This document consists of a handbook for consumers and a teacher's guide to the handbook. The first part of the handbook gives advice on how to be a smart consumer and includes information on how to get the most for the money, handle a complaint, write a complaint letter, use the handbook, select child care, protect personal property, choose a school, select a home-improvement company, use credit cards, shop by telephone, and shop by mail. The second part constitutes about 90 percent of the handbook and contains names, addresses, and telephone numbers of businesses; state, county, and city government consumer protection offices; state agencies on aging; state banking authorities; state insurance regulators; state utility commissions; state vocational and rehabilitation agencies; state weights and measures offices; military commissary and exchange contacts; federal information centers; other selected federal agencies; and federal government offices that have telecommunications devices for the deaf. The handbook concludes with information on books for blind and physically handicapped persons, TDD operator services, and an index. The teacher's guide consists of suggestions for using the handbook to help students make informed decisions, handle complaints, and study consumer affairs in more depth. A list of key sources of consumer assistance is included. (CML)
...On a grand scale, consumerism is nations creating policies that are responsive to consumer perspectives. Consumerism is corporations that make safety their first concern and develop quality products and services. Consumerism is governments using tax dollars wisely, responsively, and ethically. It is also charities that inspire us to support worthy causes with our financial resources.

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

Excerpts from President Bush's 1989 Proclamation of National Consumers Week, April 23-29, 1989
Consumer's Resource Handbook
Published by the United States Office of Consumer Affairs

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Please credit the U.S. Office of Consumer Affairs.

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

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

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

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

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

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

Sincerely,

Bonnie Guiton
Special Adviser to the President for Consumer Affairs and
Director, United States Office of Consumer Affairs
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Part I
How to Be a Smart Consumer
How to Get the Most for Your Money and Avoid Consumer Problems

Before you buy:

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

After you buy:

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

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

Collect records:

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

Go back to where you made the purchase:

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

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

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

Don’t give up:

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

Describe the problem:

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

How to Write a Complaint Letter

Where to write:

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

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

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

What to write:

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

Dear (Contact Person):

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

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

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

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

Sincerely,

(Your name)
(Your account number)

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

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

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

* ask for specific action
* enclose copies of documents

* state the problem
* give the history

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

Keep copies of your letter and all related documents
How to Use this Handbook

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

Part II of the Handbook lists offices you can contact for help with consumer problems or questions. This section includes: Corporate Consumer Contacts, Car Manufacturers, Better Business Bureaus, Trade Associations and Other Dispute Resolution Programs, State, County and City Government Consumer Offices, Selected Federal Agencies, and Military Commissary and Exchange Contacts. Check the Table of Contents for a complete list of the offices in this part of the book.

There is a Subject Index at the back of the Handbook which can help you locate information about specific topics.

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

What's in the Handbook

Corporate Consumer Contacts

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

The addresses and telephone numbers of more than 600 companies are listed in the Corporate Consumer Contacts section of this Handbook, beginning on page 11. Many entries include toll-free "900" telephone numbers. Some companies have Telecommunications Devices for the Deaf (TDD) for the hearing impaired. All "800" and "TDD" numbers are in bold type. If you write to the company, use the sample letter on page 3 as a guide for your own letter.

Car Manufacturers

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

Better Business Bureaus

Currently, there are about 180 Better Business Bureaus (BBBs) in the United States. These bureaus are non-profit organizations, sponsored by private, local businesses. They offer a variety of services. These services include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint handling performance.

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

The address for the Council and a list of BBBS operating in the United States begins on page 42.

Trade Associations and Other Dispute Resolution Programs

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

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

These programs are usually called alternative dispute resolution programs. Generally, there are three types of programs: arbitration, conciliation, or mediation. All three methods of dispute resolution vary. Ask for a copy of the rules of the program before you file your case. Generally, the decisions of the arbitrators are binding and must be accepted by both the customer and the business. However, in other forms of dispute resolution, only the business is required to accept the decision. And in some programs, decisions are not binding on either party.

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

A list of Trade Associations and other Dispute Resolution Programs begins on page 45.
State, County, and City Government Consumer Offices

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

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

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

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

Selected Federal Agencies

Many Federal agencies have enforcement and/or complaint handling duties for products and services used by the general public. Others act for the benefit of the public, but do not resolve individual consumer problems.

Agencies also have fact sheets, booklets and other information that may be helpful in making purchase decisions and dealing with consumer problems. If you need help in deciding where to go with your consumer problem, check the index at the end of this book or call the nearest Federal Information Center listed on page 77.

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

Military Commissary and Exchange Contacts

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

Other Sources of Help

Libraries

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

Media Programs

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

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

Occupational and Professional Licensing Boards

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

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

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

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

Legal Help

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

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

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

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

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

Legal Aid Offices

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

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

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

Legal Services Corporation

The Legal Services Corporation (LSC) was created by Congress in 1974. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam, and Micronesia. Check the telephone directory for the LSC office nearest you or call the Federal Information Center (FIC) listed on page 77. Or call the LSC Public Affairs Office at (202) 863-4089. If you wish to buy a full directory of all LSC programs, write or call:

Public Affairs
Legal Services Corporation
400 Virginia Avenue, S.W.
Washington, DC 2024-2751
(202) 863-4089

Private Lawyers

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

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

Other Consumer Information

Consumer Credit Counseling Services

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

The Consumer Credit Counseling Service (CCCS) is one non-profit organization that provides money management techniques, debt payment plans and educational programs. Counselors take into consideration the needs of the client, as well as the needs of the creditor, when working out a debt repayment plan. You can find the CCCS office nearest you by contacting the National Foundation for Consumer Credit, Inc., 8701 Georgia Avenue, Suite 507, Silver Spring, MD 20910, (301) 589-5500.

Consumer Groups

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

Consumer Information Catalog

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

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

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

Selecting Child Care

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

1. What are the licensing laws for day care providers in your city, county or state? Your local consumer protection office is a good place to check for this information.

2. Do caregivers have references? What about special training in child development and education? How many children does each adult look after?

3. Is the home or center clean? Is there enough space inside and outside for the children to play? Is the playground fenced?

4. If the center is large, do visitors and children sign in and out? What are the safety precautions in case of fire or other emergencies?

5. What about sick children? Do they stay home? What if a child needs medical help?

6. How does the staff discipline children? How much of each day is filled with planned activities? Are activities geared to children's ages and development?

7. What are the fees for half-days, overtime or sick children?

8. Are kids' pictures or projects hung up and changed often?

9. Do caregivers tell you what your child did that day? How he or she is doing overall?

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

1. Does your child talk happily about the program?

2. Do you know new employees? Do they talk to your child?

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

Protecting Personal Privacy

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

1. When you are filling out an application for credit, insurance or a job, ask how the information you give about yourself will be used. Who has access to it? Is your mailing address sold to other companies? How long is the information kept? How often is it updated?

2. The Direct Marketing Association (DMA) operates the Mail Preference Service and the Telephone Preference Service. If you wish to have your name removed from nationally-based advertising lists, write to these services. The addresses are listed on page 46 of this Handbook.

3. Credit bureaus keep records about how you pay your bills, how much credit you have, etc. For a small fee, you can find out what's in your credit record and the names of the companies that have asked for information about you. If you are turned down for credit, there is no cost to learn what's in your credit report. The creditor will tell you which credit bureau to write or call.

4. If you find a mistake in your credit report, the credit bureau must check it and correct it for you. Any negative information that cannot be proven must be removed. However, correct information about late payments can stay on your record for seven years. More severe credit problems such as bankruptcies can stay on your record for up to 10 years. You can also add your own 100-word statement of explanation for a credit problem to your file.
Choosing A School

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

Choosing a school for a child:

1. There are many types of schools: magnet schools, public schools, private schools, etc.

2. Every child learns differently. Choose the school that best meets your child's learning style.


4. Public schools are grouped into local city or county school districts. Check with your local consumer protection office or look in the telephone book to find the address of your local school district office.

5. The Department of Education has published a booklet, "Choosing a School for Your Child." Free copies of the booklet may be ordered by writing: Choosing a School, Consumer Information Center, Pueblo, Colorado 81009.

Choosing a job training program:

1. If you are looking for a job training program, avoid scams by checking with your local consumer protection office or Better Business Bureau before you enroll.

2. Before going back to school, check to see if local employers or others offer similar training for free.

3. Be sure the skills the school teaches will be useful to you and are currently being used in the workplace.

4. If you must learn how to use equipment, does the school have enough equipment so every student can practice using it? Is the equipment up-to-date?

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

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

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

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

Paying for Job Training or College:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

---

**Credit Cards**

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

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

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

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

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

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

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

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

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

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

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

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

Keep these tips in mind:

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

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

3. Ask about the firm's return policy. If it is not stated, ask before you order. For example, does the company pay charges for shipping and return? Is a warranty or guarantee available? Does the company sometimes substitute comparable goods for the product you want to order?

