inc.
422 Valley Drive
Brisbane, CA 94005
(415) 467-0625

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

Mazda Canada, Inc.

Customer Relations Manager
Mazda Canada, Inc.
821 Brock Road South
Pickering, Ontario Canada L1W3L6
(416) 631-4222

Mazda Motors of America (Central), Inc.

Arizona, California, Colorado, Nevada, New Mexico, Utah, Wyoming
Mr. Matt Reiter
Consumer Communications Manager
Mazda Distributors West (Pacific Region)
9451 Toloday Way
Irving, CA 92174
(714) 380-7705

Illinois, Indiana, Michigan, Ohio, Wisconsin
Mr. Hal Paulsen
Consumer Communications Manager
Mazda Distributors Great Lakes
618 Kenmoor S.E.
Grand Rapids, MI 49506
(616) 949-9305

Arkansas, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, Oklahoma, Tennessee, Texas
Mr. Bill Cochran
Consumer Communications Manager
Mazda Distributors West (Gulf)
10445 Corporate Drive
Sugar Land, TX 77478
(713) 240-5800

Alaska, Idaho, Minnesota, Montana, North Dakota, Oregon, South Dakota, Washington
Mr. Stan Crews
Consumer Communications Manager
Mazda Distributors West (Northwest Region)
8621 South 180th Street
Kent, WA 98031
(206) 251-5920

Mazda Motors of America (East), Inc.

Alabama, Florida, Georgia, North Carolina; South Carolina
Customer Relations Manager
Mazda Motors of America (East) Inc.
Southeast Region
8691 Western Way
Jacksonville, FL 32216
(904) 731-0132

Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, District of Columbia, West Virginia
Customer Relations Manager
Mazda Motors of America (East) Inc.
Northeast Region
60 Distribution Boulevard
Edison, NJ 08817
(201) 287-1664

Mercedes-Benz of North America, Inc.

Southern California, Arizona
Owner Service Manager
Mercedes-Benz of North America, Inc.
Los Angeles Zone
651 East Watson Center
P.O. Box 4825
Csoon, CA 90745
(213) 835-8315

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

General Motors Corporation

Customer Assistance Center
General Motors Corporation
Buick Motor Division
902 East Hamilton Avenue
Flint, MI 48500
1 (800) 521-7300 (toll free)

Consumer Relations
General Motors Corporation
Cadillac Motor Car Division
2880 Claix Street
Detroit, MI 48232
(313) 554-5556

Customer Assistance Department
General Motors Corporation
Chevrolet Motor Division
5505 Corporate Drive
Troy, MI 48098
1 (800) 222-1020 (toll free)

Northern Texas, Oklahoma
Owner Relations Manager
Ford Motor Company
Dallas District Office
P.O. Box 110537
Dallas, TX 75357
(214) 323-6299

Southern Texas
Owner Relations Manager
Ford Motor Company
Houston District Office
P.O. Box 827
Houston, TX 77001
(713) 690-4260

Maryland, Virginia, Eastern West Virginia
Owner Relations Manager
Ford Motor Company
Washington District Office
8051 Gatehouse Road
Falls Church, VA 22046
(703) 698-2069

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

Wisconsin (excluding Northwest corner), Michigan (Upper Peninsula)
Owner Relations Manager
Ford Motor Company
Milwaukee District Office
P.O. Box 267
Brookfield, WI 53005
(414) 795-3100

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

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

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

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

Honda
see American Honda Motor Company, Inc.

Jaguar Cars, Inc.

Western Zone
Customer Relations Manager
Jaguar Cars, Inc.
422 Valley Drive
Brisbane, CA 94005
(415) 467-0625

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

Mazda Canada, Inc.

Customer Relations Manager
Mazda Canada, Inc.
821 Brock Road South
Pickering, Ontario Canada L1W3L6
(416) 631-4222

Mazda Motors of America (Central), Inc.

Arizona, California, Colorado, Nevada, New Mexico, Utah, Wyoming
Mr. Matt Reiter
Consumer Communications Manager
Mazda Distributors West (Pacific Region)
9451 Toloday Way
Irving, CA 92174
(714) 380-7705

Illinois, Indiana, Michigan, Ohio, Wisconsin
Mr. Hal Paulsen
Consumer Communications Manager
Mazda Distributors Great Lakes
618 Kenmoor S.E.
Grand Rapids, MI 49506
(616) 949-9305

Arkansas, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, Oklahoma, Tennessee, Texas
Mr. Bill Cochran
Consumer Communications Manager
Mazda Distributors West (Gulf)
10445 Corporate Drive
Sugar Land, TX 77478
(713) 240-5800

Alaska, Idaho, Minnesota, Montana, North Dakota, Oregon, South Dakota, Washington
Mr. Stan Crews
Consumer Communications Manager
Mazda Distributors West (Northwest Region)
8621 South 180th Street
Kent, WA 98031
(206) 251-5920

Mazda Motors of America (East), Inc.

Alabama, Florida, Georgia, North Carolina; South Carolina
Customer Relations Manager
Mazda Motors of America (East) Inc.
Southeast Region
8691 Western Way
Jacksonville, FL 32216
(904) 731-0132

Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, District of Columbia, West Virginia
Customer Relations Manager
Mazda Motors of America (East) Inc.
Northeast Region
60 Distribution Boulevard
Edison, NJ 08817
(201) 287-1664

Mercedes-Benz of North America, Inc.

Southern California, Arizona
Owner Service Manager
Mercedes-Benz of North America, Inc.
Los Angeles Zone
651 East Watson Center
P.O. Box 4825
Csoon, CA 90745
(213) 835-8315

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

General Motors Corporation

Customer Assistance Center
General Motors Corporation
Buick Motor Division
902 East Hamilton Avenue
Flint, MI 48500
1 (800) 521-7300 (toll free)

Consumer Relations
General Motors Corporation
Cadillac Motor Car Division
2880 Claix Street
Detroit, MI 48232
(313) 554-5556

Customer Assistance Department
General Motors Corporation
Chevrolet Motor Division
5505 Corporate Drive
Troy, MI 48098
1 (800) 222-1020 (toll free)
Mitsubishi Motor Sales of America, Inc.

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Louisiana, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming
Consumer Relations Manager
Mitsubishi Motor Sales of America, Inc.
Western Regional Office
6450 West Katella Avenue
Cypress, CA 90630
1 (800) 222-0037 (toll free)

Alaska, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin
Consumer Relations Manager
Mitsubishi Motor Sales of America, Inc.
Eastern Regional Office
516 Heron Drive
Bridgeport, NJ 08044
1 (800) 222-0037 (toll free)

Corporate Office:
National Consumer Relations Manager
Mitsubishi Motor Sales of America, Inc.
10540 Talbert Avenue
Fountain Valley, CA 92728
(714) 963-7677

Nissan Motor Corporation in USA

Southern California, Arizona, Nevada (Las Vegas)
Consumer Affairs Manager
Nissan Motor Corporation in USA
Los Angeles Regional Office
1683 Sunflower Avenue
Costa Mesa, CA 92628
(714) 549-1277

Northern California, Nevada (except Las Vegas)
Consumer Affairs Manager
Nissan Motor Corporation in USA
San Francisco Regional Office
356 North Wilson Lane, Suite 100
Walnut Creek, CA 94598
(415) 392-0850

North Dakota, South Dakota, Wyoming, Nebraska, Utah, Colorado, Kansas, New Mexico, Texas (El Paso)
Consumer Affairs Manager
Nissan Motor Corporation in USA
Denver Regional Office
11000 East 45th Avenue
Denver, CO 80239
(303) 721-4250

South Carolina, Georgia, Florida
Consumer Affairs Manager
Nissan Motor Corporation in USA
Jacksonville Regional Office
5743 Western Way
Jacksonville, FL 32217
(904) 737-7100

Minnesota, Wisconsin, Iowa, Illinois, Missouri, Michigan (except Lower Peninsula)
Consumer Affairs Manager
Nissan Motor Corporation in USA
Chicago Regional Office
600 Enterprise Street
Aurora, IL 60505
(312) 851-8000

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut, parts of upstate New York
Consumer Affairs Manager
Nissan Motor Corporation in USA
Boston Regional Office
1100 East Wilson Bridge Road, Suite 100
Walthington, OH 45234
(614) 846-6300

New Jersey, Eastern Pennsylvania, Metropolitan New York
Consumer Affairs Manager
Nissan Motor Corporation in USA
Columbus Regional Office
5775 Summer Tree Drive
Memphis, TN 38134
(901) 372-5700

Arkansas, Kentucky, Tennessee, Mississippi, Alabama
Consumer Affairs Manager
Nissan Motor Corporation in USA
Memphis Regional Office
5775 Summer Tree Drive
Memphis, TN 38134
(901) 372-5700

Texas, Oklahoma, Louisiana
Consumer Affairs Manager
Nissan Motor Corporation in USA
Dallas Regional Office
10400 North Stemmons Freeway
Farms Branch, TX 75234
(214) 424-0311

Maryland, Delaware, West Virginia, Virginia, North Carolina, District of Columbia
Consumer Affairs Manager
Nissan Motor Corporation in USA
Norfolk Regional Office
151 Harbor Drive
Portsmouth, VA 23705
(804) 399-4011

CAR AUTOMOBILE MANUFACTURERS
Peugeot Motors of America, Inc.
Alaska, Arizona; California, Hawaii,
Idaho, Montana; Nevada, Oregon, Utah,
Washington
Customer Relations:
Peugeot Motors of America, Inc.
Western Region:
1020 East 230th Street:
Carson, CA 90845
(213) 549-9680
1 (800) 345-5549 (toll free)

Connecticut; Florida, Maine,
Massachusetts, New Hampshire, New
York, Pennsylvania, Rhode
Island, Vermont; Southern Georgia,
Puerto Rico
Customer Relations:
Peugeot Motors of America, Inc.
Eastern Region:
45 U.S. Highway 46
Pine Brook, NJ 07058
(201) 882-1800
1 (800) 345-5549 (toll free)

Alabama; Arkansas; Colorado, Indiana,
Illinois, Iowa, Kansas, Louisiana,
Michigan, Minnesota, Missouri, 
Mississippi, Nebraska, New Mexico,
North Dakota, Ohio, Oklahoma, South
Dakota, Texas, Wisconsin, Wyoming
Customer Relations:
Peugeot Motors of America, Inc.
Central Region:
P.O. Box 30911
Porsche Cars North America, Inc.
Customer Relations Manager
Porsche Cars North America, Inc.
500 South Virginia Street
P.O. Box 30911
Reno, NV 89520
(702) 348-3154

Saab-Scania of America, Inc.
Rhode Island, Connecticut, New York, Delaware, 
Pennsylvania
Customer Relations Representative 
Saab-Scania of America, Inc.
Eastern Region:
P.O. Box 697
Orange, CT 06477
(203) 795-1326

Washington, Montana, Oregon, Idaho,
California, Nevada, Utah, Arizona,
Alaska, Hawaii
Customer Relations Representative 
Saab-Scania of America, Inc.
Washington Region:
P.O. Box 697
Orange, CT 06477
1 (800) 255-9007 (toll free)

Maryland, Virginia, District of Columbia,
North Carolina, South Carolina,
Tennessee, Alabama, Georgia, Florida
Customer Relations Representative 
Saab-Scania of America, Inc.
Southeast Region:
425 Franklin Road, Suite 550
Marietta, GA 30067
(404) 423-0150

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 Representative 
Saab-Scania of America, Inc.
Central Region:
10415 United Parkway
Schiller Park, IL 60076
(800) 671-4920

Corporate Office:
Customer Relations Manager 
Saab-Scania of America, Inc.
P.O. Box 697
Orange, CT 06477
(203) 795-1326

Subaru of America
Arkansas, Louisiana, Tennessee, 
Alabama, Mississippi
Customer Relations Manager 
Subaru South, Inc.
8923 Fourche Dam Pike
Little Rock, AR 72209
(501) 490-2770

Southern California, Nevada
(Clark County only)
Customer Relations Manager 
Subaru of Southern California
12 Whitney Drive
Irvine, CA 92718
(714) 951-6592

Northern California, Nevada
(except Clark County), Utah
Customer Relations Manager 
Subaru of Northern California, Inc.
2505 Port Street
West Sacramento, CA 95691
(916) 371-7901

Missouri, Arkansas, Colorado, New 
Mexico, Arizona, Miscellaneous (counties of 
Clay, Platte, and Jackson only)
Customer Relations Manager 
Subaru Inter-Mountain
15000 East 39th Avenue
Aurora, CO 80011
(303) 371-3820

Georgia, South Carolina, Florida
Customer Relations Manager 
Southeast Subaru
P.O. Box 9007
West Palm Beach, FL 33402
(305) 683-3066

Missouri (except counties of Clay, Platte, and Jackson) 
Indiana (Lake County only), North Dakota, South Dakota, 
Minnesota, Wisconsin, Iowa, Illinois
Customer Relations Manager 
Subaru Mid-America, Inc.
301 Mitchell Court
Addison, IL 60101
(312) 953-1186

Maine, Vermont, New Hampshire, 
Massachusetts, Rhode Island, 
Connecticut
Customer Relations Manager 
Subaru of New England, Inc.
95 Morse Street
Northwood, NH 03262
(603) 769-5100

West Virginia, Virginia, North Carolina, 
Maryland, District of Columbia
Customer Relations Manager 
Subaru Atlantic, Inc.
8611 Larklin Road
Savage, MD 20763
(301) 498-1700

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

New York, North New Jersey
Customer Relations Manager 
Subaru Distributors Corporation
6 Ramon Road
Orangeburg, NY 10962
(914) 359-7300

Kentucky, Ohio; Indiana (except Lake 
County), Michigan
Customer Relations Manager 
Subaru Distributors, Inc.
401 North Hamilton Road
P.O. Box 16513
Columbus, OH 43216
(614) 864-6650
AUTOMOTIVE MANUFACTURERS

Customer Relations Manager
Northwest
8040 North
P.O. Box 11295-
Portland, OR 97211
(503) 287-4171

Texas, Oklahoma
Customer Relations Manager
Southwest Subaru
12615 San Pedro Avenue
San Antonio, TX 78216
(512) 496-1441

Corporate Office:
Owner Service Department
Subaru of America
P.O. Box 6000
Cherry Hill, NJ 08034
(609) 486-3278

Toyota Motor Sales, Inc.
Customer Assistance Center
Toyota Motor Sales, Inc.
Department 1410--
19001 South Western Avenue
Torrance, CA 90509
1 (800) 331-4337 (toll free)

Volkswagen United States, Inc.
Arizona (Yuma), Hawaii, Southern California (Zip Codes 90, 91, 92, 93)
Regional Service Manager
Volkswagen United States, Inc.
Los Angeles Region
11500 Playa Street
Culver City, CA 90230
(213) 992-6011

Alaska, Oregon, Nevada (Reno), Washington (except Spokane), Northern California (Zip Codes 94–99)
Regional Service Manager
Volkswagen United States, Inc.
San Francisco Region
7106 Johnson Industrial Drive
Pleasanton, CA 94566
(415) 463–1080

Arizona (excluding Yuma), Montana, South Dakota (Rapid City), Nevada (except Reno), Colorado, Idaho, Washington (Spokane)
Regional Service Manager
Volkswagen United States, Inc.
Denver Region
12247 East Peakview Avenue
Englewood, CO 80112
(303) 790-0457

Alabama, Georgia, Florida, South Carolina, Tennessee
Regional Service Manager
Volkswagen United States, Inc.
Southeast Region
1940 The Exchange
Atlanta, GA 30339
(404) 925-3484

Hawaii Liaison Office
Volkswagen United States, Inc.
3049 Ualena Street, Suite 908
Honolulu, HI 96619
(808) 833-9091 (telephone inquiries only)

Illinois, Iowa, Minnesota, North Dakota, Wisconsin, South Dakota
(excluding Rapid City)
Regional Service Manager
Volkswagen United States, Inc.
Chicago Region
420 Barclay Boulevard
Lincolnshire, IL 60069
(847) 834-6000

Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Regional Service Manager
Volkswagen United States, Inc.
Boston Region
100 Fordham Road
Wilmington, MA 01887
(617) 658-6700

Maryland, North Carolina, Virginia, District of Columbia, West Virginia
Regional Service Manager
Volkswagen United States, Inc.
Washington Region
9309 Martin Luther King Highway
Lanham, MD 20706
(301) 458-7000

Arkansas, Kansas, Missouri, Nebraska
Vice President, Service
Volkswagen Midwest America, Inc.
8826 Page Boulevard
St. Louis, MO 63114
(314) 429-6000

Connecticut, New Jersey, New York
Director of Corporate Service
World-Wide Volkswagen, Inc.
Greenbush Road
Orangeburg, NY 10962
(914) 578-5000

Indiana, Kentucky, Michigan, Ohio
Regional Service Manager
Volkswagen United States, Inc.
Columbus Region
5000 Post Road
Dublin, OH 43017
(614) 761-7100

Delaware, Pennsylvania
Regional Service Manager
Volkswagen United States, Inc.
Valley Forge Region
1001 South Trooper Road
P.O. Box 830
Valley Forge, PA 19482
(610) 666-0683

Louisiana, Mississippi, Oklahoma, Texas (excluding El Paso)
Regional Service Manager
Volkswagen United States, Inc.
San Antonio Region
10842 Guadalupe Drive
P.O. Box 791520
San Antonio, TX 78279
(512) 341-8881

Corporate Office:
Mr. Rainer Dunke
Consumer Services Manager
Volkswagen United States, Inc.
888 West Big Beaver
Troy, MI 48007
(313) 362-8000

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

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

Auto Repair

1. Before having a company repair your car, check the company’s complaint record with your state or local consumer protection office or local Better Business Bureau.
2. Be specific about what you want done or the problems you are experiencing.
3. Ask for either a written estimate or that you be called before any major repair work is done. Be sure it's understood that your permission must be obtained before the mechanic does work beyond that which you originally requested.
4. Before you leave the car, make sure the work order reflects what you want done.
5. If additional work is done without your permission, you don't have to pay for the unauthorized work, and you have the right to have your bill adjusted.
6. Ask to inspect and/or keep all replaced parts.
7. Keep copies of all work orders and receipts and get all warranties in writing.
Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. BBBS offer a variety of consumer education programs and materials, handle consumer inquiries, mediate and arbitrate complaints; provide general information on companies, and maintain records of consumer satisfaction or dissatisfaction with individual companies. Listed below are more than 170 local bureaus. Addresses for offices in Canada and Israel can be obtained from the National Headquarters.