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

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

6. If you buy a product through a television shopping program, check the cost of the same item sold by other sources, including local stores, catalogs, etc.

7. If you want to buy a product based on a telephone call from the company, ask for the name, address, and phone number where you can reach the caller after considering the offer.

8. Never give your credit card or social security number over the telephone as proof of your identity.

9. Postal regulations allow you to write a check payable to the sender, rather than the delivery company, for cash on delivery (C.O.D.) orders. If, after examining the merchandise, you feel there has been misrepresentation or fraud, you can stop payment on the check and file a complaint with the U.S. Postal Inspector's Office (see page 83 of this Handbook for the address).

10. You can have a charge removed from your bill if you did not receive the goods or services or if your order was obtained through misrepresentation or fraud. You must notify the credit card company in writing, at the billing inquiries/disputes address, within 60 days after the charge first appeared on your bill.
Corporate Consumer Contacts

This section will help you resolve a complaint about a service or product. First, be sure to go back to the place where you bought the product or service. Try to resolve the complaint with the seller. If that does not work, the next step is to write or call the company's headquarters. This section lists the names and addresses of almost 600 corporate headquarters, and in many cases, the name of the person to contact. Most listings also include toll-free "800" numbers. Unless otherwise noted, the toll-free "800" numbers can be used from anywhere in the continental United States.

In some cases, you will see a company name or brand name listed with the instructions to see another company listed elsewhere in this section. For example: Admiral, see Maycor.

Questions about Admiral products should be directed to the consumer contact at Maycor because Maycor handles the complaints for the Admiral brand.

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

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

A

Ms. Anna Wright
Agency Complaint Coordinator
AAMCO Transmissions, Inc.
One Presidential Boulevard
Bala Cynwyd, PA 19004
(215) 688–2900
1 (800) 523–0401 (toll free)

Ms. Anna Wright
Agency Complaint Coordinator
AAMCO Transmissions, Inc.
One Presidential Boulevard
Bala Cynwyd, PA 19004
(215) 688–2900
1 (800) 523–0401 (toll free)

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

Mr. Joseph P. Casassa
Supervisor, Product Service
AC Rochester, Division of General Motors Corporation
1601 North Averill Avenue
Flint, MI 48506
(313) 257–6390

Mrs. Susan Shaw
Consumer Affairs Assistant
AETNA Life and Casualty
151 Farmington Avenue
Hartford, CT 06166
(203) 273–7634
1 (800) 243–0185 (toll free outside CT)

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

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

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

Mr. Karl Entroth and Mr. Dave Lewis
Golf Division National Consumer Relations
Acushnet
PO. Box 985
New Bedford, MA 02741
1 (800) 225–8500 (toll free)

Admiral
see Maycor

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

Ms. Donna Carr
Supervisor, Consumer Affairs
Airwick Industries, Inc.
Division of Rock & Colman, Inc.
PO. Box 945
Wayne, NJ 07474–0945
(201) 633–2831

Mr. Timothy Orkins
Director, Consumer Affairs
Alaska Airlines
P.O. Box 69800
Seattle, WA 98168
(206) 431–7266

Ms. Michelle Evans, Manager
Consumer Relations Department
Alberto Culver Company
2525 Armitage Avenue
Melrose Park, IL 60160
(312) 480–3163

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

Mr. Michael Foort
Customer Relations Manager
Allstate Insurance Company
Allstate Plaza—P3
Northbrook, IL 60062
(312) 281–6718

Ms. Patti Yoshino
Manager, Customer Relations
Aloha Airlines
P.O. Box 30028
Honolulu, HI 96820
(808) 836–4289

Ms. Lorraine Raine
Senior Consumer Representative
Department of Operations
Alpo Pet Foods
P.O. Box 2187
Allentown, PA 18101
(215) 395–3301
<table>
<thead>
<tr>
<th>Corporate Consumer Contacts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Avon Fashions, Inc.</strong></td>
</tr>
<tr>
<td>5000 City Lane Road</td>
</tr>
<tr>
<td>Hampton, VA 23661</td>
</tr>
<tr>
<td>(804) 827-9000</td>
</tr>
<tr>
<td>Ms. Lynn Baron, Manager</td>
</tr>
<tr>
<td>Consumer Information Center</td>
</tr>
<tr>
<td><strong>Avon Products, Inc.</strong></td>
</tr>
<tr>
<td>9 West 57th Street</td>
</tr>
<tr>
<td>New York, NY 10019</td>
</tr>
<tr>
<td>(212) 546-7777</td>
</tr>
<tr>
<td><strong>B</strong></td>
</tr>
<tr>
<td>Consumer Relations Department</td>
</tr>
<tr>
<td><strong>BIC Corporation</strong></td>
</tr>
<tr>
<td>500 Bic Drive</td>
</tr>
<tr>
<td>Milford, CT 06460</td>
</tr>
<tr>
<td>(203) 783-2000</td>
</tr>
<tr>
<td><strong>Bali</strong></td>
</tr>
<tr>
<td>Sara Lee Corporation</td>
</tr>
<tr>
<td>3330 Healy Drive</td>
</tr>
<tr>
<td>PO. Box 5100</td>
</tr>
<tr>
<td>Winston-Salem, NC 27103</td>
</tr>
<tr>
<td>(919) 768-8811</td>
</tr>
<tr>
<td>Corporate Communications</td>
</tr>
<tr>
<td><strong>Bally Manufacturing Corp.</strong></td>
</tr>
<tr>
<td>8700 West Bryn Mawr</td>
</tr>
<tr>
<td>Chicago, IL 60631</td>
</tr>
<tr>
<td>(312) 399-1300</td>
</tr>
<tr>
<td><strong>Bank of America, NT &amp; SA</strong></td>
</tr>
<tr>
<td>Bank of America Center</td>
</tr>
<tr>
<td>555 California Street, 19th Floor Department 3538</td>
</tr>
<tr>
<td>San Francisco, CA 94104</td>
</tr>
<tr>
<td>(415) 622-3590</td>
</tr>
<tr>
<td>Mr. Owen Brady, Vice President</td>
</tr>
<tr>
<td>Public and Investor Relations</td>
</tr>
<tr>
<td><strong>The Bank of New York Company</strong></td>
</tr>
<tr>
<td>48 Wall Street, 16th Floor</td>
</tr>
<tr>
<td>New York, NY 10286</td>
</tr>
<tr>
<td>(212) 495-2066</td>
</tr>
<tr>
<td>Mr. William Fackler, Executive Vice President Marketing</td>
</tr>
<tr>
<td><strong>Barnett Banks, Inc.</strong></td>
</tr>
<tr>
<td>P.O. Box 4076E</td>
</tr>
<tr>
<td>Jacksonville, FL 32231</td>
</tr>
<tr>
<td>(904) 791-7720</td>
</tr>
<tr>
<td><strong>Bass Pro Shop</strong></td>
</tr>
<tr>
<td>1935 South Campbell</td>
</tr>
<tr>
<td>Springfield, MO 65806</td>
</tr>
<tr>
<td>1 (800) BASS-PRO (toll free)</td>
</tr>
<tr>
<td>Ms. Mary Lou Ulincy, Manager</td>
</tr>
<tr>
<td>Consumer Affairs</td>
</tr>
<tr>
<td><strong>Bausch and Lomb</strong></td>
</tr>
<tr>
<td>Professional Products Division</td>
</tr>
<tr>
<td>1400 North Goodman Street</td>
</tr>
<tr>
<td>Rochester, NY 14692</td>
</tr>
<tr>
<td>1 (800) 852-7388 (toll free)</td>
</tr>
<tr>
<td>Ms. Ethel Killenbeck, Supervisor, Consumer Affairs</td>
</tr>
<tr>
<td><strong>Bausch and Lomb</strong></td>
</tr>
<tr>
<td>Sunglasses Division</td>
</tr>
<tr>
<td>465 Paul Road</td>
</tr>
<tr>
<td>Rochester, NY 14624</td>
</tr>
<tr>
<td>1 (800) 343-5594 (toll free)</td>
</tr>
<tr>
<td>Customer Service Department</td>
</tr>
<tr>
<td><strong>Bear Creek Corporation</strong></td>
</tr>
<tr>
<td>2518 Sol Dr. (across highway)</td>
</tr>
<tr>
<td>PO. Box 23</td>
</tr>
<tr>
<td>Medford, OR 97501</td>
</tr>
<tr>
<td>(503) 776-2400</td>
</tr>
<tr>
<td><strong>Beatrice Hunt-Wesson, Inc.</strong></td>
</tr>
<tr>
<td>Grocery Division</td>
</tr>
<tr>
<td>1645 West Balconia Drive</td>
</tr>
<tr>
<td>Fullerton, CA 92834</td>
</tr>
<tr>
<td>(714) 680-1430</td>
</tr>
<tr>
<td><strong>Beatrice Cheese, Inc.</strong></td>
</tr>
<tr>
<td>Cheese Division</td>
</tr>
<tr>
<td>770 N. Springdale Rd.</td>
</tr>
<tr>
<td>Waukee, WI 53186</td>
</tr>
<tr>
<td>(414) 782-2750</td>
</tr>
<tr>
<td><strong>Beatrice Swift-Eckrich, Inc.</strong></td>
</tr>
<tr>
<td>Meat Division</td>
</tr>
<tr>
<td>1919 Swift Drive</td>
</tr>
<tr>
<td>Oak Brook, IL 60522-9010</td>
</tr>
<tr>
<td>(312) 574-7015</td>
</tr>
<tr>
<td>1 (800) 325-7424 (toll free)</td>
</tr>
<tr>
<td>Mr. Charles F. Baer, President</td>
</tr>
<tr>
<td>Consumer Products Division</td>
</tr>
<tr>
<td><strong>Becton Dickinson and Company</strong></td>
</tr>
<tr>
<td>One Becton Drive</td>
</tr>
<tr>
<td>Franklin Lakes, NJ 07417</td>
</tr>
<tr>
<td>(201) 848-6900</td>
</tr>
<tr>
<td>1 (800) 627-1579</td>
</tr>
<tr>
<td>Consumer/Public Affairs Department</td>
</tr>
<tr>
<td><strong>Beecham Group</strong></td>
</tr>
<tr>
<td>PO. Box 1467</td>
</tr>
<tr>
<td>Pittsburgh, PA 15230</td>
</tr>
<tr>
<td>1 (800) 242-1718 (toll free in PA)</td>
</tr>
<tr>
<td>1 (800) 245-1040 (toll free outside PA)</td>
</tr>
<tr>
<td>Beiersdorf, Inc.</td>
</tr>
<tr>
<td>PO. Box 5323</td>
</tr>
<tr>
<td>Norwalk, CT 06856-5529</td>
</tr>
<tr>
<td>(203) 853-8008</td>
</tr>
<tr>
<td>1 (800) 233-2340 (toll free outside CT)</td>
</tr>
<tr>
<td>Ms. Janice Gierum, Director, Customer Service</td>
</tr>
<tr>
<td><strong>Bell Atlantic Corporation</strong></td>
</tr>
<tr>
<td>1310 North Court House Road, 10th Floor</td>
</tr>
<tr>
<td>Arlington, VA 22201</td>
</tr>
<tr>
<td>(703) 974-5553</td>
</tr>
<tr>
<td>Mr. Keith Karp, Director, Marketing and Public Relations</td>
</tr>
<tr>
<td><strong>Benihana of Tokyo</strong></td>
</tr>
<tr>
<td>8685 Northw, st 53rd Terraco</td>
</tr>
<tr>
<td>Miami, FL 33166</td>
</tr>
<tr>
<td>(305) 593-0770</td>
</tr>
<tr>
<td>1 (800) 327-3369 (toll free)</td>
</tr>
<tr>
<td>Ms. Sue B. Huffman, Director, Consumer Affairs</td>
</tr>
<tr>
<td><strong>Best Foods</strong></td>
</tr>
<tr>
<td>CPC International, Inc.</td>
</tr>
<tr>
<td>P.O. Box 8000 International Plaza</td>
</tr>
<tr>
<td>Englewood Cliffs, NJ 07632</td>
</tr>
<tr>
<td>(201) 894-2324</td>
</tr>
<tr>
<td>Mr. John Morgan, Manager, Consumer Relations</td>
</tr>
<tr>
<td><strong>Best Western International</strong></td>
</tr>
<tr>
<td>P.O. Box 10223</td>
</tr>
<tr>
<td>Phoenix, AZ 85084</td>
</tr>
<tr>
<td>(602) 957-4200</td>
</tr>
<tr>
<td><strong>Birds Eye</strong></td>
</tr>
<tr>
<td>see General Foods</td>
</tr>
<tr>
<td>Mr. Floyd Coonce, Manager, Consumer Assistance</td>
</tr>
<tr>
<td><strong>Black and Decker</strong></td>
</tr>
<tr>
<td>Home Appliances</td>
</tr>
<tr>
<td>8 Armstrong Road</td>
</tr>
<tr>
<td>Shelton, CT 06484</td>
</tr>
<tr>
<td>(203) 926-3218</td>
</tr>
<tr>
<td><strong>Consumer Services</strong></td>
</tr>
<tr>
<td><strong>Black and Decker Power Tools</strong></td>
</tr>
<tr>
<td>10 North Park Drive</td>
</tr>
<tr>
<td>Hunt Valley, MD 21030</td>
</tr>
<tr>
<td>(301) 527-7100</td>
</tr>
<tr>
<td>Ms. Lori Hunt, Customer Services Representative</td>
</tr>
<tr>
<td><strong>Block Drug Company, Inc.</strong></td>
</tr>
<tr>
<td>257 Cornellison Avenue</td>
</tr>
<tr>
<td>Jersey City, NJ 07302</td>
</tr>
<tr>
<td>(201) 434-3000, ext. 308</td>
</tr>
<tr>
<td>1 (800) 365-6500 (toll free outside NJ)</td>
</tr>
<tr>
<td>Consumer Service Department</td>
</tr>
<tr>
<td><strong>Bloomingdale's by Mail, Ltd.</strong></td>
</tr>
<tr>
<td>475 Knottor Drive</td>
</tr>
<tr>
<td>P.O. Box 593</td>
</tr>
<tr>
<td>Cheshire, CT 06410</td>
</tr>
<tr>
<td>(203) 271-1313 (mail order inquiries only)</td>
</tr>
<tr>
<td>Consumer Affairs</td>
</tr>
<tr>
<td><strong>Blue Cross and Blue Shield Association</strong></td>
</tr>
<tr>
<td>655 15th St., N.W., Suite 350</td>
</tr>
<tr>
<td>Washington, DC 20005</td>
</tr>
<tr>
<td>(202) 626-4780</td>
</tr>
</tbody>
</table>
CORPORATE CONSUMER CONTACTS

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

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

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

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

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

Ms. Tricia J. Robinette
Director, Consumer Affairs Department
Bullock’s Wilshire
3050 Wilshire Boulevard
Los Angeles, CA 90010
(213) 382-6161

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

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

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

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

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

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

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

CIE Terminals
see C. Itoh Electronics

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

CVN
see QVC Network

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

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

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

C

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

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

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

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

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

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

CIE Terminals
see C. Itoh Electronics

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

CVN
see QVC Network

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

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

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

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

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

Mr. Drew Fox
Director, Consumer Relations
Campbell Soup Company
Campbell Place
Camden, NJ 08101
(609) 432-3741

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

Ms. Rhoda Multz, National Manager
Corporate Consumer Affairs
Canon U.S.A., Inc.
One Canon Plaza
Lake Success, NY 11042
(516) 486-6700

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

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

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

Mr. James Witz
Consumer Relations Manager
Carrier Air Conditioning
Company
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(216) 499-9200, ext. 2294

Customer Service Division
The Horchow Collection
13800 Diplomat Drive
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Hormel
see George A. Hormel and Co.

Hostess
see Continental Baking Co.

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Jenn-Air Company
see Maycor

Jhirmack
see Playtex Family Products Group

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Beverly, MA 01915
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Skillman, NJ 08558
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Ms. Jane Yates, Vice President
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One Hollow Tree Lane
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Kellogg Company
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Kelvinator Appliance Company
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The Kelly Springfield Tire Company
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Consumer Affairs

Kenner Products
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Kingsford Products Company
see Clorox Company

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

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Mr. Allen Wilson
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Kohler Company
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Kraftcourt
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1014 Vine Street
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Customer Service

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One Land's End Lane
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Mr. John Gray
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Ms. Christine Anderson
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Warrensville, OH 44128
1 (800) 654-7817 (toll free)

Customer Service

Lennox Industries
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San Francisco, CA 94111
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Levitz Furniture Corporation
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1 (800) 631-4601 (toll free outside FL)

Customer Service

Levolor Corporation
7614 Business Park Drive
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500 Forbes Boulevard
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Customer Service

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Casco Street
Freeport, ME 04033
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1 (800) 341-4341 (toll free)

L'Oreal
see Cosmair, Inc.

Customer Relations

Lorillard, Inc.
665 Fifth Avenue
New York, NY 10022
(212) 841-1000

Public Relations Department

Los Angeles Times
Times Mirror Square
Los Angeles, CA 90053
(213) 237-5000

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Dublin, CA 94568
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Consumer Affairs Department

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Hackettstown, NJ 07840
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Universal City, CA 91606
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MTV Networks, Inc.
see Viacom International, Inc.

Vice President

Customer Service

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151 West 34th Street
New York, NY 10001
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Magic Chef
see Maycor

Magnavox
see Philips Company

Corporation

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Manor Care Healthcare
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1 (800) 654-3130
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Consumer Affairs

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Max Factor
see Revlon

Consumer Affairs
Maxicare Health Plans, Inc.
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Maxwell House
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Maybelline
see Plough, Inc.