National Headquarters
Council of Better Business Bureaus, Inc.
1515 Wilson Boulevard
Suite 300
Arlington, VA 22209
(703) 276-0100.

Local Bureaus

Alabama
1214 South 20th Street
Birmingham, AL 35205
(205) 933-2893
P.O. Box 383
Huntsville, AL 35804
(205) 533-1640
707 Van Antwerp Building
Mobile, AL 36602
(205) 433-6594, 5495
Union Bank; Building Commerce Street, Suite 810
Montgomery, AL 36104
(205) 262-5806

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

Arizona
4428 North 12th Street
Phoenix, AZ 85014
(602) 264-1721
50 West Orachuan Street
Suite 103
Tucson, AZ 85705
(602) 622-7651 (inquiries)
(602) 622-7654 (complaints)

California
765 Eighteenth Street
Bakersfield, CA 93301
(661) 392-0574
290 North 10th Street
Suite 206
Colton, CA 92324
(760) 742-8290
5070 North Sixth, Suite 175
Fresno, CA 93710
(209) 222-8111
639 South New Hampshire Avenue
3rd Floor
Los Angeles, CA 90005
(213) 385-0992
508 16th Street, Room 1500
Oakland, CA 94612
(415) 839-5900
400 S Street
Sacramento, CA 95814
(916) 443-6843
Union Bank Building; Suite 301
525 E Street
San Diego, CA 92101
(619) 294-9966
2740 Van Ness Avenue, #210
San Francisco, CA 94109
(415) 775-3300
P.O. Box 8110
San Jose, CA 95155
(408) 978-9700
20 North San Mateo Drive
P.O. Box 294
San Mateo, CA 94401
(415) 347-1251
P.O. Box 746
Santa Barbara, CA 93102
(805) 963-6577
1111 North Center Street
Stockton, CA 95202
(209) 948-3880, 4881
17662 Irvine Boulevard
Suite 15
Tustin, CA 92680
(714) 544-6942

Colorado
P.O. Box 7970
Colorado Springs, CO 80933
(719) 989-1155
1780 South Bellaire, Suite 700
Denver, CO 80222
(303) 798-8200
140 West Oak Street
Fort Collins, CO 80524
(303) 484-1348
113 West 4th Street
Pueblo, CO 81003
(719) 542-0454

Connecticut
Fairfield Woods Plaza
2345 Black Rock Turnpike
Fairfield, CT 06430
(203) 374-6161
630 Oakwood Avenue
Suite 223
West Hartford, CT 06110
(203) 247-7800
100 South Turnpike Road
Wallingford, CT 06492
(203) 269-2700 (inquiries)
(203) 269-4457 (complaints)

Delaware
20 South Walnut Street
P.O. Box 300
Milford, DE 19963
(302) 356-6863 (Sussex)
(302) 422-6500 (Kent)
2055 Limestone Road
Suite 200
Wilmingtorn, DE 19808
(302) 652-3833

District of Columbia
1012 14th Street, N.W.
14th Floor
Washington, DC 20005
(202) 383-9000

Florida
13770 55th Street North
Suite 309
Clearwater, FL 34620
(813) 535-5522
3069 Cleveland Avenue
Fort Myers, FL 33901
(813) 334-7331
(813) 597-1322 (Naples)
16291 North West 75th Avenue
Miami, FL 33014
(305) 625-1302 (complaints)
608 Gulf Drive West, Suite 3
New Port Richey, FL 34652
(813) 842-5459
(904) 683-0060 (Hernando)
(813) 782-4151 (E. Pasco)
132 East Colonial Drive
Suite 213
Orlando, FL 32801
(305) 843-8873
210 Indiantown Road
Pensacola, FL 32501
(850) 433-6111
301 Exchange Court
West Palm Beach, FL 33409
(305) 866-2200

Georgia
100 Edgewood Avenue
Suite 1012
Atlanta, GA 30303
(404) 486-4390 (inquiries)
(404) 486-2380 (complaints)

Idaho
409 West Jefferson
Boise, ID 83702
(208) 342-4645

Illinois
211 West Wacker Drive
Chicago, IL 60606
(312) 444-1188 (inquiries)
(312) 346-3313 (complaints)
109 Southwest Jefferson Street
Suite 305
Peoria, IL 61602
(309) 673-5194

Indiana
118 South Second Street
Elkhart, IN 46516
(219) 295-5731
113 Southeast Fourth Street
Evansville, IN 47708
(812) 422-6879
1203 Webster Street
Fort Wayne, IN 46802
(219) 423-4433
4231 Cleveland Street
Gary, IN 46408
(219) 892-1511
Victoria Centre
22 East Washington Street
Suite 310
Indianapolis, IN 46204
(317) 637-0197
204 Iroquois Building
Marion, IN 46952
(217) 668-8954

Iowa
39
Health Fraud

1. If claims sound too good to be true, they probably are. Be cautious of claims offering "miracle or secret cures," or "scientific breakthroughs!"

2. Check with your doctor, pharmacist, or other health professional before buying health-care products or programs. For instance, medical science has not yet found a cure for arthritis, so products that promise to cure you of the disease are extremely suspect.

3. Be aware that fraudulent health-care products can rob you of more than your money. They can steal your health and even your life by causing you to delay appropriate health care.
# Trade Associations and Third-Party Dispute Resolution Programs

Many industry associations help resolve problems between their member companies and consumers. Depending on the industry, responsibility for dispute resolution may rest with a trade association, service council, or a consumer action program. The entries that follow are trade associations and third-party dispute resolution programs that handle consumer complaints on behalf of their respective members. Before contacting the industry-sponsored dispute resolution program, try to resolve the problem with the company.

<table>
<thead>
<tr>
<th>Trade Association</th>
<th>Industry/Service</th>
<th>Contact Information</th>
<th>Membership</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Automobile Association</td>
<td>Transportation</td>
<td>8111 Gatehouse Road, Room 535, Falls Church, VA 22047</td>
<td>Federation of automobile clubs.</td>
<td>Membership: Federation of automobile clubs.</td>
</tr>
<tr>
<td>American Collectors Association</td>
<td>Financial Services</td>
<td>4040 West 70th Street, PO Box 35106, Minneapolis, MN 55435</td>
<td>Collection services handling overdue accounts for retail, professional, and commercial credit grantors.</td>
<td>Membership: Collection services handling overdue accounts for retail, professional, and commercial credit grantors.</td>
</tr>
<tr>
<td>American Hotel and Motel Association</td>
<td>Hospitality</td>
<td>888 Seventh Avenue, New York, NY 10010</td>
<td>Federation of state and regional hotel associations.</td>
<td>Membership: Federation of state and regional hotel associations.</td>
</tr>
<tr>
<td>American Institute of Certified Public Accountants</td>
<td>Accounting</td>
<td>1211 Avenue of the Americas, New York, NY 10036</td>
<td>Professional society of accountants certified by the states and territories.</td>
<td>Membership: Professional society of accountants certified by the states and territories.</td>
</tr>
<tr>
<td>American Society of Travel Agents, Inc.</td>
<td>Travel</td>
<td>2950 South 500 West, McLean, VA 22102</td>
<td>Travel agents.</td>
<td>Membership: Travel agents.</td>
</tr>
</tbody>
</table>

### BBB AUTO LINE

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

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

### BBB National Consumer Arbitration Program

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

Third-party dispute resolution.

### Better Hearing Institute

1709 New York Avenue, N.W.
Suite 303
Washington, DC 20006
(703) 642-0580

1-800-EAR-WELL (toll free)
Membership: Professionals and others dedicated to helping persons with impaired hearing.

### Consumer Affairs

**Blue Cross and Blue Shield Association**

1709 New York Avenue, N.W.
Suite 303
Washington, DC 20006
(703) 783-6223
Membership: Local Blue Cross and Blue Shield plans in the United States, Canada, and Jamaica.

### Auto and Travel

**American Automobile Association**

1100 17th Street, N.W.
Washington, DC 20036
(202) 783-6222
Membership: Federation of automobile clubs.

**American Hotel and Motel Association**

888 Seventh Avenue, New York, NY 10106
(212) 575-8529
Membership: Federation of state and regional hotel associations.

**American Society of Travel Agents, Inc.**

2950 South 500 West, McLean, VA 22102
(703) 793-2782
Membership: Travel agents.

**Better Hearing Institute**

1709 New York Avenue, N.W.
Suite 303
Washington, DC 20006
(703) 642-0580

1-800-EAR-WELL (toll free)
Membership: Dedicated to helping persons with impaired hearing.

**Blue Cross and Blue Shield Association**

1709 New York Avenue, N.W.
Suite 303
Washington, DC 20006
(202) 783-6222
Membership: Local Blue Cross and Blue Shield plans in the United States, Canada, and Jamaica.
TRADE ASSOCIATIONS AND THIRD-PARTY DISPUTE RESOLUTION PROGRAMS

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

Ms. Nancy High, Executive Director
Furniture Industry Consumer Action Panel (FICAP)
HP-7
High Point, NC 27261
(written inquiries only)
Third-party dispute resolution program affiliated with the American Furniture Manufacturers' Association.

Ms. Carol M. Roglin, Director
Hearing Industries Association
1255 33rd Street, N.W.
Washington, DC 20007
(202) 833-1411
Membership: Companies engaged in the manufacture and or sale of electronic hearing aids, their components, parts, and related products and services on a national basis.

Home Owners' Warranty Program (HOW)
2000 L Street, N.W.
Washington, DC 20036
(202) 293-5700 (Eastern zone)
1 (800) 433-7657 (toll free)
(202) 833-1411 (Western zone)
Third-party dispute resolution program for new homes built by HOW-member home builders.

Director, Consumer Affairs

Insurance Information Institute
110 William Street
New York, NY 10038
(212) 669-9200 (call collect in New York)
1 (800) 221-4964 (toll free outside N.Y.)
Membership: Property and liability insurance companies.

Consumer Affairs Department
International Airline Passengers Association
PO. Box 660074
Dallas, TX 75238
(214) 520-1070
Membership: Persons who are frequent users of airlines.

National Headquarters
International Association for Financial Planning
2 Concours Parkway, Suite 800
Atlanta, GA 30328
1 (800) 241-2148 (toll free)
Membership: Individuals involved in financial planning.

Mr. Jack C. Thompson, Director
Subscription Inquiry Service
Magazine Publishers Association
575 Lexington Avenue
New York, NY 10022
(212) 752-0055 (written complaints only)
Membership: Publishers of 1,000 consumer and other magazines issued more than 4 times a year.

Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive
Chicago, IL 60606
(312) 954-5858
1 (800) 621-0477 (toll free outside Illinois)
Third-party dispute resolution program of the major appliance industry.

Mr. John E. DiNals
Executive Vice President
Monument Builders of North America
1612 Central Street
Evanson, IL 60201
(312) 869-2031
Membership: Monument retailers, manufacturers, and wholesalers; bronze manufacturers and suppliers.

Mr. Scott H. McCleary
Consumer Affairs Coordinator
Mortgage Bankers Association of America
1125 15th Street, N.W.
7th Floor
Washington, DC 20005
(202) 861-8583
Membership: Principals, lenders, and investors in the mortgage finance field, including mortgage banking firms, commercial banks, life insurance companies, title companies, and savings and loan associations.

Multi-Door Dispute Resolution Program
District of Columbia Courthouse
Room C-500
500 Indiana Avenue, N.W.
Washington, DC 20001
(202) 720-1549 (DC residents only)

National Advertising Division (NAD)
Council of Better Business Bureaus
845 Third Avenue
New York, 1 Y 10052
(212) 754-1320
Program: Handles complaints about fraudulent and deceptive advertising.

Mr. Robert M. Fellis, Assistant Secretary
Cemetery Consumer Service Council
P.O. Box 3574
Washington, DC 20007
(202) 579-8426
Council members: The American Cemetery Association, National Cemetery Association of North America, and the Pre-Arrangement of Interment Association of America.

Chrysler Customer Arbitration Board
P.O. Box 1718
Detroit, MI 48288
(313) 956-5970
Ms. Lorina Christia, Director
Direct Marketing Association
6 East 43rd Street
New York, NY 10017
(written complaints only)
Membership: Members who market goods and services directly to consumers using direct mail, catalogs, telemarketing, magazine and newspaper ads, and broadcast advertising.

Mr. William R. Regal
Code Administrator
Direct Selling Association
1776 K Street, N.W., Suite 600
Washington, DC 20006
(212) 293-5700 (Eastern zone)
1 (800) 433-7657 (toll free)
(202) 833-1411 (Western zone)
Third-party dispute resolution program for new homes built by HOW-member home builders.

Ms. Mary Ann Bernald, Manager Consumer Affairs
Edison Electric Institute
1111 19th Street, N.W.
Washington, DC 20036
(202) 778-6560
Membership: Manufacturers and distributors selling consumer products door-to-door and through home-party plans.

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

Matthews, Ohio 44254
(216) 869-7203
Membership: Manufacturers, and wholesalers; bronze manufacturers and suppliers.

Ms. Nancy H. Bernald, Manager Consumer Affairs
Ford Consumer Appeals Board
P.O. Box 1805
Dearborn, MI 48126
(313) 337-0950
1 (800) 241-8450 (toll free outside Michigan)
Airline Passenger Tips

1. When booking a reservation on an airline, always ask about fees or penalties for changing or canceling a reservation or a paid ticket. There may be a variety of ticket prices with varying fees or conditions. Choose the one that best fits your needs.

2. If a flight is canceled, ask the airline representative to seat you on the next available flight. Always check the ticket options available on the airline's website.

3. Read the disclosure statement on the back of your ticket. This explains your rights and responsibilities as a passenger, including the airline's liability for overbooking seats and for losing or damaging luggage.

4. When flights are overbooked, airline representatives are required to ask for volunteers to give up their reservations in exchange for a payment of the airline's choosing. If you volunteer, be sure to get any compensation arrangements in writing.

5. If you are "bumped" or involuntarily reassigned to a later flight, the airline must provide a written statement of your rights and entitled compensation. The complete rules for compensation are available at all airport ticket counters and boarding locations.

6. If your luggage is lost or damaged in flight, you are entitled to the fair market value of your belongings—up to $1,250 per passenger for checked and $300 for unchecked baggage.

7. Many airlines offer "excess value" insurance for luggage valued over $1,250. Read the contract terms carefully to determine what is covered and under what circumstances you are eligible for compensation.
State, County, and City Government Consumer Protection Offices

State and local consumer protection offices resolve individual consumer complaints, conduct information and educational programs, and enforce consumer protection and fraud laws. Local consumer offices can be particularly helpful for both pre-purchase information and complaint handling because they are often very familiar with local businesses and laws.

Most of these offices require complaints in writing. Call to find out the correct procedure for filing a complaint and what sales documents are needed. For easy reference, each listing highlights the city as well as any toll-free and TDD telephone numbers.