Maycor Appliance, Parts, and Service Company
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Cleveland, TN 37311
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Customer Service Department
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Maytag
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Collegedale, TN 37315
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Johnson & Johnson
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Technical Services  
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102 Chestnut Ridge Plaza  
Montvale, NJ 07645  
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Miracle Gro Products, Inc.  
P.O. Box 988  
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Consumer Relations  
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Cypress, CA 90630  
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P.O. Box 403
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Customer Service
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No Nonsense
see Keyser-Roth Hosiery, Inc.
Norge
see Maycor

The Nutrasweet Company
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Panasonic  
see Matsushita Servicing Company

Paper Art Company  
see Mennen Company

Parke-Davis  
see Warner-Lambert Company

Pendimont Airlines  
see USAir

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1 (800) 336-4990 (toll free outside VA)

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see Matsushita Servicing Company

Paper Art Company  
see Mennen Company

Parke-Davis  
see Warner-Lambert Company

Pendimont Airlines  
see USAir

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(314) 621-5400  
1 (800) 325-7130 (toll free)
<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pierre Cardin</td>
<td>see Shulton, Inc.</td>
</tr>
<tr>
<td>Mr. Al Segaul</td>
<td>Division Manager, Customer Service</td>
</tr>
<tr>
<td>Pioneer Electronics Service, Inc.</td>
<td>2265 E. 220th Street, Long Beach, CA 90810, 1 (800) 421-1404 (toll free)</td>
</tr>
<tr>
<td>Playskool</td>
<td>see Hasbro, Inc.</td>
</tr>
<tr>
<td>Ms. Theresa M. Boutin</td>
<td>Manager, Consumer Affairs</td>
</tr>
<tr>
<td>Playtex Apparel, Inc.</td>
<td>PO. Box 631, MS 1526, P.O. Box 631, Playtex Apparel, Inc., MS 1526, 2265 E. 220th Street, Long Beach, CA 90810, (302) 674-6000, (302) 222-0453 (toll free outside NJ)</td>
</tr>
<tr>
<td>Ms. Jennifer Fullem</td>
<td>Consumer Affairs Coordinator</td>
</tr>
<tr>
<td>Playtex Family Products, Corp.</td>
<td>215 College Rd., PO. Box 728, Paramus, NJ 07652, 1 (800) 537-9955 (toll free)</td>
</tr>
<tr>
<td>Mr. Steve Flack</td>
<td>Director, Customer Operations</td>
</tr>
<tr>
<td>Publishers Clearing House</td>
<td>P.O. Box 300, Port Washington, NY 11050, (516) 665-5432, 1 (800) 645-5242 (toll free outside NY)</td>
</tr>
<tr>
<td>Mr. Bill Schroeder</td>
<td>Director, Public Relations</td>
</tr>
<tr>
<td>Publix Supermarkets</td>
<td>1936 George Jenkins Boulevard, PO. Box 407, Lakeland, FL 33802, (813) 688-1189, 1 (800) 226-4168 (toll free in FL)</td>
</tr>
<tr>
<td>Mr. Joe Cole</td>
<td>Vice President, Corporate Communications</td>
</tr>
<tr>
<td>Quaker Oats Company</td>
<td>3500 Jackson Avenue, Memphis, TN 38151, (901) 320-2386, 1 (800) 343-5000 (toll free outside MA)</td>
</tr>
<tr>
<td>Mr. John Clapp</td>
<td>Quality Assurance Manager</td>
</tr>
<tr>
<td>Quasar</td>
<td>see Matsushita Servicing Company</td>
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<tr>
<td>Mr. John Comerford</td>
<td>Manager, Customer Communications</td>
</tr>
<tr>
<td>Ralston Purina Company</td>
<td>Checkerboard Square, P.O. Box 300, St. Louis, MO 63164, (314) 982-4566, 1 (800) 345-5878 (toll free)</td>
</tr>
<tr>
<td>Mr. Joe Cole</td>
<td>Vice President, Corporate Communications</td>
</tr>
<tr>
<td>Reader's Digest Association, Inc.</td>
<td>Pleasantville, NY 10570, 1 (800) 431-1246 (toll free), 1 (800) 735-4327 (toll free TDD)</td>
</tr>
<tr>
<td>Ms. Claire Turkiewicz</td>
<td>Customer Service Manager</td>
</tr>
<tr>
<td>Reebok International, Ltd.</td>
<td>150 Royal Street, Canton, MA 02021, (617) 821-2800, 1 (800) 843-4444 (toll free outside MA)</td>
</tr>
<tr>
<td>Mr. Cass Carroll</td>
<td>Director of Consumer Relations</td>
</tr>
<tr>
<td>Reliance Insurance Company</td>
<td>Four Penn Center Plaza, Philadelphia, PA 19103, (215) 864-4445, 1 (800) 847-8336 (toll free outside NJ)</td>
</tr>
<tr>
<td>Mr. Terry Washburn</td>
<td>Manager, Consumer Affairs</td>
</tr>
<tr>
<td>Remco Enterprises, Inc.</td>
<td>PO. Box 720259, Houston, TX 77272, (713) 530-4900, 1 (800) 72-REMCO (toll free)</td>
</tr>
</tbody>
</table>
Customer Relations Department
Remington Products, Inc.
40 Main Street
Bridgeport, CT 06602
(203) 387-4400

Remington Rifle
see E.I. duPont de Nemours & Co.

Ms. Natalie Korman
Director, Consumer Relations
Revlon
625 Madison Avenue
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(212) 527-5644

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Richardson-Vicks, Inc.
One Far Mill Crossing
Shelton, CT 06484-0925 (203) 834-5000

Mr. Brian Hernon
Assistant Director of Fulfillment Services
Rockport
see Reebok

Mr. Patrick Puton
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Rodale Press, Inc.
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Mr. Leo VanVark
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Pella, IA 50219
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Roto-Rooter Corporation
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(301) 730-7222

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see The Southland Corporation

Sandoz Cz.; Pharmaceuticals
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East Hanover, NJ 07936
(201) 503-7500

Sanyo Electric Inc.
see SFS Corporation

Sara Lee Corporation
Three First National Plaza
Chicago, IL 60602-4260
(312) 726-2600

Scholl
see Plough, Inc.

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Schwinn Bicycle Company
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Scott Paper Company
Scott Plaza Two
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1 (800) 833-7268 (toll free outside PA)

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Scudder Funds Distributor
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1 (800) 225-2470 (toll free outside MA)

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New York, NY 10152
(212) 572-7147

Sealy Mattress Manufacturing Company
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Cleveland, OH 44115
(216) 522-1310

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Company, Inc.
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Unidale, NY 11553
(516) 222-9340
1 (800) 445-2503 (toll free)