**Arizona**
- **State Offices**
  - Mr. Patrick Murphy, Chief Counsel
    - Financial Fraud Division
    - Office of Attorney General
    - 1275 West Washington Street
    - Phoenix, AZ 85007
    - (602) 255-3702 (fraud only)
    - 1 (602) 352-4831 (toll free in Arizona)
  - Mr. John F. Kelly
    - Assistant Attorney General
    - Financial Fraud Division
    - Office of Attorney General
    - 402 West Congress Street, Suite 315
    - Tucson, AZ 85701
    - (602) 628-5501

- **County Offices**
  - Mr. Stephen Udall, County Attorney
    - Apache County Attorney's Office
    - PO. Drawer CA
    - Bisbee, AZ 85603
    - (602) 432-5703
  - Mr. Alan Polley, County Attorney
    - Cochise County Attorney's Office
    - PO. Drawer CA
    - Bisbee, AZ 85603
    - (602) 432-5703
  - Mr. John Verkamp, County Attorney
    - Coconino County Attorney's Office
    - 2500 North Tucson Boulevard, Suite 102
    - Flagstaff, AZ 86001
    - (602) 779-6518
  - Mr. Jack Williams, County Attorney
    - Graham County Attorney's Office
    - 1200 Arizona Avenue
    - Globe, AZ 85501
    - (602) 425-9231
  - Mr. Thomas Collins, County Attorney
    - Maricopa County Attorney's Office
    - 101 West Jefferson; Suite 400
    - Phoenix, AZ 85003
    - (602) 262-3411
  - Mr. Dale K. Patton, Jr., County Attorney
    - Navaajo County Attorney's Office
    - Governmental Complex
    - Holbrook, AZ 86025
    - (928) 524-6161
  - Mr. Stephen D. Neely, County Attorney
    - Pima County Attorney's Office
    - 315 North 4th Street
    - Kingman, AZ 86401
    - (602) 757-0719

**Alabama**
- **State Offices**
  - Mr. Michael A. Bowers, Acting Director
    - Consumer Protection Division
    - Office of Attorney General
    - 11 South Union Street
    - Montgomery, AL 36130
    - (334) 242-7354
    - 1 (800) 392-5658 (toll free in Alabama)

- **Alaska**
  - **State Offices**
    - Mr. Robert E. Mintz, Acting Chief
      - Consumer Protection Section
      - Office of Attorney General
      - 1031 West Fourth Avenue, Suite 110
      - Anchorage, AK 99501
      - (907) 279-0428
    - Mr. James C. Höjjes, Investigator
      - Office of Attorney General
      - 100 Cushman Street, Suite 400
      - Fairbanks, AK 99701
      - (907) 456-8588

- **American Samoa**
  - Mr. Donald K. Griesman, Director
    - Consumer Protection Bureau
    - PO. Box 727
    - Pago Pago, AO 96799
    - (684) 663-4163
    - (684) 633-1786 (on island)
    - (684) 779-6518

**Arkansas**
- **State Offices**
  - Mr. Ronald M. Oetrick, Supervising Attorney
    - Consumer Protection Division
    - Office of Attorney General
    - 201 East Markham Street
    - Little Rock, AR 72201
    - (501) 371-2341 (voice/TDD)
    - 1 (800) 482-8882
    - (toll free voice/TDD in Arkansas)

**California**
- **State Offices**
  - Mr. Michael A. Kelley, Director
    - California Department of Consumer Affairs
    - 1020 N Street
    - Sacramento, CA 95814
    - (916) 445-0605 (complaint assistance)
    - (916) 445-1254 (consumer information)
    - (916) 322-1700 (TDD)

- **Sacramento**
  - Mr. Ronald M. Oetrick, Supervising Attorney
    - Bureau of Automotive Repair
    - Office of Attorney General
    - 1020 N Street
    - Sacramento, CA 95814
    - (916) 445-0605 (complaint assistance)
    - (916) 445-1254 (consumer information)
    - (916) 322-1700 (TDD)

**City Office**
- Mr. Ronald M. Oetrick, Supervising Attorney
  - Consumer Protection Division
  - Office of Attorney General
  - 2500 North Tucson Boulevard, Suite 102
  - P.O. Box 7720
  - Tucson, AZ 85725
  - (602) 482-8882
  - (toll free voice/TDD in Arkansas)

**City Offices**
- Mr. Ronald M. Oetrick, Supervising Attorney
  - Consumer Protection Division
  - Office of Attorney General
  - 2500 North Tucson Boulevard, Suite 102
  - P.O. Box 7720
  - Tucson, AZ 85725
  - (602) 782-4534

**City Offices**
- Mr. Ronald M. Oetrick, Supervising Attorney
  - Consumer Protection Division
  - Office of Attorney General
  - 2500 North Tucson Boulevard, Suite 102
  - P.O. Box 7720
  - Tucson, AZ 85725
  - (602) 782-4534

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  - P.O. Box 7720
  - Tucson, AZ 85725
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  - P.O. Box 7720
  - Tucson, AZ 85725
  - (602) 782-4534

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  - Office of Attorney General
  - 2500 North Tucson Boulevard, Suite 102
  - P.O. Box 7720
  - Tucson, AZ 85725
  - (602) 782-4534

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  - Consumer Protection Division
  - Office of Attorney General
  - 2500 North Tucson Boulevard, Suite 102
  - P.O. Box 7720
  - Tucson, AZ 85725
  - (602) 782-4534
County Offices
Ms. Lorraine K. Provost, Coordinator
Alameda County
Consumer Affairs Commission
10910 East 14th Street
Oakland, CA 94603
(415) 639-4812

Mr. Gary Yancey, District Attorney
Special Operations Division
Contra Costa County
District Attorney's Office
725 Court Street, 4th Floor
PO. Box 570
Martinez, CA 94553
(415) 372-4500, ext. 4620

Mr. Alán Yegoyan
Senior Deputy District Attorney
Business Affairs
Fresno County District Attorney's Office
2220 Tulare Street, Suite 1000
Fresno, CA 93721
(209) 488-3156

Ms. Shirley Goldinger, Director
Los Angeles County
Department of Consumer Affairs
500 West Temple Street, Room A-96
Los Angeles, CA 90012
(213) 974-1452

Ms. Betty Times, Director
Citizens Service Office
Marin County Mediation Services
Marin County Civic Center, Room 423
San Rafael, CA 94903
(415) 499-6190

Mr. Jerry Herman, District Attorney
Consumer Affairs Division
Marin County District Attorney's Office
Marin County Civic Center, Room 155
San Rafael, CA 94903
(415) 499-6482

Mr. Gerard R. Courteau
Deputy District Attorney
Consumer Protection Division
Marin County District Attorney's Office
Hall of Justice, Room 183
San Rafael, CA 94903
(415) 499-6450

Ms. Susán M. Massini, District Attorney
Mendocino County District Attorney's Office
PO. Box 1000
Ukiah, CA 95482
(707) 463-4211

Ms. Candice Chin, Coordinator
Monterey County
Office of Consumer Affairs
PO. Box 1369
Salinas, CA 93902
(408) 750-4620

Mr. Mark Pollock, Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
1125 Third Street
PO. Box 720
Napa, CA 94599
(707) 253-4211

Mr. Patrick Geary, Deputy District Attorney
Major Fraud/Consumer Protection Unit
Orange County District Attorney's Office
700 Civic Center Drive West
PO. Box 808
Santa Ana, CA 92702
(714) 554-3650

Mr. Randy Tagami, Deputy District Attorney
Economic Crime Division
Riverside County District Attorney’s Office
480 Lemon Street
Riverside, CA 92501
(714) 787-6372

Mr. Salvatore P. Spinosa
Supervising Deputy District Attorney
Consumer and Environmental Protection Division
Sacramento County
District Attorney’s Office
PO. Box 749
Sacramento, CA 95804
(916) 440-6174

Mr. Anthony Samson, Director
Consumer Fraud Division
San Diego County District Attorney’s Office
PO. Box X-1011
San Diego, CA 92112
(619) 236-2474

Mr. Robert H. Perez, Attorney
Consumer Fraud/Economic Crime Unit
San Francisco County
District Attorney’s Office
732 Brennan Street
San Francisco, CA 94103
(415) 552-6400

Mr. Stephen Taylor, Deputy District Attorney
Consumer Fraud and Regulatory Agencies Division
San Joaquin County
District Attorney’s Office
222 East Weber
PO. Box 990
Stockton, CA 95201
(209) 944-3811

Ms. Leigh Lawrence
Small Claims Adviser
Consumer Fraud Department
County Government Center
1050 Pine Street
San Luis Obispo, CA 93408
(805) 541-8456

Mr. John E. Wilson, Deputy
Consumer Fraud and Environmental Protection Unit
San Mateo County District Attorney’s Office
401 Marshall Street
Hall of Justice and Records
Redwood City, CA 94003
(650) 363-4656

Mr. Robert Glogow, Deputy District Attorney
Consumer/Business Law Section
Santa Barbara County
District Attorney’s Office
118 East Figueroa
Santa Barbara, CA 93101
(805) 963-6158

Mr. Albert G. Bender, Deputy District Attorney
Consumer Fraud Unit
Santa Clara County
District Attorney’s Office
70 West Hedding Street, West Wing
San Jose, CA 95110
(408) 299-7435

Mr. Lawrence R. Sheahan, Director
San Joaquin County
Department of Consumer Affairs
2175 The Alameda
San Jose, CA 95126
(408) 299-4211

Ms. Robin McFarland
Ms. Gloria Lorenzo
Coordinates, Division of Consumer Affairs
Santa Cruz County District Attorney’s Office
701 Ocean Street, Room 200
Santa Cruz, CA 95060
(408) 425-2024

Mr. Thomas Quinlan
Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney’s Office
PO. Box 442
Modesto, CA 95353
(209) 571-5550

Mr. Mark Gelger, Deputy District Attorney
Consumer Affairs Unit
Solano County District Attorney’s Office
600 Union Avenue
Fairfield, CA 94533
(707) 429-6451

Mr. Greg Brose, Deputy District Attorney
Consumer and Environmental Protection Division
Ventura County District Attorney’s Office
800 South Victoria Avenue
Ventura, CA 93009
(805) 654-3110

Mr. David D’Arco, Deputy District Attorney
Consumer Fraud Division
Yolo County District Attorney’s Office
PO. Box 1247
Woodland, CA 95695
(916) 666-6180

City Offices
Mr. Eugenio Friedmann
Supervising Deputy City Attorney
Consumer Protection Division
Los Angeles City Attorney’s Office
200 North Main Street
160 City Hall East
Los Angeles, CA 90012
(213) 485-4615
Colorado
State Offices
Mr. Garth C. Lucero, Chief
Consumer Protection Unit
Office of Attorney General
1526 Sherman Street, 3rd Floor
Denver, CO 80203
(303) 866-5167

Ms. Helen Davis
Consumer and Food Specialist
Department of Agriculture
1526 Sherman Street, 4th Floor
Denver, CO 80203
(303) 866-3561

County Offices
Mr. Victor Rechman, District Attorney
Cherry Creek, La Plata and San Juan Counties
District Attorney's Office, P.O. Drawer 3455
Durango, CO 81302
(303) 247-8850

Ms. Alex Hunter, District Attorney
Boulder County District Attorney's Office
P.O. Box 471
Boulder, CO 80306
(303) 441-3700

Ms. Clair Villano, Executive Director
Denver County District Attorney's
Consumer Fraud Office
303 West Colfax, Suite 1300
Denver, CO 80204
(303) 575-3555 (Inquiries)
(303) 575-3557 (Complaints)

Mr. David Zook
Chief Deputy District Attorney
Economic Crime Division
El Paso and Teller Counties District
Attorney's Office
326 South Tejon
Colorado Springs, CO 80903
(303) 575-3561

Mr. Al Bloom, Investigator
Larimer County District Attorney's Office
Rocky Mountain Bank Building
P.O. Box 1486
Fort Collins, CO 80522
(303) 221-7200

Mr. Gus Sandstrom, District Attorney
Pueblo County District Attorney's Office
Courthouse
12th and Main Streets
Pueblo, CO 81003
(303) 544-0075

Mr. Stanley C. Peak, District Attorney
Weld County
District Attorney's Consumer Office
P.O. Box 1167
Greeley, CO 80632
(303) 356-4734

Connecticut
State Offices
Ms. Mary M. Haslin, Commissioner
Department of Consumer Protection
State Office Building
165 Capitol Avenue
Hartford, CT 06106
(203) 566-4999

Mr. Robert M. Langer
Assistant Attorney General
Antitrust/Consumer Protection
Office of Attorney General
30 Trinity Street
Hartford, CT 06106
(203) 566-5374

City Office
Mr. Gus Tommasi, Director
Middletown Office of Consumer Protection
City Hall
Middletown, CT 06457
(203) 344-3491

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

Mr. William Erhart, Deputy-in-Charge
Economic Crime/Consumer Rights Division
Office of Attorney General
820 North French Street
Wilmington, DE 19801
(302) 571-3849

District of Columbia
State Offices
Ms. Helen S. Webb, Assistant Director
Department of Agriculture and Consumer Services
Division of Consumer Services
1400 New Jersey Avenue
Tallahassee, FL 32399
(904) 438-2226

Mr. Sheldon Zipkin, Chief
Consumer Litigation Section
Consumer Protection Division
Office of Attorney General
401 N.W. Second Avenue, Suite 450
Miami, FL 33128
(305) 377-5619

Florida
State Offices
Ms. Maureen L. Linnan, Commissioner
Department of Agriculture and Consumer Services
Division of Consumer Services
1400 New Jersey Avenue
Tallahassee, FL 32399
(904) 438-2226

Mr. Larry F. Blalock, Chief
Orange County Consumer Fraud Unit
240 North Poinciana Avenue
P.O. Box 1673
Orlando, FL 32802
(303) 420-4190

Citizens Inlets
Palm Beach County Consumer Fraud Unit
Office of State Attorney
P.O. Drawer 2905
West Palm Beach, FL 33402
(850) 320-3550

Ms. Alice C. Skaggs, Director
Palm Beach County
Department of Consumer Affairs
301 North Olive Avenue, Suite 301
West Palm Beach, FL 33401
(305) 820-2670

Mr. Alfred J. Cortis, Administrator
Palm Beach County Consumer Affairs Division
7500 North Road
New Port Richey, FL 33553
(813) 647-6161

Mr. Phillip Archer, Assistant State Attorney
Brevard County Consumer Fraud Division
Office of State Attorney
County Courthouse
Titusville, FL 32780
(305) 269-8112

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(513) 255-5757

**Mr. Lynn C. Slaby, Prosecuting Attorney**

**Summit County**

**Office of Prosecuting Attorney**

53 East Center Street

**Akron, OH 44308**

(216) 379-2600

**City Offices**

**Mr. Steven Kurtz, Chief**

**Cincinnati Office of Consumer Protection**

**Division of Human Services**

**City Hall, Room 126**

**Cincinnati, OH 45202**

(513) 352-3971

**Ms. Yolanda M. Bell, Director**

**Office of Consumer Affairs**

**216 Cleveland Avenue, S.W.**

**6th Floor, Room 605B**

**Canton, OH 44702**

(216) 489-3268

**Ms. Debra Gnann, Director**

**Office of Consumer Affairs**

**501 Lakeside**

**Cleveland, OH 44114**

(216) 684-3200

**Mr. William A. Craig**

**Consumer Affairs Investigator**

**Columbus Department of Human Services**

**161 South High Street**

**Akron, OH 44308**

(216) 375-2730

**Mr. Robert Smith, Director**

**Economic Crime Division**

**Franklin County**

**Office of Prosecuting Attorney**

362 South High Street

**Columbus, OH 43215**

(614) 462-3248

**Mr. John Shope, County Prosecutor**

**Consumer Protection Division**

**Lake County Office of Prosecuting Attorney**

**Lake County Court House**

**Palmeville, OH 44077**

(216) 357-2683

**Mr. Robert A. Skinner**

**Assistant Prosecuting Attorney**

**Montgomery County Fraud Section**

**County Courts Building**

41 North Perry

**Dayton, OH 45402**

(513) 255-5757

**Mr. Lynn C. Slaby, Prosecuting Attorney**

**Summit County**

**Office of Prosecuting Attorney**

53 East Center Street

**Akron, OH 44308**

(216) 379-2600

**City Offices**

**Mr. Stephen Kurtz, Chief**

**Cincinnati Office of Consumer Protection**

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**Canton, OH 44702**

(216) 489-3268

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**501 Lakeside**

**Cleveland, OH 44114**

(216) 684-3200

**Mr. William A. Craig**

**Consumer Affairs Investigator**

**Columbus Department of Human Services**

**161 South High Street**

**Akron, OH 44308**

(216) 375-2730
STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Oklahoma
State Offices
Ms. Jane Wheeler
Assistant Attorney General for Consumer Affairs
Office of Attorney General - 112 State Capitol Building
Oklahoma City, OK 73105
(405) 521-3921

Mr. F. Scott Cowley, Administrator
Department of Consumer Credit
302 Jim Thorpe Building
Oklahoma City, OK 73105
(405) 521-3653

Oregon
Mr. Timothy Wood, Attorney in Charge
Financial Fraud Section
Department of Justice
Justice Building
Salem, OR 97310
(503) 376-4420

Pennsylvania
State Offices
Mr. Douglas Vaughr, Director
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square, 14th Floor
Harrisburg, PA 17120
(717) 677-8707
1 (800) 441-2555 (toll free in Pennsylvania)

Mr. David Bärnsch, Consumer Advocate
Office of Consumer Advocate-Utilities
Office of Attorney General
Strawberry Square, 14th Floor
Harrisburg, PA 17120
(717) 795-5048 (utilities only)

Mr. Michael Butler, Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
27 North Seventh Street
Allentown, PA 18101
(215) 821-6690

Mr. Daniel R. Goodnight
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
319 State Street, Room 203
Erie, PA 16501
(814) 671-4371

Mr. Thomas Bellaron, Attorney In Charge
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square, 14th Floor
Harrisburg, PA 17120
(717) 787-7109

Mr. John E. Kelly, Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
100 State Office Building
1400 West Spring Garden Street
Philadelphia, PA 19130
(215) 560-2414

Ms. caren L. Mariani
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
Manor Building, 4th Floor
584 Forbes Avenue
Pittsburgh, PA 15219
(412) 565-5135

Mr. J. P. McGowan, Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
State Office Building, Room 358
100 Lackawanna Avenue
Scranton, PA 18503
(717) 963-4913

County Offices
Mr. Sidney Elkin, Chairperson
Beaver County Alliance for Consumer Protection
Allentown Detention Center
Pennsylvania Avenue
Beaver, PA 15009
(412) 728-7567

Mr. Robert Taylor, Director
Chester County Bureau of Consumer Protection, Weights and Measures
Courthouse, 5th Floor, North Wing
High and Maist Street
West Chester, PA 19380
(215) 431-6150

Ms. Margaret R. O'Donnell, Director
Cumberland County Bureau of Consumer Affairs
Courthouse
Carlisle, PA 17013
(717) 243-5802

Ms. Peggy Adams, Director/Chief Sealer
Bucks County Bureau of Consumer Protection, Weights and Measures
Courthouse Annex
Broad and Union Street
Doyelstown, PA 18901
(215) 349-7443

Ms. Evelyn Yancoski, Director
Delaware County Office of Consumer Affairs, Weights and Measures
Government Center Building
Second and Olive Streets
Media, PA 19063
(215) 891-4865

Ms. Mary M. Saylor, Director
Montgomery County Consumer Affairs Department
County Courthouse
Norristown, PA 19404
(215) 278-3555

City Offices
Mr. Jeremiah W. Cousins, Jr., Division Chief
Action Center-Consumer Services
121 City Hall
Philadelphia, PA 19107
(215) 686-7585

Mr. James Fitzpatrick, Chief
Economic Crimes Unit
Philadelphia District Attorney's Office
1300 Chestnut Street
Philadelphia, PA 19107
(215) 875-6065

Puerto Rico
Mr. Pedro Ortiz Alvarez, Secretary
Department Consumer Affairs
Minilas Station, P.O. Box 41059
San Juan, PR 00940
(909) 722-7535

Mr. Hector Rivera Cruz, Secretary
Department of Justice, P.O. Box 192
Old San Juan, PR 00902
(909) 721-2900

Rhode Island
State Offices
Ms. Lee Baker, Director
Consumer Protection Division
Department of Attorney General
72 Pine Street
Providence, RI 02903
(401) 277-6103

Mr. Edwin P. Palumbo, Executive Director
Rhode Island Consumers' Council
365 Broadway
Providence, RI 02909
(401) 277-2674

South Carolina
State Offices
Mr. Ken Moore, Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
Columbia, SC 29211
(803) 734-3970

Mr. Steve Hamm, Administrator
Department of Consumer Affairs
P.O. Box 5757
Columbia, SC 29250
(803) 754-9452
1 (800) 922-1594
(toll free in South Carolina)

Mr. W. Jefferson Bryson, Jr.
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 412
Columbia, SC 29201
(803) 734-0457, 0457

South Dakota
Mr. Jeff Hallem, Assistant Attorney General
Division of Consumer Affairs
Office of Attorney General
401 Governors Drive
Aberdeen, SD 57401
(605) 224-4845

Mr. Charles P. Brooks, Director
South Dakota Consumer Protection Division
Department of Consumer Affairs
1215 Governors Drive
Yankton, SD 57078
(605) 224-4941

Tennessee
State Offices
Mr. Perry A. Craft, Deputy Attorney General
Antitrust and Consumer Protection Division
Office of Attorney General
450 James Robertson Parkway
Nashville, TN 37219
(615) 741-2672

Ms. Elizabeth Owen, Director
Division of Consumer Affairs
Department of Commerce and Insurance
1808 West End Building, Suite 105
Nashville, TN 37219
(615) 741-4737
1 (800) 342-8385 (toll free in Tennessee)
STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Texas
State Offices
Mr. H. Clyde Farrell
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
Capitol Station, P.O. Box 12548
Austin, TX 78711
(512) 463-2070

Mr. Stephen Garner
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
- Renaissance Place, 7th Floor
714 Jackson Street
Dallas, TX 75202
(214) 742-8944

Ms. Esther Chavez
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1001 Texas Avenue, Suite 700
Houston, TX 77002
(713) 223-5886

City Offices
Mr. Daniel R. Martin, Director
Dallas Consumer Protection Division
Health and Human Services Department
320 East Jefferson Boulevard
Dallas, TX 75203
(214) 948-4400

Mr. David Watson, Director
Fort Worth Office of Consumer Affairs
Weights and Measures
1800 University Drive, Room 208
Fort Worth, TX 76107
(817) 970-7570

Utah
State Offices
Ms. Dixie L. Minson, Director
Division of Consumer Protection
Department of Business Regulation
160 East 300 South, P.O. Box 45802
Salt Lake City, UT 84145
(801) 930-5621

Mr. James L. Parker
Assistant Attorney General for Consumer Affairs
Office of Attorney General
130 State Capitol
Salt Lake City, UT 84114
(801) 533-5319

Vermont
State Offices
Ms. Denise Johnson
Assistant Attorney General and Chief
Public Protection Division
Office of Attorney General
109 State Street
Montpelier, VT 05602
(802) 828-3171

Mr. Brad Brink, Director
Department of Agriculture
156 State Street
Montpelier, VT 05602
(802) 828-2405

Virginia
Islands
Mr. Kenneth E. Mapp, Director
Consumer Services
Office of Consumer Affairs
400 Main Plaza
St. Croix, VI 00820
(809) 774-3130

Virginia
State Offices
Mr. Edward P. Nolde
Assistant Attorney General
Division of Consumer Counsel
Office of Attorney General
Supreme Court Building
101 North Eighth Street
Richmond, VA 23219
(804) 786-2115

Ms. Betty Blakemore, Director
Office of Consumer Affairs
Department of Agriculture and Consumer Services
Room 101, Washington Building
1100 Bank Street
Richmond, VA 23219
(804) 786-2042

Mr. Fred Albrecht, Coordinator
Northern Virginia Branch
Office of Consumer Affairs
Department of Agriculture and Consumer Services
100 North Washington Street, Suite 412
Falls Church, VA 22046
(703) 532-1613

County Offices
Ms. Diane Jemmett, Section Supervisor
Arlington County
Office of Citizen and Consumer Affairs
1400 North Courthouse Road, Room 111
Arlington, VA 22201
(703) 558-2142

Mr. Ron Mallard, Director
Fairfax County
Department of Consumer Affairs
3959 Pender Drive
Fairfax, VA 22030
(703) 691-8214

Mr. Hubert King, Administrator
Prince William County
Office of Consumer Affairs
15900 Cardinal Drive
Woodbridge, VA 22191
(703) 355-2777

City Offices
Ms. Rose Boyd, Director
Alexandria Office of Citizens Assistance
City Hall
P.O. Box 178
Alexandria, VA 22313
(703) 836-4350

Mr. Martin D. Greenwell, Chief
Norfolk Division of Consumer Protection
804 City Hall Building
Norfolk, VA 23501
(804) 441-2821

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

Mr. J.N. McClanahan
Consumer Protection Officer
Northern Virginia Branch
Office of Consumer Affairs
Fairfax County
3959 Pender Drive
Fairfax, VA 22030
(703) 558-2142

Washington
State Offices
Ms. Renee Obrecht, Investigator
Consumer and Business
Fair Practices Division
Office of Attorney General
North 121 Capitol Way
Olympia, WA 98501
(206) 753-6210
Warranties/ Guarantees

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

2. Get all warranties in writing. Make sure the warranty explains all terms and conditions.

3. Consider:
   - How long is the warranty and when does it start and end?
   - What is covered? Which parts? What kinds of problems?
   - Will the warranty pay 100 percent of repair costs? Pay for parts, but not labor? Pay for shipping? Pay for a loaner?
   - What do you have to do? And when? Are regular inspections or maintenance required? Do you have to ship the product out of state for repairs?
   - Who offers the warranty? Manufacturer or retailer? How reliable are they?

4. Keep sales receipts and warranties in a safe place.
Home Improvements

1. Compare costs by getting more than one estimate, each based on the same building specifications, materials and time frame.
2. Before choosing a contractor, check with state, county, or local consumer protection agencies to see if any complaints have been filed against the contractor.
3. Check with your state, county, or city housing authority to see if licensing and/or bonding are required of contractors in your area. If so, make sure your contractor is properly licensed and bonded.
4. Be sure the written contract includes the contractor's full name, address, phone number and professional license number (where required). The contract should also include a thorough description of the work to be done, the grade and quality of materials to be used, the agreed upon starting and completion dates, the total cost, payment schedule, warranty, how debris will be removed and any other agreement information. Never sign a partially blank contract.
5. Most contractors have liability and compensation insurance to protect the customer from a lawsuit in the event of an accident. Ask to see a copy of the insurance certificate.
6. If the work requires a building permit, let the contractor apply for it in his name. That way, if the work does not pass inspection, you are not financially responsible for any corrections that must be made.
7. When you sign a non-emergency home improvement contract in your home and in the presence of a contractor (or contractor's representative), you usually have three business days in which to cancel the contract. You must be told about your cancellation rights and be provided with cancellation forms. If you decide to cancel, it is recommended that notice of cancellation be sent by telegram or certified mail, return receipt requested.
8. For a large remodeling job that involves many subcontractors and a substantial financial commitment, you should protect yourself from liens against your home. In the event the contractor does not pay subcontractors or suppliers, by adding a release-of-lien clause to the contract or placing your payments in an escrow account until the work is completed.
9. If you cannot pay for a project without a loan, it's a good idea to add a clause to your contract stating it is valid only if financing is obtained.
10. Thoroughly inspect the contractor's work before making final payment or signing a completion certificate.
State Agencies on Aging

The offices listed in this section are responsible for coordinating services for older Americans. They provide information on services, programs, and opportunities for the aging.

Alabama
Mr. Oscar D. Tucker
Executive Director
Commission on Aging
502 Washington Avenue
Montgomery, AL 36130
(205) 251-5743

Alaska
Mr. Jon B. Wolfe
Executive Director
Older Alaskans Commission
P.O. Box C, MS-0209
Juneau, AK 99811
(907) 465-5250

American Samoa
Mr. Sunultao T. Tupai
Director
Territorial Administration
Pago Pago, AO 96799

Arizona
Mr. Michael Slattery
Director
Aging and Adult Administration
143 West Washington; 950A
Phoenix, AZ 85007
(602) 255-4446

Arkansas
Mr. Herb Sanderson
Director
Office of Aging and Adult Services
Department of Human Services
P.O. Box 1437
Little Rock, AR 72203
(501) 371-2441

California
Ms. Alice Gonzales
Director
Department of Aging
1600 K Street
Sacramento, CA 95814
(916) 322-5290
(916) 323-8913 (TDD)

Colorado
Mr. William J. Hanna
Director
Aging and Adult Services Division
Department of Social Services
717 Seventeenth Street
11th Floor
Denver, CO 80226
(303) 294-5912

Connecticut
Ms. Mary Ellen Klinck
Commissioner
Department on Aging
175 Main Street
Hartford, CT 06106
(203) 566-3238

Delaware
Ms. Eleanor L. Cain
Director
Department of Health and Social Services
Division of Aging
1901 North DuPont Highway
New Castle, DE 19720
(302) 421-6791

District of Columbia
Ms. E. Veronica Pace
Executive Director
D.C. Office on Aging
1424 K Street, N.W.
2nd Floor
Washington, DC 20005
(202) 724-5623

Florida
Ms. Margaret L. Dugger
Director
Aging and Adult Services
1321 Winewood Boulevard
Room 323
Tallahassee, FL 32301
(904) 486-2550

Georgia
Mr. Fred McGinnis
Director
Office of Aging
678 Peachtree Street, N.E.
Suite 622
Atlanta, GA 30309
(404) 894-5333

Guam
Ms. Leticia Estaldon
Director
Office of Aging
Department of Guam
P.O. Box 2816
Agana, GU 96910
(written inquiries only)

Hawaii
Ms. Jeanette Takamura
Director
Executive Office on Aging
335 Merchant Street
Room 241
Honolulu, HI 96813
(808) 548-2593

Idaho
Ms. Charlene W. Martindale
Director
Idaho Office on Aging
Statehouse, Room 114
Boise, ID 83720
(208) 334-3633

Illinois
Ms. Janet S. Otwell
Director
Department on Aging
421 East Capitol Avenue
Springfield, IL 62701
(217) 785-2870
(1-800) 252-6966 (toll free in Illinois)

Indiana
Ms. Joyce A. Smidley
Director
Aging Division
Department of Human Services
P.O. Box 7083
Indianapolis, IN 46204
(317) 292-7020

Iowa
Ms. Betty Grandquist
Executive Director
Department of Elder Affairs
914 Grand Avenue, Suite 226
Des Moines, IA 50319
(515) 281-5107

Kansas
Ms. Esther A. Wolf
Secretary
Department on Aging
610 West 10th Street
Topeka, KS 66612
(913) 296-4986

Kentucky
Ms. Prudence Monroe
Director
Division for Aging Services
Department for Social Services
275 East Main Street
6th Floor West
Frankfort, KY 40621
(502) 584-6930

Louisiana
Ms. Sandra Adams
Director
Governor's Office of Elder Affairs
P.O. Box 60374
Baton Rouge, LA 70868
(504) 925-1700

Maine
Ms. Christine Gianopulos
Aging Director
Bureau of Maine's Elderly Statehouse, Station 11
Augusta, ME 04333
(207) 289-2561

Maryland
Ms. Rosalis S. Abrams
Director
Office on Aging
301 West Preston Street
10th Floor
Baltimore, MD 21201
(301) 225-1100
1-800-338-0153 (toll free in Maryland)
(301) 328-1755 (DD)

Massachusetts
Mr. Paul J. Lanzikos
Secretary
Executive Office of Elder Affairs
38 Chauncy Street, 2nd Floor
Boston, MA 02111
(617) 727-7750
1-800-882-2003 (toll free in Massachusetts)
1-800-872-0166 (toll free TDD in Massachusetts)

Michigan
Ms. Olivia P. Maynard
Director
Office of Services to the Aging
P.O. Box 30026
Lansing, MI 48909
(517) 373-8230

Minnesota
Mr. Gary B. Gadow
Executive Secretary
Minnesota Board on Aging
7th and Roberts Street
St. Paul, MN 55101
(651) 296-2544

Mississippi
Mr. David K. Brown
Executive Director
Council on Aging
301 West Pearl Street
Jackson, MS 39201
(601) 949-2013

Missouri
Mr. Michael J. Sherman
Director
Division of Aging
P.O. Box 1337
Jefferson City, MO 65102
(512) 751-2224
(1-800) 392-0210 (toll free in Missouri)
Montana
Mr. Robert Bartholomew
Aging Services Bureau
Department of Family Services
P.O. Box 80065
Helena, MT 59604
(406) 444-5650

Nebraska
Ms. Seyl Palmer
Director
Nebraska Department on Aging
State House Station 95044
Lincoln, NE 68509
(402) 471-2306

New Hampshire
Mr. Richard A. Chavaris
Director
Division of Aging and Adult Services
6 Hanover Drive
Concord, NH 03301
(603) 271-2751
(toll free in New Hampshire)

New Jersey
Ms. Ann Zahara
Director
Division on Aging
Department of Community Affairs
363 West State Street
CN 807
Trenton, NJ 08625
(609) 292-4633

New Mexico
Ms. Stephanie Fall Creek
Director
State Agency on Aging
222 East Palace Avenue
4th Floor
Santa Fe, NM 87501
(505) 827-7640 (voice/TDD)

New York
Mr. Eugenio E. Callender
Director
New York State Office for the Aging
Agency Building P-2
Albany, NY
(518) 474-5731

North Carolina
Ms. Elaine Stoops
Assistant Secretary
Division of Aging
Department of Human Resources
1965 Umstead Drive
Raleigh, NC 27603
(919) 733-3083

North Dakota
Mr. Larry Brewster
Aging Services
Department of Human Services
State Capitol Building
Bismarck, ND 58505
(701) 224-2310

Ohio
Ms. Joyce F. Chapple
Director
Ohio Department of Aging
50 West Broad Street, 9th Floor
Columbus, OH 43215
(614) 469-5500
1 (800) 282-1206 (toll free in Ohio)
(614) 469-8191 (TDD)

Oklahoma
Mr. Roy R. Keen
Programs Administrator
Special Unit on Aging
P.O. Box 25352
Oklahoma City, OK 73125
(405) 521-2281
(405) 521-2327 (TDD)

Oregon
Mr. Richard Ladd
Administrator
Senior Services Division
Department of Human Resources
State of Oregon
313 Public Service Building
Salem, OR 97310
(503) 371-7475 (voice/TDD)
1 (800) 252-3020 (toll free in Oregon)

Pennsylvania
Ms. Linda M. Rhodes
Secretary
Department of Aging
231 State Street
Harrisburg, PA 17101
(717) 783-1550

Puerto Rico
Ms. Maribel Torregrosa
Executive Director
Geriatric Commission
GPO 11398
San Juan, PR 00910
(voice only)

Rhode Island
Ms. Adeline Luber
Director
Department of Elderly Affairs
79 Washington Street
Providence, RI 02903
(401) 277-2880 (voice/TDD)

South Carolina
Ms. Ruth Q. Selig
Executive Director
Commission on Aging
915 Main Street
Columbia, SC 29201
(803) 734-2100

South Dakota
Mr. Mike Vogel
Administrator
Office of Adult Services
and Aging
700 Governors Drive
Pierre, SD 57501
(605) 773-3656

Tennessee
Ms. Emily Wiseman
Director
Commission on Aging
706 Church Street
Suite 201
Nashville, TN 37219
(615) 741-2056

Texas
Mr. C. P. (Bob) Buckt
Executive Director
Texas Department on Aging
P.O. Box 12768, Capitol Station
Austin, TX 78711
(512) 255-2727 (voice/TDD)
1 (800) 252-9240 (toll free in Texas)

Utah
Mr. Bob Ward
Director
Division of Aging and Adult Services
P.O. Box 45500
Salt Lake City, UT 84145
(801) 508-3910

Vermon
Mr. Joel Cook
Director
Office on Aging
103 South Main Street
Waterbury, VT 05676
(802) 241-2400

Virginia
Ms. Bernice Hall
Acting Commissioner
Commission on Aging
6F Habersight Mall
Charlotte Amalie
St. Thomas, VI 00807
(written inquiries only)

Washington
Mr. Charles Reed
Assistant Secretary
Aging and Adult Services
Administration
Box 444
Olympia, WA 98504
(206) 753-2502
(206) 753-4927 (TDD)

West Virginia
Ms. Susan M. Harman
Executive Director
Commission on Aging
State Capitol
Charleston, WV 25305
(304) 348-3317

Wisconsin
Ms. Donna McDowell
Director
Bureau on Aging
P.O. Box 7851
Madison, WI 53707
(608) 266-2536
(608) 266-2536

Wyoming
Mr. E. Scott Sessions
Director
Commission on Aging
Hathaway Building
Cheyenne, WY 82002
(307) 777-7986

Contracts
1. Never sign anything you do not fully understand.
If you can't understand the contract, have your own
expert review it.
2. Never sign a contract if a promoter or retailer
will not let you have another person review it
first.
3. Be sure that all verbal promises are included in
the written contract.
4. Never sign a contract that has blank spaces.
Draw lines through them first.
5. Be sure to keep a copy of any contract you sign.
State Banking Authorities

The officials listed below regulate and supervise state chartered banks. Many of them handle or refer problems and complaints concerning other types of financial institutions as well as answer general questions about banking and consumer credit.