Customer Service Representative
G.D. Searle and Company
Pharmaceuticals
P.O. Box 5110
Chicago, IL 60680
1 (800) 323-1603 (toll free)
<table>
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<tr>
<th>Company Name</th>
<th>Address</th>
<th>Phone Numbers</th>
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<tr>
<td>ShowBiz Pizza</td>
<td>see Integra</td>
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<tr>
<td>Showtime Networks, Inc.</td>
<td>see Viacom International, Inc.</td>
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<tr>
<td>Ms. Barbara Distasi</td>
<td>Manager, Consumer Affairs</td>
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<tr>
<td>Shulton, Inc.</td>
<td>697 Route 46</td>
<td>Clifton, NJ 07015</td>
</tr>
<tr>
<td>1 (800) 932-2732 (toll free)</td>
<td></td>
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<tr>
<td>Ms. Joyce Glover</td>
<td>Vice President of Consumer Affairs</td>
<td></td>
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<tr>
<td>Simmons Company</td>
<td>P.O. Box 95455</td>
<td>Atlanta, GA 30347</td>
</tr>
<tr>
<td>1 (800) 759-0059 (toll free)</td>
<td></td>
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<tr>
<td>Ms. Mike Minchin</td>
<td>Executive Vice President Marketing</td>
<td></td>
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<tr>
<td>Sizzler Restaurants International</td>
<td>1255 W. Jefferson Blvd.</td>
<td>Los Angeles, CA 90066</td>
</tr>
<tr>
<td>1 (800) 759-0059 (toll free)</td>
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<tr>
<td>Skaggs Company</td>
<td>see American Stores Company</td>
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<td>Skoal Chewing Tobacco</td>
<td>see UST</td>
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<tr>
<td>Ms. Rosanne Tyson</td>
<td>Manager, Consumer Relations</td>
<td></td>
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<tr>
<td>Smith Barney, Harris Upham &amp; Co., Inc.</td>
<td>333 West 34th Street</td>
<td>New York, NY 10001</td>
</tr>
<tr>
<td>1 (800) 344-4444 (toll free)</td>
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<tr>
<td>Ms. Rosanne Tyson</td>
<td>Consumer Affairs Administrator</td>
<td></td>
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<tr>
<td>Smith Kline Consumer Products</td>
<td>One Franklin Plaza</td>
<td>Philadelphia, PA 19101</td>
</tr>
<tr>
<td>Snapper Power Equipment</td>
<td>McDonough, GA 30253</td>
<td>(404) 957-9141</td>
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<tr>
<td>Solar Nutritional</td>
<td>see Thompson Medical Company</td>
<td></td>
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<tr>
<td>Mr. Paul Sonnabend</td>
<td>President</td>
<td></td>
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<tr>
<td>Sonesta International Hotels Corporation</td>
<td>200 Clarendon Street</td>
<td>Boston, MA 02116</td>
</tr>
<tr>
<td>1 (617) 421-5413</td>
<td></td>
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<tr>
<td>Ms. Kathryn M. O'Brien</td>
<td>Director, Customer Relations</td>
<td></td>
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<tr>
<td>Sony Corporation of America</td>
<td>Sony Service Company</td>
<td>Sony Drive</td>
</tr>
<tr>
<td>1 (800) 222-7669 (toll free)</td>
<td></td>
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<tr>
<td>Southern Bell Corporation</td>
<td>363 C2 Southern Bell Center</td>
<td>675 West Peachtree Street, N.E. Atlanta, GA 30375</td>
</tr>
<tr>
<td>1 (800) 642-5004 (toll free)</td>
<td></td>
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<tr>
<td>Spalding &amp; Evenflo, Inc.</td>
<td>425 Meadow Street</td>
<td>Chicopee, MA 01021</td>
</tr>
<tr>
<td>1 (413) 536-1200</td>
<td></td>
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<tr>
<td>Spiegel, Inc.</td>
<td>P.O. Box 927</td>
<td>Oak Brook, IL 60521</td>
</tr>
<tr>
<td>1 (312) 954-2772</td>
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<tr>
<td>Springs Industries Inc.</td>
<td>Consumer Fashions Division</td>
<td>787 7th Avenue</td>
</tr>
<tr>
<td>1 (212) 903-2100</td>
<td></td>
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<tr>
<td>Storables Corporation</td>
<td>P.O. Box 7139</td>
<td>Dallas, TX 75221</td>
</tr>
<tr>
<td>1 (214) 536-1200</td>
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</tr>
</tbody>
</table>
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President
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Customer Service
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Monroe, WI 53566
(608) 324-4000

The Swiss Colony Food Collection
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(608) 324-8080

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see Philips Company

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TJX Companies
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Framingham, MA 01701
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Fort Worth, TX 76102
(817) 390-3218

Tappan Company, Inc.
see White Consolidated Industries

Consumer Relations and Quality Assurance
Target Stores
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P.O. Box 1392
Minneapolis, MN 55440
(612) 370-6006

Technics
see Matsushita Servicing Company

Mr. Richard C. Keller
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Ms. Kathy Laffin
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1 (800) 421-2815 (toll free outside CA)

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Houston, TX 77081
(713) 757-2131
<table>
<thead>
<tr>
<th>Company</th>
<th>Contact Information</th>
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<tbody>
<tr>
<td>Tetley, Inc.</td>
<td>Consumer Affairs Department</td>
</tr>
<tr>
<td>100 Commerce Drive</td>
<td>100 Commerce Drive</td>
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<td>Shelton, CT 06484</td>
<td>Shelton, CT 06484</td>
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<td>(203) 929-9342</td>
<td>(203) 929-9342</td>
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<tr>
<td>Mr. G. C. Rowan</td>
<td>Manager, Customer Relations</td>
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<tr>
<td>Mr. Don Meinkoth, Consumer</td>
<td>Texaco Refining and Marketing</td>
</tr>
<tr>
<td>Products Texas Instruments,</td>
<td>PO. Box 2000</td>
</tr>
<tr>
<td>Inc.</td>
<td>Lubbock, TX 79408</td>
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<tr>
<td>(806) 741-2000</td>
<td>(806) 741-2000</td>
</tr>
<tr>
<td>1 (800) 842-2737</td>
<td>1 (800) 842-2737 (toll free outside</td>
</tr>
<tr>
<td></td>
<td>TX)</td>
</tr>
<tr>
<td>Mr. Edward C. Hall</td>
<td>Executive Vice President</td>
</tr>
<tr>
<td>The New England</td>
<td>s00 Boylston Street</td>
</tr>
<tr>
<td>Boston, MA 02117</td>
<td>(617) 578-2000</td>
</tr>
<tr>
<td>Customer Service Representative</td>
<td></td>
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<tr>
<td>Thom McAn Shoe Co.</td>
<td>67 Millbrook Street</td>
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<tr>
<td>Worcester, MA 01606</td>
<td>(508) 791-3811</td>
</tr>
<tr>
<td>Thompson &amp; Formby, Inc.</td>
<td>825 Crossover Lane, Suite. 240</td>
</tr>
<tr>
<td>Memphis, TN 38117</td>
<td>(901) 756-3033</td>
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<tr>
<td>1 (800) FORMBYS</td>
<td>1 (800) FORMBYS (toll free)</td>
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<td></td>
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<tr>
<td>Ms. Claire C. Burke, Director</td>
<td>Corporate Communications</td>
</tr>
<tr>
<td>Thompson Medical Co., Inc.</td>
<td>619 Third Avenue</td>
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<tr>
<td>New York, NY 10022</td>
<td>(212) 688-4420</td>
</tr>
<tr>
<td>Ms. Janice Mekite, Vice President</td>
<td>Professional &amp; Public Affairs</td>
</tr>
<tr>
<td>Thrift Drug Company</td>
<td>615 Alpha Drive</td>
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<tr>
<td>Pittsburgh, PA 15238</td>
<td>(412) 781-5373</td>
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<tr>
<td>1 (800) 2-THRIFT</td>
<td>1 (800) 2-THRIFT (toll free)</td>
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<tr>
<td>Ms. Letha Watkins</td>
<td>Consumer Correspondent</td>
</tr>
<tr>
<td>Time Inc.</td>
<td>1271 6th Avenue</td>
</tr>
<tr>
<td>Rockefeller Center</td>
<td>New York, NY 10020</td>
</tr>
<tr>
<td></td>
<td>(212) 522-1212</td>
</tr>
<tr>
<td>Ms. Rosemary Aurichio</td>
<td>Director, Customer Relations</td>
</tr>
<tr>
<td>Trans World Airlines (TWA)</td>
<td>110 South Bedford Rd.</td>
</tr>
<tr>
<td>Mt. Kisco, NY 10549</td>
<td>(914) 242-3000</td>
</tr>
<tr>
<td>Office Of Consumer Information</td>
<td></td>
</tr>
<tr>
<td>The Travelers Companies</td>
<td>One Tower Square</td>
</tr>
<tr>
<td>Hartford, CT 06183</td>
<td>(203) 277-6565</td>
</tr>
<tr>
<td>1 (800) 243-0191</td>
<td>1 (800) 243-0191 (toll free outside CT)</td>
</tr>
<tr>
<td>True Value Hardware Stores</td>
<td>see Cotter &amp; Company</td>
</tr>
<tr>
<td>Ms. Ruth Kelly, Director</td>
<td>Customer Services Department</td>
</tr>
<tr>
<td>Tupperware</td>
<td>PO. Box 2353</td>
</tr>
<tr>
<td>Orlando, FL 32802</td>
<td>(407) 847-3111</td>
</tr>
<tr>
<td>1 (800) 658-7221</td>
<td>1 (800) 658-7221 (toll free outside FL)</td>
</tr>
<tr>
<td>Ms. Meg Spirakes</td>
<td>Consumer Correspondence Representative</td>
</tr>
<tr>
<td>Turtle Wax, Inc.</td>
<td>5555 West 73rd Street</td>
</tr>
<tr>
<td>Chicago, IL 60638</td>
<td>(312) 563-3600</td>
</tr>
<tr>
<td>1 (800) 323-9683</td>
<td>1 (800) 323-9683 (toll free)</td>
</tr>
<tr>
<td>Mr. Jay Benham</td>
<td>Consumer Relations and Services</td>
</tr>
<tr>
<td>Tyson Foods, Inc.</td>
<td>2210 West Oaklawn Drive</td>
</tr>
<tr>
<td></td>
<td>PO. Drawer E</td>
</tr>
<tr>
<td></td>
<td>Springdale, AR 72764</td>
</tr>
<tr>
<td></td>
<td>(601) 756-4000</td>
</tr>
<tr>
<td></td>
<td>1 (800) 632-0003 (toll free inside AR)</td>
</tr>
<tr>
<td></td>
<td>1 (800) 643-3410 (toll free outside AR)</td>
</tr>
<tr>
<td>Unisys Corporation</td>
<td>P. O. Box 500</td>
</tr>
<tr>
<td>Bluebell, PA 19424</td>
<td>(215) 542-2311</td>
</tr>
<tr>
<td>Mrs. Deborah Thompson</td>
<td>Director-Consumer Affairs</td>
</tr>
<tr>
<td>USAir</td>
<td>799 Hanes Mail Boulevard</td>
</tr>
<tr>
<td></td>
<td>PO. Box 1501</td>
</tr>
<tr>
<td></td>
<td>Winston-Salem, NC 27102-1501</td>
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<tr>
<td></td>
<td>(919) 760-7955 (collect calls accepted)</td>
</tr>
<tr>
<td></td>
<td>Consumer Services Representative</td>
</tr>
<tr>
<td>U.S. Shoe Corporation</td>
<td>One Eastwood Drive</td>
</tr>
<tr>
<td></td>
<td>Cincinnati, OH 45227</td>
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<tr>
<td></td>
<td>(513) 527-7590</td>
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<tr>
<td>Mr. Slobodan B. Ajdukovic,</td>
<td>Supervisor</td>
</tr>
<tr>
<td>Executive Consumer Services</td>
<td>U.S. Sprint</td>
</tr>
<tr>
<td></td>
<td>8001 Stemmons Freeway</td>
</tr>
<tr>
<td></td>
<td>Dallas, TX 75247</td>
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<tr>
<td></td>
<td>(214) 688-5707</td>
</tr>
<tr>
<td></td>
<td>1 (900) 877-4646 (toll free outside TX)</td>
</tr>
<tr>
<td>Mr. Alan Kaiser, Manager</td>
<td>UST</td>
</tr>
<tr>
<td></td>
<td>100 West Putnam Avenue</td>
</tr>
<tr>
<td></td>
<td>Greenwich, CT 06830</td>
</tr>
<tr>
<td></td>
<td>(203) 661-1100</td>
</tr>
<tr>
<td>US West, Inc.</td>
<td>Orchard Falls Building</td>
</tr>
<tr>
<td></td>
<td>7800 E. Orchard Rd</td>
</tr>
<tr>
<td></td>
<td>Englewood, CO 80111</td>
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<tr>
<td></td>
<td>(303) 789-6500</td>
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<tr>
<td></td>
<td>1 (800) 822-1000 (toll free)</td>
</tr>
</tbody>
</table>
Union Fidelity Life Insurance Company  
see Aon Corporation

Mr. Paul M. Miller  
Manager, Consumer Affairs

Unifroyal Goodrich Company  
600 South Main Street  
Akron, OH 44397-0001  
(216) 374-376

1 (800) 521-9796 (toll free)

Mr. Paul Tinebra  
Corporate Manager, Customer Relations

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

Mr. Dick Porter  
National Consumer Relations Manager

United Parcel Service of America, Incorporated  
51 Weaver Street, OPS  
Greenwich, CT 06836  
(203) 862-6000

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

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

Mr. Arthur J. Ogle  
Corporate Controller

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

Supervisor Customer Service  
Unocal Corporation  
Room 1447  
P.O. Box 7600  
Los Angeles, CA 90051  
(213) 977-6956

Consumer Products Unit  
Upjohn Company  
7000 Portage Road  
Kalamazoo, MI 49001  
(616) 325-5004

V  

Consumer Relations Department  
Valvoline Oil Company  
3499 Dabney Drive  
P.O. Box 1-000  
Lexington, KY 40512  
(606) 268-7226

Van Heusen Company  
281 Centennial Avenue  
Piscataway, NJ 08854  
(201) 885-5000

1 (800) 531-5809  
(toll free outside NJ)

Mr. John McAra  
Executive Vice President

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

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

1 (800) 832-8662 (toll free)

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

Customer Relations  
Vista USA, Inc.  
P.O. Box 8999  
San Francisco, CA 94128-8999  
(415) 570-3200

W  

Customer Service Representative  
Wagner Spray Tech Corporation  
1770 Fernbrook Lane  
Plymouth, MN 55447  
(612) 553-7186

1 (800) 328-8251  
(toll free outside MN)

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

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

Walgreen Company  
200 Wilmet Road  
Deerfield, IL 60015  
(312) 940-3500

Customer Service Department  
Walter Drake & Sons  
Drake Building  
Colorado Springs, CO 80940  
(719) 996-9140

Ms. Rebecca Pierce  
Customer Affairs Manager

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

Customer Relations  
Wang Laboratories Inc.  
One Industrial Avenue  
Lowell, MA 01851  
(508) 967-6061

Mr. Alton G. Laliberte  
Executive Vice President

Warnaco Men's Apparel  
10 Water Street  
Waterville, ME 04901  
(207) 873-4241

Ms. Mary Richardson  
Director, Consumer Affairs Division

Warner-Lambert Company  
201 Labor Road  
Morris Plains, NJ 07950  
(201) 940-3857

1 (800) 338-0326  
(toll free in NJ)

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

Early Detector Kit  
1 (800) 534-3577  
(toll free outside NJ)

Generic Warner Lambert Products  
1 (800) 223-0162  
(toll free outside NJ)

Parke Davis Products  
1 (800) 524-2524  
(toll free outside NJ)

Shick Razor  
1 (800) 748-8077  
(toll free outside NJ)

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

Ms. Patricia Yenesel  
Customer Relations Manager

Waterford/Wedgwood USA, Inc.  
P.O. Box 1454  
Wall, NJ 07719  
(201) 819-2000

Ms. Karen Wegmann  
Executive Vice President

Customer Transactions  
Wells Fargo & Company  
155 Fifth Street, 2nd Floor  
MAC 0106-076  
San Francisco, CA 94103  
(415) 243-5298
CORPORATE CONSUMER CONTACTS

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

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

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

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

Mr. Don Skinner
Director, Customer Relations
Whirlpool Corporation
Customer Relations Department
Administrative Center
2000 M-63 Benton Harbor, MI 49022
(616) 926-5101
1 (800) 263-1301 (toll free)

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

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

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

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

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

Tappan Company, Inc.
1 (800) 323-7773 (toll free)

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

White Westinghouse
see White Consolidated Industries

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

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

Consumer Relations
Windmere Corporation
5880 Miami Lakes Drive
Miami Lakes, FL 33104
1 (800) 327-7100
(toll free)

Mr. Steve Evenson
Owner Relations Manager
Winnsboro Industries
P.O. Box 147
Forest City, IA 50436
(515) 582-6939

Winthrop Consumer Products
see Sterling Drug Inc.

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

Wonderbread
see Continental Baking Company

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

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

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

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

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

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

Y

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

Z

Ms. Renee Hoke, Director
Communications
Zale Corporation
901 West Walnut Hill Lane
Irvine, TX 75308
(214) 580-5104

Zayre Corporation
see T.J. Maxx Companies

Mr. Larry Liddle, Director
Customer and Technical Service
Car Manufacturers

If you have a problem with a car bought from a local dealer, first try to work it out with the dealer. If an agreement cannot be reached, contact the manufacturer's regional office. Many of these offices are listed in this section. All of the toll-free "800" numbers can be reached from anywhere in the continental United States.

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

American Honda Motor Company, Inc.

California, Nevada
Customer Relations Department
American Honda Motor Company, Inc.
Western Zone
700 Van Ness Avenue
Torrance, CA 90009
(213) 781-4565

Utah, Arizona, Colorado, New Mexico, Nebraska, Kansas, Oklahoma, Nevada
Customer Relations Department
American Honda Motor Company, Inc.
West Central Zone
1600 South Abilene Street, Suite D
Aurora, CO 80012
(303) 666-3935

Tennessee, Alabama, Georgia, Florida
Customer Relations Department
American Honda Motor Company, Inc.
Southeast Zone
1500 Morrison Parkway
Alpharetta, GA 30022
(404) 442-2045

American Isuzu Motors, Inc.

Mr. Harold Bean
Regional Customer Relations Manager
American Isuzu Motors, Inc.
California
11300 Playa Street
Culver City, CA 90231
(213) 952-8111

Regional Customer Relations Manager
American Isuzu Motors, Inc.
Central Region
101 South Stanfield Road
Troy, OH 45373
(513) 353-6650

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

Corporate office:
American Honda Motor Company, Inc.
Consumer Affairs Department
100 West Alondra Boulevard
Gardena, CA 90247
(213) 804-2430

American Isuzu Motors, Inc.

Mr. Harold Bean
Regional Customer Relations Manager
American Isuzu Motors, Inc.
Michigan, Indiana, Ohio, Kentucky
Customer Relations Department
American Honda Motor Company, Inc.
Central Zone
101 South Stanfield Road
Troy, OH 45373
(513) 353-6650

Corporate office:
American Honda Motor Company, Inc.
Consumer Affairs Department
100 West Alondra Boulevard
Gardena, CA 90247
(213) 804-2430

American Isuzu Motors, Inc.