**Alabama**
Mr. Zack Thompson  
Superintendent of Banks  
166 Commerce Street  
3rd Floor  
Montgomery, AL 36130  
(205) 281-3452

**Alaska**
Mr. Willis F. Kirkpatrick  
Director of Banking and Securities  
Pouch D  
Juneau, AK 99811  
(907) 465-2521

**Arizona**
Ms. Mary C. Short  
Superintendent of Banks  
3225 North Central, Suite 615  
Phoenix, AZ 85012  
(602) 255-4421

**Arkansas**
Ms. Mary L. Parcell  
Bank Commissioner  
Tower Building  
323 Center Street, Suite 500  
Little Rock, AR 72201  
(501) 371-1117

**California**
Mr. Howard Gould  
Superintendent of Banks  
235 Montgomery Street  
Suite 750  
San Francisco, CA 94104  
(415) 557-3535

**Colorado**
Mr. Richard B. Doby  
State Bank Commissioner  
Colorado Division of Banking  
First West Plaza, Suite 700  
303 West Colfax  
Denver, CO 80204  
(303) 866-3131

**Connecticut**
Mr. Howard B. Brown, Jr.  
Banking Commissioner  
44 Capitol Avenue  
Hartford, CT 06106  
(203) 566-4560

**Delaware**
Mr. John E. Malarkey  
State Bank Commissioner  
P.O. Box 1401  
Dover, DE 19903  
(302) 736-4235

**District of Columbia**
Mr. Edward D. Irons  
Acting Superintendent of Banking and Financial Institutions  
1350 Pennsylvania Ave., N.W.  
Room 401  
Washington, DC 20004  
(202) 727-6365

**Florida**
Mr. Gerald Lewis  
State Comptroller  
State Capitol Building  
Tallahassee, FL 32399  
(904) 488-0370

**Georgia**
Mr. Edward D. Dunn  
Commissioner of Banking and Finance  
2990 Brandywine Road  
Suite 200  
Atlanta, GA 30341  
(404) 393-7330

**Guam**
Mr. Dave J. Santos  
Banking Commissioner  
P.O. Box 2796  
Agana, GU 96910  
(written inquiries only)

**Hawaii**
Ms. Donna Tanoue  
Bank Examiner  
P.O. Box 541  
Honolulu, HI 96815

**Hawaii**
Ms. Ruth D. Harrison  
Director  
Department of Financial Institutions  
Indiana State Office Building  
Room 1024  
Indianapols, IN 46204  
(317) 232-3955

**Iowa**
Mr. William R. Brown  
Superintendent of Banking  
200 East Grand, Suite 300  
Des Moines, IA 50309  
(515) 281-4014

**Kansas**
Mr. Eugene T. Barrett, Jr.  
State Bank Commissioner  
700 Jackson Street, Suite 300  
Topeka, KS 66603  
(913) 296-2266

**Kentucky**
Mr. Thomas B. Miller  
Commissioner of Banking and Securities  
911 Leawood Drive  
Frankfort, KY 40601  
(502) 564-3390

**Louisiana**
Mr. Fred C. Dent, Jr.  
Commissioner of Financial Institutions  
P.O. Box 94095  
Baton Rouge, LA 70804  
(504) 925-4660

**Maine**
Mr. H. Donald DeMatteis  
Superintendent of Banking State House Station #36  
Augusta, ME 04333  
(207) 289-3231

**Maryland**
Mr. Fred J. Flanders  
Superintendent of Banking  
P.O. Box 94095  
Baton Rouge, LA 70804  
(504) 925-4660

**Massachusetts**
Mr. Martin O'Sullivan  
Commissioner of Banks  
100 Cambridge Street  
Boston, MA 02210  
(617) 727-3120

**Michigan**
Mr. Eugene T. Barrett, Jr.  
State Bank Commissioner  
P.O. Box 30224  
Lansing, MI 48909  
(517) 373-3460

**Mississippi**
Ms. Jill M. Considine  
Superintendent of Banks  
P.O. Box 731  
Jackson, MS 38205  
(601) 359-1031

**Missouri**
Mr. Thomas B. FitzSimmons  
Commissioner of Financial Institutions  
1424 Ninth Avenue  
Helena, MT 59601  
(406) 444-2091

**Montana**
Mr. L. Scott Walch  
Commissioner of Financial Institutions  
P.O. Box 716  
Helena, MT 59601  
(406) 245-2091

**Nebraska**
Mr. Jack M. Parcell  
Commissioner of Banking  
301 Centennial Mall, South  
Lincoln, NE 68509  
(402) 471-2171

**New Hampshire**
Mr. A. Roland Roberge  
Bank Commissioner  
South Main Street  
Concord, NH 03301  
(603) 271-3561

**New Jersey**
Ms. Mary Little Parcell  
Commissioner of Banking  
30 West State Street  
Trenton, NJ 08625  
(609) 292-3420

**New Mexico**
Mr. James W. Stretz  
Director of Banking and Finance  
P.O. Box 541  
Fargo, ND 58104  
(701) 223-3450

**New York**
Ms. Jill M. Considine  
Superintendent of Banks  
Two Rector Street  
New York, NY 10006  
(212) 616-6624
Credit Cards

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

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

3. Watch your card after giving it to a clerk. Take your card back promptly after the clerk is finished with it and make sure it's yours.

4. Tear up sections when you take your credit card receipt. Void or destroy any incorrect receipts.

5. Never sign a blank receipt. Draw a line through all blank spaces above your card number when you sign receipts.

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

7. Report promptly and in writing to the card issuer any questionable charges. Written inquiries should not be included with your payment.

8. Never give out your credit card number over the telephone unless you have initiated the call.

9. Never put your card number on a post card or on the outside of the total when you sign receipts.

10. Sign new cards as soon as they arrive. Cut up and return unwanted cards to the issuer.

11. Leave infrequently used cards in a secure place.

12. If any of your credit cards are missing or stolen, report the loss as soon as possible to your card issuers. Some companies have 24-hour service and toll-free numbers printed on their statements for this purpose. For your own protection, follow up your phone calls with a letter to each issuer. The letter should contain your card numbers, the date the card was missing, and the date you called in the loss.

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

Each state has its own laws and regulations governing all types of insurance. The officials listed below are responsible for enforcing these laws, as well as providing consumers with information helpful in making wise insurance-buying decisions. Many local libraries also have a wealth of information that can be helpful when comparing insurance companies prior to making a purchase.

Before contacting the state regulator, keep in mind that company decisions, such as claim denials, should first be appealed within the company.

Alabama
Mr. John S. Green
Insurance Commissioner
135 South Union Street #181
Montgomery, AL 36130
(205) 259-3550

Alaska
Mr. John L. George
Director of Insurance
P.O. Box D
Juneau, AK 99811
(907) 465-2515

American Samoa
Mr. Afa Roberts
Insurance Commissioner
Office of the Governor
Pago Pago, AQ 96797
(684) 633-4116

Arizona
Mr. S. David Childers
Director of Insurance
801 E. Jefferson, 2nd Floor
Phoenix, AR 85034
(602) 255-4367
(602) 255-5400

Arkansas
Mr. Robert M. Eubanks III
Insurance Commissioner
400 University Tower Building
Little Rock, AR 72204
(501) 371-1325

California
Ms. Roxani Gillespie
Commissioner of Insurance
100 Van Ness Avenue
San Francisco, CA 94102
(415) 657-3243 (San Francisco)
(415) 736-2351 (Los Angeles)
1 (800) 233-0445 (toll-free in California complaints)

Colorado
Mr. John Kezer
Commissioner of insurance
303 West Colfax Avenue
5th Floor
Denver, CO 80204
(303) 866-3201

Connecticut
Mr. Peter W. Gillies
Insurance Commissioner
165 Capitol Avenue
State Office Building
Room 425
Hartford, CT 06106
(203) 566-5275

Delaware
Mr. David U. Lovinson
Insurance Commissioner
841 Silver Lake Boulevard
Dover, DE 19901
(302) 736-4421

District of Columbia
Ms. Marguerite C. Stokes
Superintendent of Insurance
614 H Street, N.W.
North Potomac Building
Suite 516
Washington, DC 20001
(202) 777-7419

Florida
Mr. Bill Gunter
Insurance Commissioner
Plaza Level Eleven
Tallahassee, FL 32399
(904) 486-3440

Georgia
Mr. Warren D. Evans
Insurance Commissioner
2 Martin L. King, Jr. Drive
Atlanta, GA 30334
(404) 656-2056

Guam
Mr. Carr Battis
Acting Insurance Commissioner
P.O. Box 2796
Agana, GU 96910
(671) 477-1040

Hawaii
Ms. Robin Campaniano
Insurance Commissioner
P.O. Box 3614
126 North Sanders
Honolulu, HI 96811
(808) 548-5450

Idaho
Mr. Anthony Fagiano
Acting Director of Insurance
700 West Main Street
Boise, ID 83720
(208) 334-2250

Indiana
Mr. Harry E. Eskin
Commissioner of Insurance
311 West Washington Street
Suite 300
Indianapolis, IN 46204
(317) 232-2386

Iowa
Mr. William D. Hagur
Insurance Commissioner
Lucas State Office Building
6th Floor
Des Moines, IA 50319
(515) 281-5705

Kansas
Mr. Fletcher Bell
Commissioner of Insurance
420 S.W. 9th Street
Topeka, KS 66612
(913) 296-1701

Kentucky
Mr. Gil McCarty
Insurance Commissioner
229 West Main Street
P.O. Box 517
Frankfort, KY 40602
(502) 564-3530

Louisiana
Mr. Sherman A. Bernard
Commissioner of Insurance
P.O. Box 44214
Baton Rouge, LA 70804
(504) 342-5328

Maine
Mr. Everard B. Stevens
Acting Insurance Commissioner
State Office Building
State House, Station 34
Augusta, ME 04333
(207) 289-3101

Maryland
Mr. Edward J. Muhl
Insurance Commissioner
841 Silver Lake 3000
Baltimore, MD 21202
(301) 333-5250

Massachusetts
Mr. Peter Ham
Commissioner of Insurance
100 Cambridge Street
Boston, MA 02202
(617) 727-3333

Michigan
Mr. Herman W. Coleman
Commissioner of Insurance
Insurance Bureau
P.O. Box 30220
Lansing, MI 48909
(517) 373-9273

Minnesota
Mr. Michael A. Hatch
Commissioner of Commerce
500 Metro Square Building
5th Floor
St. Paul, MN 55101
(651) 296-5907

Mississippi
Mr. Everard B. Stevens
Director of Insurance
201 West High Street
Room 630
P.O. Box 690
Jefferson City, MO 65102
(501) 359-3569

Missouri
Mr. Lewis R. Crist
Director of Insurance
201 West High Street
Room 630
P.O. Box 690
Jefferson City, MO 65102
(314) 731-2451

Montana
Mr. Andy Bennett
Commissioner of Insurance
126 North Sanders
Room 270
P.O. Box 4009
Helena, MT 59601
(406) 444-2040

Nebraska
Mr. William H. McCartney
Commissioner of Insurance
1201 Centennial Mall South
PO. Box 9499
Lincoln, NE 68509
(402) 471-2201

Nevada
Mr. David A. Gates
Commissioner of Insurance
Nye Building
201 South Fall Street
Carson City, NV 89701
(702) 685-4270

New Hampshire
Mr. Louis E. Bergeron
Insurance Commissioner
188 Manchester Street
Concord, NH 03301
(603) 271-2261

North Carolina
Mr. John W. Gillham
Insurance Commissioner
100 North Tryon Street
Room 260
PO. Box 21422
Charlotte, NC 28221
(704) 328-5701

North Dakota
Mr. Louis E. Bergeron
Insurance Commissioner
500 North Main Street
PO. Box 2504
Bismarck, ND 58502
(701) 224-2300

Ohio
Mr. Robert G. Uhler
Director of Insurance
7th Floor State Office Building
Columbus, OH 43215
(614) 466-3500

Oklahoma
Mr. David C. Rees
Commissioner of Insurance
1000 SW 6th Street
Oklahoma City, OK 73119
(405) 521-3333

Oregon
Mr. David C. Rees
Commissioner of Insurance
1000 SW 6th Street
Oklahoma City, OK 73119
(405) 521-3333

Pennsylvania
Mr. Robert G. Uhler
Director of Insurance
State Office Building
15th and Independence
Philadelphia, PA 19107
(215) 832-6600

Rhode Island
Ms. Margaret N. Jarvis
Commissioner of Insurance
100 Smith Street
Room 1501
Providence, RI 02903
(401) 277-2300

South Carolina
Mr. David D. Bowers
Commissioner of Insurance
1111 Gervais Street
Room 1506
Columbia, SC 29201
(803) 737-3373

South Dakota
Mr. David D. Bowers
Commissioner of Insurance
1111 Gervais Street
Room 1506
Columbia, SC 29201
(803) 737-3373

Tennessee
Mr. S. David Childers
Insurance Commissioner
401 Capitol Avenue
Nashville, TN 37243
(615) 741-3333

Texas
Mr. A. J. White
Commissioner of Insurance
101 West 15th Street
Austin, TX 78701
(512) 328-3300

Utah
Mr. S. David Childers
Insurance Commissioner
401 Capitol Avenue
Room 2540
Salt Lake City, UT 84133
(801) 538-7500

Vermont
Mr. S. David Childers
Insurance Commissioner
PO. Box 181
Montpelier, VT 05601
(802) 828-2222

Virginia
Mr. Everard B. Stevens
Director of Insurance
201 West High Street
Room 630
P.O. Box 690
Jefferson City, MO 65102
(314) 731-2451

Washington
Mr. Herman W. Coleman
Commissioner of Insurance
Insurance Bureau
P.O. Box 30220
Lansing, MI 48909
(517) 373-9273

West Virginia
Mr. Louis E. Bergeron
Insurance Commissioner
100 Capital Plaza
Charleston, WV 25305
(304) 558-2800

Wisconsin
Mr. Robert E. Wasserstein
Director of Insurance
221 Madison Avenue
Madison, WI 53703
(608) 264-9600

Wyoming
Mr. Robert W. Blackwell
Commissioner of Insurance
1000 West 4th Street
Cheyenne, WY 82002
(307) 777-2350
Mail Order

1. Be suspicious of exaggerated product claims or very low prices, and read product descriptions very carefully—sometimes pictures of products are misleading.

2. If you have any doubts about the company, check with the U.S. Postal Service, your state or local consumer protection agency or Better Business Bureau before ordering.

3. Look for the firm's return policy. If it is not stated, ask before you order. For example, does the company pay charges for shipping and return?

4. Complete the order form as directed. If you leave out information (such as full address or item details), your order may be delayed or canceled.

5. Keep a complete record of your order, including the company's name, address and telephone number, the price of the items ordered, any handling or other charges, the date you mailed (or telephoned) in the order, and your method of payment. Keep copies of canceled checks and/or statements.

6. If you order by mail, your order should be shipped within 30 days after the company receives your complete order, unless another period is agreed upon when placing the order or stated in an advertisement. If your order is delayed, a notice of delay should be sent to you within the promised shipping period along with an option to cancel the order.

7. Whenever your order involves a large amount of money, always check the company and its reputation before buying.
State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity, and a variety of intrastate services. These include moving household goods, telephone services, and in some states, water and transportation. Interstate rates for these utilities and services are regulated by the Federal government. Many utility commissions handle complaints, and will sometimes conduct investigations if numerous complaints are received on a particular utility matter.

Some states have offices which investigate consumer utility complaints, 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 office, check the listing below.

Alabama
Mr. James Sullivan
President
Alabama Public Service Commission
P.O. Box 931
Montgomery, AL 36130
(205) 281-5207
1 (800) 392-8032
(toll free in Alabama)

Alaska
Ms. Carolyn Guess
Acting Chairman
Alaska Public Utilities Commission
1200 West Washington Street
Anchorage, AK 99501
(907) 276-6222

Arizona
Ms. Marcia G. Weeks
Chairman
Arizona Corporation Commission
1580 Logan Street
Phoenix, AZ 85004
(602) 255-4143
(toll free in Arizona)

Arkansas
Robert E. Johnston, Ph.D.
Chairman
Arkansas Public Service Commission
1000 Center Street
Little Rock, AR 72203
(501) 371-1523
1 (800) 328-2205
(toll free in Arkansas)

California
Mr. Stanley W. Hulet
President
California Public Utilities Commission
505 Van Ness Avenue
Room 5207
San Francisco, CA 94102
(415) 557-3070
(415) 557-0788 (TDD)

Colorado
Mr. Arnold H. Cook
Chairman
Colorado Public Utilities Commission
1580 Logan Street
Denver, CO 80203
(303) 892-5187

Connecticut
Mr. John T. Downey
Chairperson
Connecticut Department of Public Utility Control
1 Central Park Plaza
New Britain, CT 06051
(203) 827-5553
1 (800) 382-4586
(toll free in Connecticut)

Delaware
Ms. Nancy M. Norling
Chairman
Delaware Public Service Commission
1550 South DuPont Highway
Dover, DE 19901
(302) 739-4247
1 (800) 282-8574
(toll free in Delaware)

District of Columbia
Ms. Patricia M. Worthy
Chairperson
District of Columbia Public Service Commission
450 Fifth Street, N.W.
Washington, DC 20001
(202) 626-5110

Florida
Ms. Katie Nichols
Chairman
Florida Public Service Commission
101 East Gaines Street
Tallahassee, FL 32301
(904) 468-2445
1 (800) 342-3552
(toll free in Florida)

Georgia
Mr. Robert C. Patford
Chairman
Georgia Public Service Commission
244 Washington Street, S.W.
Atlanta, GA 30334
(404) 666-4993
1 (800) 282-5813
(toll free in Georgia)

Hawaii
Mr. Hideto Kano
Chairman
Hawaii Public Utilities Commission
465 South King Street, 1st Floor
Honolulu, HI 96813
(808) 548-0990

Idaho
Mr. Perry Swisher
President
Idaho Public Utilities Commission
State House
Boise, ID 83720
(208) 334-3912

Illinois
Ms. Mary B. Bushnell
Chairman
Illinois Commerce Commission
527 East Capitol Avenue
P.O. Box 19280
Springfield, IL 62794
(217) 782-7295
(217) 782-7434 (TDD)

Indiana
Mr. Leslie Duvall
Chairman
Indiana Utility Regulatory Commission
913 State Office Building
Indianapolis, IN 46204
(317) 232-2701

Iowa
Mr. Andrew Varley
Chairman
Iowa State Utilities Board
State Capitol
Des Moines, IA 50319
(515) 281-5979

Kansas
Mr. Keith R. Henley
Chairman
Kansas State Corporation Commission
State Office Building
Topeka, KS 66612
(913) 297-1200

Kentucky
Mr. Richard D. Heman, Jr.
Chairman
Kentucky Public Service Commission
730 Schnak Lane
P.O. Box 969
Frankfort, KY 40602
(502) 564-7071

Louisiana
Mr. John F. Sahwegmann
Chairman
Louisiana Public Service Commission
One American Place
Suite 1630
New Orleans, LA 70130
(504) 838-5250
1 (800) 282-8052
(toll free in Louisiana)

Maine
Mr. William E. Long
Chairperson
Maine Public Service Commission
Augusta, ME 04333
(207) 289-9351

Massachusetts
Mr. Paul F. Levy
Chairman
Massachusetts Department of Public Utilities
100 Cambridge Street
Boston, MA 02202
(617) 727-2500

Michigan
Mr. Frank W. Heintz
Chairman
Michigan Public Service Commission
231 East Liberty Street
Ann Arbor, MI 48104
1 (800) 282-8052
(toll free in Maryland)
1 (800) 345-6934
(toll free in Maryland)

Minnesota
Ms. Barbara Beerhalter
Chair
Minnesota Public Utilities Commission
730 American Center Building
900 East Kellogg Boulevard
St. Paul, MN 55101
(612) 297-1200
1 (800) 652-9747
1 (800) 652-9747
(toll free in Minnesota)
(toll free in Minnesota)

(808) 548-3990

(800) 652-9747
(toll free in Minnesota)
(toll free in Minnesota)

(800) 345-6934
(toll free in Maryland)
(toll free in Maryland)

(800) 652-9747
(toll free in Minnesota)
(toll free in Minnesota)
STATE UTILITY COMMISSIONS:

Mississippi
Mr. Clyde Jarvis
Chairman
Mississippi Public Service Commission
P.O. Box 174
Jackson, MS 39215
(601) 961-5400

Missouri
Mr. William D. Steinmetzer
Chairman
Missouri Public Service Commission
P.O. Box 360
Jefferson City, MO 65102
(314) 751-3234
1 (800) 392-4211
(toll free in Missouri)

Montana
Mr. Clyde Jarvis
Chairman
Montana Public Service Commission
2701 Prospect Avenue
Helena, MT 59620
(406) 444-6100

Nebraska
Mr. Eric Rasmussen
Chairman
Nebraska Public Service Commission
301 Centennial Mall South
P.O. Box 94927
Lincoln, NE 68509
(402) 471-3011

New Hampshire
Mr. John R. Smyth
Chairman
New Hampshire Public Utilities Commission
8 Old Suncook Road
Building No.1
Concord, NH 03301
(603) 271-2431
1 (800) 624-0241
(toll free in New Hampshire)

New Jersey
Mr. Barbara A. Curran
President
New Jersey Board of Public Utilities
Two Gateway Center
Newark, NJ 07102
(201) 684-2028
1 (800) 624-0241
(toll free in New Jersey)

New Mexico
Mr. Joseph E. Samora, Jr.
Chairman
New Mexico Public Service Commission
P.O. Box 2205
Santa Fe, NM 87504
(505) 827-6540

New York
Mr. Peter A. Bradford
Chairman
New York Public Service Commission
3 Empire State Plaza
Albany, NY 12223
(518) 474-7080
1 (800) 342-3377 (toll free in New York—complaints)
1 (800) 342-3355 (toll free in New York—emergency service cutoff 7:30 a.m.—7:30 p.m. Monday-Friday)

North Carolina
Mr. Robert O. Wells
Chairman
North Carolina Utilities Commission
P.O. Box 29610
Raleigh, NC 27626
(919) 733-4249

North Dakota
Mr. Dale V. Sandstrom
President
North Dakota Public Service Commission
State Capitol Building
Bismarck, ND 58505
(701) 224-3400
1 (800) 322-2400
(toll free in North Dakota)

Ohio
Mr. Thomas V. Chena
Chairman
Ohio Public Utilities Commission
180 East Broad Street
Columbus, OH 43215
(614) 466-3016
(614) 466-5180 (TDD)

Oklahoma
Mr. James B. Townsend
Chairman
Oklahoma Corporation Commission
Jim Thorpe Office Building
Oklahoma City, OK 73105
(405) 521-2384

Oregon
Mr. Charles Davis
Chairman
Oregon Public Utility Commission
250 Labor and Industries Building
Salem, OR 97310
(503) 378-6666
1 (800) 522-2404
(toll free in Oregon)

Pennsylvania
Mr. William Shano
Chairman
Pennsylvania Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17120
(717) 783-1740

Puerto Rico
Mr. Amel M. Almodovar
Chairman
Puerto Rico Public Service Commission
Call Box CP
Hato Rey, PR 00919
(809) 751-5050

Rhode Island
Mr. Edward F. Burke
Chairman
Rhode Island Public Utilities Commission
100 Orange Street
Providence, RI 02903
(401) 277-3500

South Carolina
Mr. Cecil Bowers
Chairman
South Carolina Public Service Commission
P.O. Drawer 11649
Columbia, SC 29211
(803) 737-5100

South Dakota
Mr. Dennis E. Schmitz
Chairman
South Dakota Public Utilities Commission
500 East Capitol Avenue
Pierre, SD 57501
(605) 773-3201

Tennessee
Mr. Frank D. Cochran
Chairman
Tennessee Public Service Commission
P.O. Drawer 1646
Columbia, SC 29211
(803) 737-5100

Texas
Mr. Michael D. Greer
Chairman
Texas Public Service Commission
4800 Jefferson Avenue
P.O. Box 2924
Austin, TX 78757
(512) 458-7100
1 (800) 342-8359
(toll free in Tennessee)

Utah
Mr. Bruce T. Stewart
Chairman
Utah Public Service Commission
160 East 300 South
Salt Lake City, UT 84111
(801) 530-6716

Vermont
Ms. V. Louise V. McCarren
Chairman
Vermont Public Service Board
120 State Street
State Office Building
Montpelier, VT 05602
(802) 828-2319
1 (800) 622-4496
(toll free in Vermont)

Virginia
Mr. Alphonso Adams
Chairman
Virginia Public Service Commission
1401 East Broad Street
Richmond, VA 23209
(804) 786-3608

Washington
Ms. Sharon Nelson
Chairman
Washington Utilities and Transportation Commission
1300 Evergreen Park Dr. South
Olympia, WA 98504
(206) 753-6423
1 (800) 562-6150
(toll free in Washington)

West Virginia
Mr. Michael D. Greer
Chairman
West Virginia Public Service Commission
P.O. Box 812
Charleston, WV 25323
(304) 540-037
1 (800) 544-7113
(toll free in West Virginia)

Wisconsin
Mr. Charles H. Thompson
Chairman
Wisconsin Public Service Commission
4802 Shiloh Avenue
P.O. Box 7654
Madison, WI 53707
(608) 266-2001

Wyoming
Mr. John R. Smyth
Chairman
Wyoming Public Service Commission
122 West 25th
Cheyenne, WY 82022
(307) 777-7427
State Vocational and Rehabilitation Agencies

State vocational and rehabilitation agencies are responsible for coordinating and providing employment and job referral services for eligible handicapped individuals. Included among these services are counseling, evaluation, training, and job placement. Orientation and mobility services for the sight impaired as well as speech and hearing therapy for the hearing impaired are also available.

Alabama
Ms. Lamona H. Lucas
Director
Rehabilitation and Crippled Children Service
P.O. Box 11566
Montgomery, AL 36111
(205) 281-5780

Alaska
Mr. Michael C. Morgan
Director
Division of Vocational Rehabilitation
Box F, M.S. 0581
Juneau, AK 99811
(907) 465-2614

American Samoa
Mr. John J. Banks
Director
Vocational Rehabilitation
Department of Manpower Resources
American Samoa Government
P.O. Box 3492
Pago Pago, AS 96799
(011) (684) 633-4903

Arizona
Mr. James B. Griffith
Administrator
Rehabilitation Services Division
1300 West Washington Street
Phoenix, AZ 85007
(602) 255-3332

Arkansas
Mr. Russell Baxter
Commissioner
Rehabilitation Services Division
Department of Human Services
P.O. Box 3237
Little Rock, AR 72203
(501) 571-2571

Arizona
Mr. James C. Hudson
Commissioner
Division of Services for the Blind
Department of Human Services
P.O. Box 3237
Little Rock, AR 72203
(501) 571-2587

California
Cecilio Fontanoza, Ph.D.
Director
Department of Rehabilitation
830 K Street Mall
Sacramento, CA 95814
(916) 445-3971

Colorado
Mark E. Utvin, Ph.D.
Bureau Chief
Bureau of Rehabilitation and Work Programs
Department of Social Services
1575 Sherman Street
Denver, CO 80202
(303) 294-2800

Connecticut
Thomas Connors, Ph.D.
Bureau Chief
Client Services
State Department of Education
Division of Rehabilitation Services
600 Asylum Avenue
Hartford, CT 06105
(203) 566-7153

Mr. William Patton, ACSW
Director
Board of Education and Services for the Blind
170 Ridge Road
Wethersfield, CT 06109
(203) 566-5800

Delaware
Mr. Tony Sokolowski
Director
Division of Vocational Rehabilitation
Delaware Elwyn Institutes
4th Floor
321 East 11th Street
Wilmington, DE 19801
(302) 571-2851

Mr. Robert Snyder
Director
Division for the Visually Impaired
Department of Health and Social Services
305 West 8th Street
Wilmington, DE 19801
(302) 571-3570

District of Columbia
Ms. Katherine Williams
Acting Administrator
D.C. Rehabilitation Services Administration
Department of Human Services
605 G Street N.W., Room 1111
Washington, DC 20001
(202) 727-3227
(202) 727-3981 (TDD)

Florida
Calvin Melton, Ph.D.
Director
Division of Vocational Rehabilitation
Department of Labor and Employment Security
1709 "K" Mahan Drive
Tallahassee, FL 32399
(904) 488-6210

Mr. Donald H. Wedewer
Director
Division of Blind Services
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(404) 994-8570

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Division of Vocational Rehabilitation
Government of Guam
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Mr. Howard H. Barton, Jr.
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Idaho Commission for the Blind
341 West Washington
Boise, ID 83702
(208) 334-3220

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(217) 785-0218

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Commissioner
Indiana Department of Human Services
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STATE VOCATIONAL AND REHABILITATION AGENCIES

Iowa
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Mr. R. Craig Slayton
Administrator
Commission for the Blind
524 4th Street
Des Moines, IA 50309
(515) 281-7999

Kansas
Ms. Joan B. Watson
Commissioner Rehabilitation Services
Department of Social and Rehabilitation Services
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Topeka, KS 66606
(913) 296-3911

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Assistant Superintendent of Rehabilitation
Bureau of Rehabilitative Services
Department of Education
Capitol Plaza Office Tower
9th Floor
Frankfort, KY 40601
(502) 564-4754

Mr. Charles W. McDowell
Director
Department of Social and Rehabilitation Services
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Frankfort, KY 40601
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Louisiana
Ms. Mary Nelson
Director
Division of Vocational Rehabilitation
Department of Health and Human Resources
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Baton Rouge, LA 70804
(504) 342-2285

Mr. Jerry Swezey
Director
Division of Blind Services
Office of Human Development
Department of Health and Human Resources
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Chief Vocational Rehabilitation Division
Commissioner of Northern Mariana Island
Saipan, Mariana Island 96950
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Associate Superintendent
Bureau of Rehabilitation and Disability Determination
Department of Education
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Rehabilitation Commission
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(617) 727-2170 (TDD)

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(651) 296-5822 (TDD)

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Assistant Commissioner
Division of Vocational Rehabilitation
State Department of Education
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Mr. David S. Vogel
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Bureau for the Blind
Division of Family Services
619 East Capitol
Jefferson City, MO 65101
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Department of Social and Rehabilitation Services
Rehabilitative and Visual Services Division
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State Department of Education
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(402) 471-3659 (TDD)
STATE VOCATIONAL AND REHABILITATION AGENCIES

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(702) TTY -4722 (TDD)

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Division of Vocational Rehabilitation
State Department of Education
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(603) 271-3471 (TDD)

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Commission for the Blind and Visually Impaired
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(201) 648-2324

New Mexico
Mr. Ross Sweat
Director
Division of Vocational Rehabilitation
Services
Labor and Industry Building Room 1006
John Fitch Plaza
Trenton, NJ 08625
(609) 292-5987
(609) 292-2919 (TDD)

New York
Mr. Richard M. Switzer
Deputy Commissioner for Vocational Rehabilitation
New York State Education Department
Office of Vocational Rehabilitation
One Commerce Plaza
Room 1007
Albany, NY 12242
(518) 473-1801

North Carolina
Mr. Claude A. Myer
Director
Division of Vocational Rehabilitation Services
Department of Human Resources
State Office
P.O. Box 26055
Raleigh, NC 27611
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North Dakota
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Division Director
Division of Vocational Rehabilitation
Department of Human Services
State Capitol Building
Bismarck, ND 58505
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(701) 224-2699 (TDD)

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Division of Vocational Rehabilitation
Department of Human Services
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Bismarck, ND 58505
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(701) 224-2699 (TDD)

Ohio
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Administrator
Rehabilitation Services Commission
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Columbus, OH 43229
(614) 438-1210 (voice/TDD)

Oklahoma
Mr. Jerry Dunlap
Associate Director
Oklahoma Department of Human Services
Division of Rehabilitation Services
P.O. Box 26352
Oklahoma City, OK 73126
(405) 424-4311, ext. 2840
(405) 424-2794 (TDD)

Oregon
Mr. James Young
Administrator
Commission for the Blind
535 S.E. 12th Avenue
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(503) 238-3838

Pennsylvania
Mr. Joseph A. Snyder
Executive Director
Office of Vocational Rehabilitation
Labor and Industry Building
7th and Forster Streets
Harrihurst, PA 17120
(717) 787-5244
(717) 787-4752 (TDD)

Puerto Rico
Mr. Angel L. Jimenez
Assistant Secretary for Vocational Rehabilitation
Department of Social Services
P.O. Box 118, Building 10
Hato Rey, PR 00919
(809) 755-1782
(809) 755-5237 (TDD)

Rhode Island
Ms. Sherry J. Campanelli
Administrator
Vocational Rehabilitation Services
Department of Human Services
40 Fountain Street
Providence, RI 02903
(401) 277-7005
(401) 277-7016 (TDD)

South Carolina
Mr. William H. James
Commissioner
Commission for the Blind
1430 Confederate Avenue
Columbia, SC 29201
(803) 734-7522

South Dakota
Mr. John E. Madigan
Secretary
Department of Vocational Rehabilitation
704 East Illinois Street
Ferrer, SD 57501
(605) 773-3195
(605) 773-4544 (TDD)
Teleshopping

If you are thinking of making purchases through a television shopping program, first check:

1. The cost of the same item listed by other sources, including local stores, catalogs, etc.
2. How long it will take for you to receive the item after you’ve placed your order.
3. The company’s refund and cancellation policy.
4. Who pays shipping charges for returned merchandise, the company’s policy for damaged or lost merchandise, and who pays for shipping insurance.
5. Whether the company reserves the right to substitute comparable goods.
6. If a warranty or guarantee is available.