Regional Customer Relations Manager
American Isuzu Motors, Inc.
Southeast Region
205 Hembree Park Drive
Roswell, GA 30075
(714) 770-2626

Regional Customer Relations Manager
American Isuzu Motors, Inc.
South Central Zone
4529 Royal Lane
Irving, TX 75063
(214) 929-5481

Corporate office:
American Honda Motor Company, Inc.
Consumer Affairs Department
100 West Alondra Boulevard
Gardena, CA 90247
(213) 804-2430

American Suzuki Motor Corporation

Attn: Customer Relations Department
111=111M.

American Motors Corporation

Attn: Customer Relations Department
1 (800) 877-6900 (toll free)

Audi of America, Inc.

Attn: Customer Relations Department
1 (800) 822-AUDI (toll free)
<table>
<thead>
<tr>
<th>CAR MANUFACTURERS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BMW of North America, Inc.</strong></td>
</tr>
<tr>
<td><strong>Regional Service Manager</strong></td>
</tr>
<tr>
<td><strong>Atlanta, GA 30339</strong></td>
</tr>
<tr>
<td><strong>Corporate Office:</strong></td>
</tr>
<tr>
<td><strong>900 Circle 75 Parkway, Suite 1600</strong></td>
</tr>
<tr>
<td><strong>(404) 352-7402</strong></td>
</tr>
<tr>
<td><strong>Florida</strong></td>
</tr>
<tr>
<td><strong>Customer Relations Manager</strong></td>
</tr>
<tr>
<td><strong>San Francisco Zone Office</strong></td>
</tr>
<tr>
<td><strong>P.O. Box 5009</strong></td>
</tr>
<tr>
<td><strong>(415) 403-0656</strong></td>
</tr>
<tr>
<td><strong>southern California, Hawaii</strong></td>
</tr>
<tr>
<td><strong>Customer Relations Manager</strong></td>
</tr>
<tr>
<td><strong>Los Angeles Zone Office</strong></td>
</tr>
<tr>
<td><strong>P.O. Box 3019-C</strong></td>
</tr>
<tr>
<td><strong>(714) 870-4000</strong></td>
</tr>
<tr>
<td><strong>California</strong></td>
</tr>
<tr>
<td><strong>Customer Relations Manager</strong></td>
</tr>
<tr>
<td><strong>Tennessee, Alabama, Georgia</strong></td>
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<td><strong>Customer Relations Manager</strong></td>
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<tr>
<td><strong>Arkansas, Louisiana, Mississippi</strong></td>
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<tr>
<td><strong>Customer Relations Manager</strong></td>
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<tr>
<td><strong>Northeast Region</strong></td>
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<tr>
<td><strong>New England, New Jersey, New York</strong></td>
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<tr>
<td><strong>Customer Relations Manager</strong></td>
</tr>
<tr>
<td><strong>North Carolina (southwest)</strong></td>
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<tr>
<td><strong>Customer Relations Manager</strong></td>
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<tr>
<td><strong>Midwest Region</strong></td>
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<tr>
<td><strong>Illinois, Indiana, Iowa, Kentucky</strong></td>
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<tr>
<td><strong>Customer Relations Manager</strong></td>
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<tr>
<td><strong>Southern Region</strong></td>
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<tr>
<td><strong>Mississippi, Alabama, Georgia, Florida, South Carolina</strong></td>
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<tr>
<td><strong>Customer Relations Manager</strong></td>
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<tr>
<td><strong>Western Region</strong></td>
</tr>
<tr>
<td><strong>Alaska, northern California, Idaho, Montana, Oregon, Washington</strong></td>
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<tr>
<td><strong>Customer Relations Manager</strong></td>
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<tr>
<td><strong>BMW of North America, Inc.</strong></td>
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<td><strong>New England, New Jersey, New York</strong></td>
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<tr>
<td><strong>Customer Relations Manager</strong></td>
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<td><strong>Midwest Region</strong></td>
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<td><strong>Illinois, Indiana, Iowa, Kentucky</strong></td>
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<td><strong>Customer Relations Manager</strong></td>
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<td><strong>Southern Region</strong></td>
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<td><strong>Mississippi, Alabama, Georgia, Florida, South Carolina</strong></td>
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<td><strong>Customer Relations Manager</strong></td>
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<tr>
<td><strong>Western Region</strong></td>
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<tr>
<td><strong>Alaska, northern California, Idaho, Montana, Oregon, Washington</strong></td>
</tr>
<tr>
<td><strong>Customer Relations Manager</strong></td>
</tr>
</tbody>
</table>
Massachusetts, Connecticut, Rhode Island, Maine, Vermont, New Hampshire
Customer Relations Manager
Chrysler Motors Corporation
Boston Zone Office
550 Forbes Boulevard
Mansfield, MA 02048-2038
(508) 261-2228

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

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

Illinois, Missouri, Kentucky, Indiana
Customer Relations Manager
Chrysler Motors Corporation
St. Louis Zone Office
P.O. Box 278
Hazelwood, MO 63042
(314) 695-0731

New York, Pennsylvania
Customer Relations Manager
Chrysler Motors Corporation
Syracuse Zone Office
P.O. Box 903
DeWitt, NY 13214
(315) 445-6941

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

North Carolina, South Carolina
Customer Relations Manager
Chrysler Motors Corporation
Charlotte Zone Office
4944 Parkway Plaza Boulevard
Suite 470
Charlotte, NC 28217
(704) 357-7035

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

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

eastern Pennsylvania, New Jersey, Delaware
Customer Relations Manager
Chrysler Motors Corporation
Philadelphia Zone Office
Valley Brook Corporate Center
101 Lincoln Wood Drive, Suite 320
Malvern, PA 19355
(215) 251-2390

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

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

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

Texas (south)
Customer Relations Manager
Chrysler Motors Corporation
Houston Zone Office
363 East North Belt, Suite 590
Houston, TX 77060
(713) 520-7062/63

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

Corporate Office:
Mr. E. F. Mahon
National Owner Relations Manager
Chrysler Motors Corporation
P.O. Box 1718
Milwaukee, WI 53201
(414) 797-3750

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

Ford Motor Company
Arizona, New Mexico, western Texas
Owner Relations Manager
Ford Motor Company
Phoenix District Office
P.O. Box 844
Phoenix, AZ 85001
(602) 230-2084

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

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

Colorado, Wyoming, western Nebraska, southern Idaho, Utah, southwestern South Dakota, northeastern Nevada, Montana, southeastern Oregon
Owner Relations Manager
Ford Motor Company
Denver District Office
P.O. Box 4028
Englewood, CO 80155
(303) 949-6600

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

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

western Missouri, Kansas, northwestern Arkansas
Owner Relations Manager
Ford Motor Company
Kansas City District Office
P.O. Box 501
Shawnee Mission, KS 66201
(913) 888-2014

Kentucky, east central and south central Indiana
Owner Relations Manager
Ford Motor Company
Louisville District Office
P.O. Box 3290
Louisville, KY 40202
(502) 458-3700
CAR MANUFACTURERS

southern Mississippi, Louisiana, near Florida
Owner Relations Manager
Ford Motor Company
New Orleans District Office
P.O. Box 6630
Metairie, LA 70001
(504) 454-6764

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

Michigan (excluding Upper Peninsula)
Owner Relations Manager
Ford Motor Company
P.O. Box 1805
Dearborn, MI 48121–1805
(313) 337–8950

Florida, southern Georgia
Owner Relations Manager
Ford Motor Company
P.O. Box 1605
Dearborn, MI 48121
1 (800) 392–9090 (toll-free)

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

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

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

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

western Iowa, central and eastern Nebraska, southeastern South Dakota
Owner Relations Manager
Ford Motor Company
Omaha District Office
P.O. Box 54440
Omaha, NE 68154
(402) 496–6030

northeastern Pennsylvania, southeastern Pennsylvania, southern New Jersey, Delaware
Owner Relations Manager
Ford Motor Company
Philadelphia District Office
P.O. Box 5050
Mt. Laurel, NJ 08054
(609) 682–8021

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

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

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

eastern and northwestern Ohio, northeastern Pennsylvania
Owner Relations Manager
Ford Motor Company
Cleveland District Office
P.O. Box 41035
Brecksville, OH 44141
(216) 569–6900

southern Ohio, southern West Virginia, eastern Kentucky, southeastern Indiana
Owner Relations Manager
Ford Motor Company
Cincinnati District Office
P.O. Box 6306
Cincinnati, OH 45215–6306
(513) 398–4884

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

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

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

Maryland, Virginia, eastern West Virginia
Owner Relations Manager
Ford Motor Company
Washington District Office
8051 Gatehouse Road
Falls Church, VA 22046
(703) 699–2052

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

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

National Office:
Owner Relations Manager
Ford Motor Company
Ford Parts and Service Division
3000 Schaefer Road
Dearborn, MI 48121
(313) 337–6950

1 (800) 255–1433 (toll-free)
1 (800) 521–4140 (toll-free—Lincoln)
1 (800) 551–5747 (toll-free—Taurus/Mercury Sable)
1 (800) 437–8237 (toll-free—Merkur)
1 (800) 282–0959 (toll-free towing and technical information)

General Motors Corporation

Consumer Relations
General Motors Corporation
Cadillac Motor Car Division
2860 Clark Street
Detroit, MI 48232
(313) 554–5355
1 (800) 458–8800 (toll free)

Customer Assistance Center
General Motors Corporation
Buick Motor Division
502 East Hamilton Avenue
Flint, MI 48505
1 (800) 521–7300 (toll free)

Customer Service Department
General Motors Corporation
Oldsmobile Division
P.O. Box 30065
Lansing, MI 48909–7595
(517) 377–5546
CAR MANUFACTURERS

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

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

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

Honda
see American Honda Motor Company, Inc.