Remember to keep a record of your order and the method and amount of payment, including any taxes, shipping and handling costs.
State Weights and Measures Offices

State weights and measures offices enforce laws and regulations to ensure that commercial weight and measure transactions are uniform 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 the state weights and measures office if you believe you have purchased a short-weight package or think a weighing meter or measuring device is inaccurate.

<table>
<thead>
<tr>
<th>State</th>
<th>Name</th>
<th>Title</th>
<th>Address</th>
<th>Phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Mr. Donald E. Staig</td>
<td>Director</td>
<td>Alabama Department of Agriculture P.O. Box 3336 Montgomery, AL 36193</td>
<td>(205) 261-2613</td>
</tr>
<tr>
<td>Alaska</td>
<td>Mr. Abe D. Thompson</td>
<td>Chief</td>
<td>Department of Commerce and Economic Development P.O. Box 11168 Anchorage, AK 99511</td>
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<tr>
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<tr>
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<td>Mr. Darrell A. Guensler</td>
<td>Assistant Director</td>
<td>Division of Measurement Standards Department of Food and Agriculture 8500 Fruitridge Road Sacramento, CA 95826</td>
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<tr>
<td>Colorado</td>
<td>Mr. David Wallace</td>
<td>Chief</td>
<td>Department of Agriculture 3125 Wyandot Denver, CO 80211</td>
<td>(303) 866-2845</td>
</tr>
<tr>
<td>Connecticut</td>
<td>Mr. Allan M. Nelson</td>
<td>Chief</td>
<td>Weights and Measures Division Department of Agriculture 3250 Conner Boulevard Lab Complex Tallahassee, FL 32346</td>
<td>(904) 488-5140</td>
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<tr>
<td>Delaware</td>
<td>Mr. Eugene Keeley</td>
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<td>(302) 736-4811</td>
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<tr>
<td>District of Columbia</td>
<td>Mr. Earl E. Maxwell</td>
<td>Chief</td>
<td>Weights and Measures Branch Department of Consumer and Regulatory Affairs 1110 U Street, S. E. Washington, DC 20020</td>
<td>(202) 767-7223</td>
</tr>
<tr>
<td>Florida</td>
<td>Mr. Wayne Wall</td>
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<td>Mr. Martin Coile</td>
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<td>Division of Weights and Measures Georgia Department of Agriculture Atlanta Farmers Market Forest Park, GA 30030</td>
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<td>Hawaii</td>
<td>Mr. George E. Mathimoe</td>
<td>Administrator</td>
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<tr>
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<td>Mr. Dale Hurd</td>
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<td>Indiana</td>
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<td>Mr. Ronald Harrell</td>
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<td>(504) 625-3780</td>
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<td>Minnesota</td>
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<td>Division of Weights and Measures Department of Public Service 2277 Highway 36 St. Paul, MN 55113</td>
<td>(612) 341-7200</td>
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<tr>
<td>State</td>
<td>Weight and Measures Division</td>
<td>Office Address</td>
<td>Telephone</td>
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<tr>
<td>Mississippi</td>
<td>Mr. William J. Eldridge</td>
<td>Call Box 2042, Concord Center</td>
<td>(601) 292-4615</td>
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<td>Missouri</td>
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<td>Montana</td>
<td>Mr. Steven H. Meloy</td>
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<td>South Carolina</td>
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<tr>
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<tr>
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<tr>
<td>Vermont</td>
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<tr>
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<tr>
<td>West Virginia</td>
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<td>180t Waitter Sillers Building</td>
<td>(505) 646-1616</td>
<td></td>
</tr>
</tbody>
</table>
Military Commissary and Exchange Contacts

Patrons of military commissary and exchange facilities in need of assistance should first contact the facility manager where the purchase was made. If the problem cannot be resolved at this level, regional headquarters should be contacted. The last level of assistance is the U.S. Headquarters for commissaries or exchanges. Listed below are addresses of military commissary and exchange services.

**Air Force Commissary Service**
- **Regional Headquarters**
  - HQ AFCOMS
  - Southeast Region
    - Det 11 AFCOMS/FC
    - Charleston AFB, SC 29404
    - (803) 554-3184
  - HQ AFCOMS
    - South Central Region
      - Det 5 AFCOMS/FC
      - Lackland AFB, TX 78236
      - (512) 671-2981
  - HQ AFCOMS
    - Northeast Region
      - Det 12 AFCOMS/FC
      - Langley AFB, VA 23602
      - (703) 745-0219
    - Det 14 AFCOMS/FC
      - Lackland AFB, TX 78236
      - (210) 930-2900
  - HQ AFCOMS
    - Southwest Region
      - Det 17 AFCOMS/FC
      - Fort Sill, OK 73503
      - (512) 733-8700
    - Det 20 AFCOMS/FC
      - Fort Bliss, TX 79904
      - (915) 854-2111
  - HQ AFCOMS
    - Delta-Gulf Region
      - Det 8 AFCOMS/FC
      - Keesler AFB, MS 39033
      - (601) 388-3132
    - Det 10 AFCOMS/FC
      - Keesler AFB, MS 39033
      - (601) 388-3132
  - HQ AFCOMS
    - North Central Region
      - Det 20 AFCOMS/FC
      - Offutt AFB, NE 68112
      - (402) 221-6300
    - Det 14 AFCOMS/FC
      - McChord AFB, WA 98433
      - (253) 774-6600
    - Det 16 AFCOMS/FC
      - Nellis AFB, NV 89156
      - (702) 658-9000
  - HQ AFCOMS
    - California Region
      - Det 17 AFCOMS/FC
      - Travis AFB, CA 94535
      - (707) 763-2111
    - Det 19 AFCOMS/FC
      - Travis AFB, CA 94535
      - (707) 763-2111
    - Det 21 AFCOMS/FC
      - Travis AFB, CA 94535
      - (707) 763-2111

**Marine Corps Exchange Service**
- **Regional Headquarters**
  - HQ Marine Corps Exchange
    - Camp Pendleton, CA 92055
    - (714) 423-5700
  - HQ Marine Corps Exchange
    - Camp Lejeune, NC 28542
    - (619) 451-2481
  - HQ Marine Corps Exchange
    - Camp Pendleton, CA 92055
    - (714) 423-5700
  - HQ Marine Corps Exchange
    - Camp Lejeune, NC 28542
    - (619) 451-2481

**U.S. Headquarters**
- **Directorate of Operations**
  - HQ AFCOMS
    - (703) 745-0219
  - U.S. Headquarters
    - Director, USATSA
    - Directorate of Operations
    - HQ AFCOMS
    - (703) 745-0219

**U.S. Navy Commissary Service**
- **Regional Headquarters**
  - NAVRESSO
    - Executive Officer
    - Building 6
    - 2801 "C" Street S.W.
    - Washington, DC 20380
    - (202) 877-7000
  - NAVRESSO
    - Executive Officer
    - Building 28
    - Pensacola, FL 32508
    - (904) 777-7000

**Army Commissary Service**
- **Regional Headquarters**
  - Executive Officer
  - NAVRESSO
  - Field Support Office
  - Building 3345
  - Naval Amphibious Base Little Creek
  - Norfolk, VA 23521
  - (804) 677-7000
  - Executive Officer
  - NAVRESSO
  - Field Support Office
  - Building 602
  - Naval Supply Center Oakland
  - Oakland, CA 94625
  - (415) 452-2283
  - Executive Officer
  - NAVRESSO
  - Field Support Office
  - Building 27
  - Pensacola, FL 32508
  - (904) 777-7000
  - Executive Officer
  - NAVRESSO
  - Field Support Office
  - Building 28
  - Washington, DC 20380
  - (202) 877-7000

**Golden Gate Exchange Region**
-3020 12th Street
- San Francisco, CA 94114
- (415) 655-3400

**U.S. Headquarters**
- Army and Air Force Exchange Service
- Headquarters
- Customer Relations (PA-R)
- P.O. Box 660202
- Dallas, TX 75266
- (214) 780-2011

**Marine Corps Exchange Service**
- Marine Corps Exchange
- Marine Corps Logistics Base
- Atlantic
- Charleston, SC 29407
- (803) 554-3184
Vacation Certificates and Travel Clubs

1. Be wary of "free" vacation offers or travel clubs that sound "too good to be true; demand an immediate decision or include "valuable" coupons for free meals, transportation, accommodations or resort attractions.

2. Until you have written information and are certain you wish to use the offer, do not pay any company or give your credit card number.

3. Check with your state or local consumer protection office or Better Business Bureau for a reliability report, including complaints lodged against the company.

4. Before accepting any travel offer, get specific information, in writing, about any additional costs for transportation, hotel, meals, booking fees, single supplement charges for individuals traveling alone, and peak season surcharges. Before buying any travel package, check with travel agents or airlines to be sure if rates are competitive.

5. Get all the details in writing before agreeing to a vacation offer, including cancellation policies. Determine in advance what your options are if the arrangements are not available at your preferred time.

6. Before traveling, confirm all arrangements directly with the airlines, hotels, cruise lines, tour companies, etc.

7. If a deposit is required, ask when and if you get it back. Find out what alternative arrangements can be made if the company can't meet your travel needs and if you get a full refund.

8. To receive a vacation certificate, you may be required to make a purchase or attend a sales presentation. Many certificates have restrictions on age, income, and marital status. Make sure you meet all requirements before you make the trip.

9. Two things to remember if you pay for membership in a travel club by credit card: Check your monthly statement for correct charges and be advised that you must write the credit card issuer within 60 days of receiving your statement to receive credit for errors.

10. Complaints related to travel clubs should be sent to the Federal Trade Commission, Division of Marketing Practices, 6th Street and Pennsylvania Avenue, N.W., Washington, DC 20580.
Federal Information Centers (FICs) help consumers find information about Federal services, programs, and regulations. FICs also direct individuals to the correct Federal agency for help with problems.

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<th>State</th>
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<td>Birmingham</td>
<td>(205) 322-8591</td>
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<td>Iowa</td>
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<td>(206) 393-6230</td>
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<tr>
<td>Wisconsin</td>
<td>Milwaukee</td>
<td>(414) 271-2273</td>
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**Telephone Solicitations**

1. For your protection, don't buy anything over the telephone unless you initiate the call, know who you have reached, and you believe the seller is reputable. To check on a company's reputation, call the Better Business Bureau or consumer protection office where the company is located.
2. Be wary of any caller who insists on an immediate purchase decision.
3. Ask for the name, address, and phone number where you can reach the caller after considering the solicitation.
4. Don't be lured into buying otherwise unwanted merchandise by offers of promotional gifts or prizes.
5. Get the offer in writing before you buy. Look to see if there are conditions or restrictions that you were not told about on the phone.
6. Never give your credit card or social security number over the telephone as a verification of your identity. Don't use your credit card number to purchase anything unless you initiated the call or you know exactly with whom you are talking.
7. New postal regulations allow you to write a check payable to the sender, rather than the delivery company, for cash on delivery (C.O.D.) orders. If, after examining the merchandise, you feel there has been misrepresentation or fraud, you can stop payment on the check and file a complaint with the Postal Inspector's Office.
8. Don't use your credit card to purchase anything unless you initiated the call or you knew exactly with whom you are talking.
# Selected Federal Agencies

The Federal agencies listed in this section have jurisdiction over major areas of consumer complaints and inquiries. Some of these agencies work primarily through regional or local offices. If you are unsure about which Federal agency to contact, look in the Index for a topic listing describing your problem or concern. If the reference is not in the Index, call your nearest Federal Information Center (FIC), listed in Appendix A.

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<th>Commission on Civil Rights</th>
<th>Laboratory Compliance Office</th>
<th>Food and Drug Administration</th>
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<td>Look in your telephone directory under “U.S. Government, Civil Rights Commission.” If it does not appear, call the FIC nearest you (see page 75), or contact:</td>
<td>(202) 523-3472 (complaint referral)</td>
<td>(202) 351-2325 (consumer complaints)</td>
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<td>(301) 436-7799</td>
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</tbody>
</table>
Equal Employment Opportunity Commission
Look in your telephone directory under "U.S. Government, Equal Employment Opportunity Commission." If it does not appear, call the FIC nearest you (see page 75) or contact:
Office of Program Operations Equal Employment Opportunity Commission
200 E Street, N.W.
Washington, DC 20430
(202) 634-5831

Federal Communications Commission
Complaints about telecommunications:
Common Carrier Bureau
Informal Complaints Branch
Federal Communications Commission
2025 M Street, N.W.
Room 6262
Washington, DC 20554
(202) 632-7553
(202) 632-6999 (TDD)

General Information:
Consumer Assistance and Small Business Office
Federal Communications Commission
1919 M Street, N.W.
Room 254
Washington, DC 20554
(202) 632-7553
(202) 632-6999 (TDD)

Complaints about radio or television:
Mass Media Bureau
Complaints and Investigations
Federal Communications Commission
2025 M Street, N.W.
Room 8210
Washington, DC 20554
(202) 632-7048
(202) 632-6999 (TDD)

Federal Deposit Insurance Corporation
FDIC handles complaints about FDIC-insured banks which are not members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, call the FIC nearest you (see page 75) or contact:
Office of Consumer Affairs
Federal Deposit Insurance Corporation
550 17th Street, N.W. (F130)
Washington, DC 20429
(202) 890-3536
(202) 889-3535 (TDD)
(202) 424-5488 (toll free)

Federal Emergency Management Agency
Look in your telephone directory under "U.S. Government, Federal Emergency Management Agency." If it does not appear, call the FIC nearest you (see page 75) or contact:
Emergency Preparedness and Response
Office of the External Affairs Directorate
Federal Emergency Management Agency
Washington, DC 20572
(202) 646-4000

Federal Reserve System
The Board of Governors handles consumer complaints about state banks and trust companies which are members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors," or "Federal Reserve Bank." If neither appears, call the FIC nearest you (see page 75) or contact:
Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs
Washington, DC 20551
(202) 645-3946

Federal Trade Commission
Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, call the FIC nearest you (see page 75) or contact:
Correspondence Branch
Federal Trade Commission
Washington, DC 20580
(202) 336-2222

General Services Administration
Surplus Federal property sales
Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, call the FIC nearest you (see page 75).

Government Printing Office
Gover.nment publications:
Publications Service Section
Government Printing Office
Washington, DC 20402
(202) 275-3050

Subscriptions to Government Periodicals:
Subscription Research Section
Government Printing Office
Washington, DC 20402
(202) 275-3054
SELECTED FEDERAL AGENCIES

Interstate Commerce Commission
Office of Compliance and Consumer Assistance
Washington, DC 20423
(202) 275-7148

National Archives and Records Administration
Central Reference Branch
National Archives and Records Administration
Washington, DC 20408
(202) 523-8320
(202) 523-0774 (TDD)

Federal Register
National Archives and Records Administration
Washington, DC 20408
(301) 588-8999
(202) 523-0774 (TDD)

Publications Services
National Archives and Records Administration
Washington, DC 20408
(202) 523-5229 (TDD)
(202) 523-5161 (TDD)

National Credit Union Administration
Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear call the FIC nearest you (see page 75) or contact:
National Credit Union Administration
1775 G Street, N.W.
Washington, DC 20551
(202) 557-1000

National Labor Relations Board
Office of the Executive Secretary
1717 Pennsylvania Ave., N.W.
Washington, D.C. 20006
(202) 254-9430

Nuclear Regulatory Commission
Office of Governmental and Public Affairs
Washington, DC 20555
(301) 492-7715

Pension Benefit Guaranty Corporation
2025 K Street, N.W.
Washington, DC 20006
(202) 776-8800
(202) 776-8959 (TDD)

Postal Rate Commission
Office of the Consumer Advocate
Postal Rate Commission
Washington, DC 20288
(202) 789-6730

President's Committee on Employment of the Handicapped
1111 20th Street, N.W.
Suite 636
Washington, DC 20036
(202) 653-5044
(202) 653-5990 (TDD)

Railroad Retirement Board
844 Rush Street
Chicago, IL 60611
(312) 751-4596

Securities and Exchange Commission
Office of Consumer Affairs and Information Services
450 5th Street, N.W.
Washington, DC 20549
(202) 272-7440
(202) 272-7450 (Investor complaints)
(202) 272-7450 (public filings)

Small Business Administration
Office of Consumer Affairs
1-41 L Street, N.W.
Room 603-D
Washington, DC 20416
(202) 653-6170

Tennessee Valley Authority
Citizen Action Office
400 West Summit Hill Drive
Knoxville, TN 37902
(615) 624-4402
(1-800) 362-9250
(toll free in Tennessee)
(1-800) 251-9242
(toll free in Alabama, Arkansas, Georgia, Kentucky, Mississippi, North Carolina, Virginia)

United States Postal Service
If you experience difficulty when ordering merchandise or conducting business transactions through the mail, or suspect that you have been the victim of a mail fraud or misrepresentation scheme, contact your Postal Inspector or local Postal Inspector. Look in your telephone directory under "U.S. Government, Postal Service U.S." for these local listings. If they do not appear, contact:
Chief Postal Inspector
United States Postal Service
Washington, DC 20260-2100
(202) 268-4267

For consumer convenience, all Post Offices and letter carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local Post Office, write or call:
Consumer Advocate
United States Postal Service
Washington, DC 20260-6720
(202) 268-2284

Veterans Administration
For information about VA medical care or benefits contact your nearest VA facility. Look in your telephone directory under "U.S. Government, Veterans Administration" for the VA Regional Office nearest your area. If it does not appear, call the FIC nearest you (see page 75) or contact:
Department of Medicine and Surgery
Veterans Administration
Office of Executive Communications (101B)
Washington, DC 20420
(202) 233-5081

Department of Veterans Benefits
Veterans Administration
Veterans Benefits Service (27)
Washington, DC 20420
(202) 233-2567

Office of Public Affairs
Veterans Administration
Consumer Affairs and Intercommunications Service (103D)
Washington, DC 20260
(202) 233-2843

Counterfeit Products

1. Counterfeit products include any product bearing an unauthorized representation of a manufacturer's trademark or trade name.
2. Examples of products which have been counterfeited include prescription and over-the-counter drugs, clothing, credit cards, watches, pacemakers, and machinery and automobile replacement parts.
3. Because counterfeit products are often of sub-standard quality, there are potential safety risks which may cause personal injury as well as economic loss.
4. Avoiding counterfeit products takes practice. The following are usually associated with counterfeit products:
   - Incorrect spelling of brand name
   - No warranty or guarantee available
   - "Unbelievably" low prices
5. The United States can take criminal action; under the stiff penalties of the 1984 Anti-Counterfeit Law, against counterfeiters and those who distribute these products. If you think you have purchased a counterfeit product, call the U.S. Customs Service Counterfeit Goods Hotline, (212)466-5784; or the Federal Bureau of Investigation, (202)224-3000.
Federal TDD Directory

This section lists Federal offices that are equipped to handle inquiries and complaints from persons with hearing and speech impairments.

<table>
<thead>
<tr>
<th>Agency/Program</th>
<th>Address</th>
<th>Telephone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central Intelligence Agency</td>
<td>Handicapped Program Office</td>
<td>Washington, DC 20505</td>
</tr>
<tr>
<td>Commission on Civil Rights</td>
<td>1121 Vermont Avenue, N.W.</td>
<td>Washington, DC 20242</td>
</tr>
<tr>
<td>Department of Agriculture</td>
<td>14th Street and Independence Avenue, S.W.</td>
<td>Washington, DC 20250</td>
</tr>
<tr>
<td>Department of Commerce</td>
<td>14th Street and Constitution Avenue, N.W.</td>
<td>Washington, DC 20230</td>
</tr>
<tr>
<td>Bureau of the Census</td>
<td>Population Division</td>
<td></td>
</tr>
<tr>
<td>Statistical Information Staff</td>
<td>Suitland and Silver Hill Roads Federal Building, Room 2030</td>
<td>Suitland, MD 20233</td>
</tr>
<tr>
<td>Demographic Surveys Division</td>
<td>Consumer Expenditures Surveys Program Branch</td>
<td>(202) 763-4123, 4189 (TDD)</td>
</tr>
<tr>
<td>International Trade Administration</td>
<td>Automated Information Management Division Quality Control Branch Herbert C. Hoover Building</td>
<td>Room 1848 Washington, DC 20230</td>
</tr>
<tr>
<td>Law Library</td>
<td>14th Street and Constitution Avenue, N.W.</td>
<td>Room 1894</td>
</tr>
<tr>
<td>National Bureau of Standards</td>
<td>Office of Personnel Administration Building</td>
<td>Room A153</td>
</tr>
<tr>
<td>National Weather Service</td>
<td>National Meteorological Center</td>
<td>Washington, DC 20230</td>
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<tr>
<td>Rehabilitation Services Administration</td>
<td>330 C Street, S.W.</td>
<td>Washington, DC 20202</td>
</tr>
<tr>
<td>Department of Health and Human Services</td>
<td>Handicapped Employment Program</td>
<td>200 Independence Ave., S.W.</td>
</tr>
<tr>
<td>Food and Drug Administration</td>
<td>5600 Fishers Lane Parklawn Building</td>
<td>Rockville, MD 20857</td>
</tr>
<tr>
<td>Education Division</td>
<td>Equal Employment Opportunity Office</td>
<td>(202) 443-1916 (TDD)</td>
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<tr>
<td>Department of Agriculture</td>
<td>National Library of Medicine</td>
<td>NIH 34</td>
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<tr>
<td>Department of Commerce</td>
<td>Office of Civil Rights</td>
<td>200 Independence Ave., S.W.</td>
</tr>
<tr>
<td>Social Security Administration</td>
<td>6401 Security Boulevard</td>
<td>Baltimore, MD 21207</td>
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<tr>
<td>Department of Justice</td>
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<tr>
<td>Civil Rights Division</td>
<td>FBI Identification Division</td>
<td>(202) 324-1334 (TDD)</td>
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<tr>
<td>National Park Service</td>
<td>Civil Rights Division</td>
<td>(202) 786-4463 (TDD)</td>
</tr>
<tr>
<td>Special Programs Branch</td>
<td>FBI Identification Division</td>
<td>(202) 324-2364 (TDD)</td>
</tr>
<tr>
<td>Department of Justice</td>
<td>Park Lawn Building</td>
<td>Washington, DC 20202</td>
</tr>
<tr>
<td>Consumer Expenditures Division</td>
<td>Department of Health and Human Services</td>
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<tr>
<td>Rehabilitation Services Administration</td>
<td>330 C Street, S.W.</td>
<td>Washington, DC 20202</td>
</tr>
<tr>
<td>Department of Housing and Urban Development</td>
<td>451 Seventh Street, S.W.</td>
<td>Washington, DC 20410</td>
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<tr>
<td>Office of Intergovernmental Relations</td>
<td>Department of Justice</td>
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<tr>
<td>Washington, DC 20243</td>
<td>Personnel Office</td>
<td>(202) 443-4817 (TDD)</td>
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<tr>
<td>National Park Service</td>
<td>Special Programs Branch</td>
<td>(202) 324-3679 (TDD)</td>
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<tr>
<td>Department of Housing and Urban Development</td>
<td>Department of Justice</td>
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<tr>
<td>100th Street and Constitution Avenue, N.W.</td>
<td>Department of the Army</td>
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<tr>
<td>Civilian Personnel Office</td>
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<td>Arlington, VA 22212</td>
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<tr>
<td>Department of the Army</td>
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<tr>
<td>Civilian Personnel Office</td>
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<td>Arlington, VA 22212</td>
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<tr>
<td>Department of Agriculture</td>
<td>Department of Commerce</td>
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<tr>
<td>14th Street and Constitution Avenue, N.W.</td>
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<td>Washington, DC 20230</td>
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<tr>
<td>Department of Commerce</td>
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<tr>
<td>Bureau of the Census</td>
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<td>Population Division</td>
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<tr>
<td>Statistical Information Staff</td>
<td></td>
<td>Suitland and Silver Hill Roads Federal Building, Room 2030</td>
</tr>
<tr>
<td>National Institute on Disability and Rehabilitation Research</td>
<td>330 C Street, S.W.</td>
<td>Washington, DC 20202</td>
</tr>
<tr>
<td>Office of Civil Rights</td>
<td>330 C Street, S.W.</td>
<td>Washington, DC 20202</td>
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<tr>
<td>Social Security Administration</td>
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<td></td>
</tr>
<tr>
<td>6401 Security Boulevard</td>
<td></td>
<td>Baltimore, MD 21207</td>
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<tr>
<td>Civilian Personnel Office</td>
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<td>Arlington, VA 22212</td>
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<tr>
<td>Department of Agriculture</td>
<td>Department of Commerce</td>
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<tr>
<td>14th Street and Constitution Avenue, N.W.</td>
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<td>Washington, DC 20230</td>
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Hearing or speech impaired individuals who use a Telecommunications Device for the Deaf (TDD or TTY) may get assistance with calls made to and from a telecommunications device by calling:

TDD/TTY Operator Services (800) 855-1155 (toll free)

If you need assistance and you have TDD equipment, the TDD Operator can help you to make any of the following:

- Credit card calls (with valid telephone calling card)
- Collect calls (paid for by person you are calling)
- Person-to-person calls (to a specific person)
- Third party calls (paid billed to a number other than the one you are calling to or from)
- Calls from a hotel of motel
- Calls from a pay phone (only credit card, collect or third party calls)

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<table>
<thead>
<tr>
<th>Department of Labor</th>
<th>Federal Communications Commission</th>
<th>Nuclear Regulatory Commission</th>
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</thead>
<tbody>
<tr>
<td>200 Constitution Avenue, N.W. Washington, DC 20210</td>
<td>1919 M Street, N.W. Washington, DC 20554</td>
<td>Washington, DC 20555</td>
</tr>
<tr>
<td>Office of Civil Rights</td>
<td>(202) 632-6999 (voice/TDD)</td>
<td>(202) 492-4626 (voice/TDD)</td>
</tr>
<tr>
<td>Civilian Personnel Office</td>
<td>1776 F Street, N.W. Washington, DC 20429</td>
<td>Office of Personnel Management</td>
</tr>
<tr>
<td>Washington, DC 20376</td>
<td>(202) 898-2597 (voice/TDD)</td>
<td>1900 E Street, N.W. Washington, DC 20415</td>
</tr>
<tr>
<td>(202) 692-2658 (TDD)</td>
<td>1 (800) 428-4732</td>
<td>Personnel</td>
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<tr>
<td>Department of State</td>
<td>(202) 632-9513 (voice/TDD)</td>
<td>(202) 632-9513 (voice/TDD)</td>
</tr>
<tr>
<td>2201 C Street, N.W. Washington, DC 20520</td>
<td>Equal Employment Opportunity Division</td>
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<tr>
<td>Personnel Office</td>
<td>(202) 424-5488 (toll free/TDD)</td>
<td>(202) 424-5488 (toll free/TDD)</td>
</tr>
<tr>
<td>(202) 647-7256 (TDD)</td>
<td>Federal Reserve Board</td>
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<tr>
<td>Washington, DC 20520</td>
<td>20th and C Streets, N.W. Washington, DC 20551</td>
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<tr>
<td>Department of Transportation</td>
<td>(202) 452-3544 (TDD)</td>
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<tr>
<td>400 7th Street, S.W. Washington, DC 20590C</td>
<td>(202) 523-3638 (voice/TDD)</td>
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<tr>
<td>(202) 366-2613 (voice/TDD)</td>
<td>Interstate Commerce Commission</td>
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<tr>
<td>Bureau of the Public Debt</td>
<td>Constitution Avenue and 12th Street, N.W. Washington, DC 20011</td>
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<tr>
<td>13th and C Streets, S.W. Washington, DC 20590</td>
<td>(202) 275-1721 (TDD)</td>
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<tr>
<td>(202) 287-4097 (TDD)</td>
<td>Library of Congress</td>
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<tr>
<td>Internal Revenue Service</td>
<td>1st Street and Independence Avenue, S.E. Washington, DC 20540</td>
<td></td>
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<tr>
<td>111 Constitution Avenue, N.W. Washington, DC 20224</td>
<td>(202) 287-6200 (TDD)</td>
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<tr>
<td>1 (800) 382-4059 (toll free/TDD)</td>
<td>Merit Systems Protection Board</td>
<td></td>
</tr>
<tr>
<td>(202) 424-4732 (toll free/TDD)</td>
<td>1120 Vermont Avenue, N.W. Washington, DC 20419</td>
<td></td>
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<tr>
<td>Environmental Protection Agency</td>
<td>(202) 653-8896 (voice/TDD)</td>
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<tr>
<td>401 M Street, S.W. Washington, DC 20460</td>
<td>National Aeronautics and Space Administration</td>
<td></td>
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<tr>
<td>(202) 382-4505 (voice/TDD)</td>
<td>4th Street and Maryland Avenue, S.W. Washington, DC 20546</td>
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<tr>
<td>Equal Employment Opportunity Commission</td>
<td>Personnel Office</td>
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<tr>
<td>2401 E Street, N.W. Washington, DC 20520</td>
<td>(202) 425-1136 (TDD)</td>
<td></td>
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<tr>
<td>(202) 634-8565, 7057 (TDD)</td>
<td>Greenbelt Personnel Office</td>
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<tr>
<td>Executive Office of the President</td>
<td>(301) 286-7918 (voice/TDD)</td>
<td></td>
</tr>
<tr>
<td>The White House</td>
<td>National Archives and Records Service</td>
<td></td>
</tr>
<tr>
<td>1600 Pennsylvania Ave., N.W. Washington, DC 20500</td>
<td>8th and Pennsylvania Ave., N.W. Washington, DC 20408</td>
<td></td>
</tr>
<tr>
<td>(202) 456-6213 (voice/TDD)</td>
<td>(202) 523-0774 (voice/TDD)</td>
<td></td>
</tr>
<tr>
<td>National Council on the Handicapped</td>
<td>National Library Service for the Blind and Physically Handicapped</td>
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<td>800 Independence Ave., S.W. Suite 614 Washington, DC 20591</td>
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<td>Special playback equipment is available on loan from the Library of Congress. Cassette and records can be ordered from about 160 cooperating libraries. Anyone who is medically certified as unable to hold a book, who is unable to read ordinary print because of a visual handicap, may borrow and return these materials, postpaid, free. For more information, send name and address to: National Library Service for the Blind and Physically Handicapped, The Library of Congress, Washington, DC 20544.</td>
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<td>Recordings for the Blind (RFB) is a national, non-profit service organization that provides free cassette or educational textbooks to persons with medically certified sight impairments. The RFB also offers a collection of cassette featuring consumer publications provided by the Federal government. For more information and an application, contact: Student Services Department, Recording for the Blind, Inc., 20 Razeal, Road, Princeton, NJ 08540, (609) 452-0606 (voice/TDD).</td>
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Acknowledgments

Funding for this publication was made possible through the support of the following Federal departments and agencies:

- Consumer Product Safety Commission
- Department of Agriculture
- Department of Defense
- Department of Education
- Department of Energy
- Department of Health and Human Services
- Department of Housing and Urban Development
- Department of the Interior
- Department of Justice
- Department of Labor
- Department of Transportation
- Federal Communications Commission
- Federal Deposit Insurance Corporation
- Federal Trade Commission
- General Services Administration
- National Credit Union Administration
- Postal Rate Commission
- Small Business Administration
- United States Postal Service
- Veterans Administration

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.

ACTION
Mr. C. Wade Freeman
Administrative Conference of the United States
Mr. Jeffrey Lubbers
Commission on Civil Rights
Mr. Jay Neel
Commodity Futures Trading Commission
The Honorable Fowler C. West
Consumer Product Safety Commission
Mr. Daniel Rumelt
Department of Agriculture
Ms. Ann Collins Chadwick
Department of Commerce
Ms. Jewel F. Duvall
Department of Defense
Ms. Barbara Schoenberger
David J. Armor, Ph.D.
Department of Education
Mr. Brian Lopina
Department of Energy
Ms. Rose Bates
Department of Health and Human Services
Mr. Neil Romano
Department of Housing and Urban Development
Ms. Jayne Gallagher
Department of the Interior
Andrew S. Adams, Ph.D.
Department of Justice
Mr. Stephen R. Colgate
Department of Labor
Mr. Al Cruz
Department of State
Mr. Marshall Adair
Department of Transportation
Mr. Hoyte B. Decker, Jr.
Department of the Treasury
Ms. Dolly Wells
Equal Employment Opportunity Commission
Mr. Johnnie L. Johnson, Jr.
Federal Communications Commission
Ms. Patti Grace Smith
Federal Deposit Insurance Corporation
Ms. Janice M. Smith
Federal Emergency Management Agency
Mr. James P. McNeill
Federal Energy Regulatory Commission
Ms. Rebecca Poe
Federal Home Loan Bank Board
Mr. Jerry Selby
Federal Maritime Commission
Mr. Geoffrey Rodgers
Federal Reserve Board
Ms. Ann Marie Bray
Federal Trade Commission
Ms. Irene Vawter
General Services Administration
Ms. Teresa Nasif
International Trade Commission
Mr. Kenneth Mason
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Veterans Administration
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The Federal Consumer Affairs Council was established by Presidential Executive Order 12160 in 1979. In 1981, President Reagan appointed Virginia H. Knauer, his Special Adviser for Consumer Affairs, Chairperson of the Council. The Council consists of the consumer affairs directors of some 41 Federal entities, including the executive branch as well as independent regulatory agencies.

Members meet quarterly for policy coordination briefings and discussions of administrative developments and concerns relating to Federal consumer activities. The Council addresses the information needs of Federal consumer affairs specialists through formal training programs.

Additional assistance provided by:

Ms. Margaret Bassford
Department of Transportation
Mr. J. Michael Clark
Department of Justice
Ms. Lorraine Herbert
National Archives and Records Administration
Ms. Melba Meador
Environmental Protection Agency
Linda Mount, Ph.D.
Department of Education
Mr. Olaf Otto
Department of State