Isuzu
see American Isuzu

Jaguar Cars, Inc.

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

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

Mazda Canada, Inc.

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

Mazda Motors of America (Central), Inc.

Arizona, California, Colorado
New Mexico, Utah, Wyoming
Mr. Matt Reiter
Consumer Communications Manager
Mazda Motors of America, Inc.
Pacific Region
9451 Toledo Way
Irvine, CA 92716
(714) 380-7705

Illinois, Indiana, Michigan, Ohio, Wisconsin
Mr. Hal Paulsen
Consumer Communications Manager
Mazda Motors of America, Inc.
Great Lakes Region
618 Kenmoor S.E.
Grand Rapids, MI 49501-2008
(616) 945-5905

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

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

Mazda Motors of America (East), Inc.

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

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

Mercedes-Benz of North America, Inc.

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

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

western North Carolina, South Carolina,
Tennessee, Mississippi, Alabama, Georgia,
Florida
Owner Service Manager
Mercedes-Benz of North America, Inc.
Jacksonville Zone
8813 Western Way
P.O. Box 4625
Jacksonville, FL 32245
(904) 731-4040

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

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

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

Texas, Arkansas, Louisiana, Oklahoma,
wester Kansas, New Mexico, Colorado, Eastern Wyoming
Owner Service Manager
Mercedes-Benz of North America, Inc.
Houston Zone
9550 North Loop East
P.O. Box 24396
Houston, TX 77229
(713) 675-8126
CAR MANUFACTURERS

Corporate Office:
Owner Service Department
Mercedes-Benz of North America, Inc.
One Mercedes Drive
Montvale, NJ 07645
(201) 673-0600

Mitsubishi Motor Sales
of America, Inc.

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

Consumer Relations Manager
Mitsubishi Motor Sales of America
Southeast Regional Offices
64P8 Currin Drive
Orlando, FL 32811
1 (800) 222-0037 (toll free)

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

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

Peugeot Motors of America, Inc.

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

Porsche Cars
North America, Inc.

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

Saab-Scania of America, Inc.

National Consumer Relations
Saab Drive
PO. Box 697
Orange, CT 06477
(203) 795-5971
1 (800) 548-1156 (toll free in CT)
1 (800) 255-9007 (toll free)

Subaru of America

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

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

Georgia, South Carolina, Florida
Owner Service Manager
Southeast Region Subaru
PO. Box 1000
West Palm Beach, FL 33409
(866) 863-3086

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

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

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

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

New York, north New Jersey
Customer Relations Manager
Subaru Distributors Corporation
6 Ramble Road
Orangeburg, NY 10962
(814) 369-2500

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

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

New Mexico, Oklahoma, Texas
Subaru of America
Southwest Region
Owner Service Manager
PO. Box 291-990
San Antonio, TX 78279
(512) 496-1441

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

Toyota Motor Sales, Inc.

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

Volkswagen United States, Inc.

Arkansas, Kansas, Missouri, Nebraska
Vice President for Service
Volkswagen Mid-America, Inc.
8925 Page Boulevard
St. Louis, MO 63114
(314) 429-8100
1 (800) 822-6897 (toll free)
Used Cars

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

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

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

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

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

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

Car Repair

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

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

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

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

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

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

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

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

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. BBBS offer a variety of consumer services. For example, they can provide consumer education materials, answer consumer questions, help with complaints, and provide general information about a company's consumer complaint record. If you need help with a consumer question or complaint, call your local BBB to ask about their services. This list includes the local BBBS in the United States. The National Headquarters can give you the addresses for BBBS in Canada and Israel.

### National Headquarters
Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard
Arlington, VA 22203
(703) 276-2222

PO. Box 383
Huntville, AL 35601
(205) 533-1640

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

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

### Alabama

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

5000 North Sixth, Suite 176
Fresno, CA 93710
(209) 222-8111

510 - 10th St., Suite 550
Oakland, CA 94612
(415) 839-5900

400 S Street
Sacramento, CA 95814
(916) 434-6464

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

33 New Montgomery St. Tower
San Francisco, CA 94105
(415) 240-9591

1505 Meridian Avenue
San Jose, CA 95125
(408) 976-9700

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

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

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

### Arizona

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

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

### Arkansas

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

### California

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

PO. Box 970
Colton, CA 92324
(714) 826-7280

6101 Boll Rd., Suite 300
Cypress, CA 90630
(714) 527-0680

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

510 - 10th St., Suite 550
Oakland, CA 94612
(415) 839-5900

400 S Street
Sacramento, CA 95814
(916) 434-6464

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

33 New Montgomery St. Tower
San Francisco, CA 94105
(415) 240-9591

1505 Meridian Avenue
San Jose, CA 95125
(408) 976-9700

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

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

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

### Colorado

P.O. Box 7870
Colorado Springs, CO 80933
(719) 636-1155

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

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

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

### Connecticut

2345 Black Rock Turnpike
Fairfield, CT 06430
(203) 374-5161

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

100 South Turnpike Road
Wallingford, CT 06492
(203) 289-2700 (inquiries)
(203) 289-4457 (complaints)

Delaware
P.O. Box 5361
Wilmington, DE 19808
(302) 996-8200

Florida

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

Florida

13770–58th St., N., #309
Clearwater, FL 33752
(813) 535-5522

2976–E Cleveland Avenue
Fort Myers, FL 33901
(813) 334-7331

1 (801) 226-0666 (toll free in FL and parts of southern GA)

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

2605 Maitland Center Parkway
Maitland, FL 32714-7147
(407) 660-9500

16291 N.W. 57th Avenue
Miami, FL 33147-5709
(305) 625-0308 (inquiries for Dade County)
(305) 625-1302 (complaints for Dade County)
(305) 524-2803 (inquiries for Broward County)
(305) 527-1643 (complaints for Broward County)

250 School Rd., Suite 11–W
New Port Richey, FL 34651
(813) 842-5459

P.O. Box 1511
Pensacola, FL 32597-1511
(850) 432-6101

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

515 N. Court Street
Rockford, IL 61103
(815) 963-BBB2

1111 N. Westshore Blvd., Suite 207
Tampa, FL 33607
(813) 876-6200

2247 Palm Beach Lakes Blvd.,
#211
West Palm Beach, FL 33409-3408
(407) 886-2200

Georgia

1319–B Dawson Road
Albany, GA 31707
(912) 863-0744

100 Edgewood Avenue
Suite 102
Atlanta, GA 30303
(404) 668-4910

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

P.O. Box 2567
Columbus, GA 31902
(404) 324-0712 (inquiries)
(404) 324-0713 (complaints)

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

Hawaii

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

Idaho

409 West Jefferson
Boise, ID 83702
(208) 342-6468
(208) 467-5547

546 Shoup, Suite 210
Idaho Falls, ID 83402

(208) 523-9755

Illinois

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

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

515 N. Court Street
Rockford, IL 61103
(815) 963-BBB2

4ei
<table>
<thead>
<tr>
<th>State</th>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indiana</td>
<td>PO Box 405, Elkhart, IN 46515</td>
<td>(219) 262-8996</td>
</tr>
<tr>
<td></td>
<td>119 S.E. Fourth Street, Evansville, IN 47708</td>
<td>(812) 422-6879</td>
</tr>
<tr>
<td></td>
<td>1203 Webster Street, Fort Wayne, IN 46802</td>
<td>(219) 423-4433</td>
</tr>
<tr>
<td></td>
<td>4231 Cleveland Street, Gary, IN 46408</td>
<td>(219) 983-1511</td>
</tr>
<tr>
<td></td>
<td>Victoria Centre, 22 East Washington Street, Indianapolis, IN 46204</td>
<td>(317) 637-0187</td>
</tr>
<tr>
<td></td>
<td>320 S. Washington St., #101 Marion, IN 46952</td>
<td>(317) 686-9854, 8665</td>
</tr>
<tr>
<td></td>
<td>Whitinger Building, Room 150 Muncie, IN 47306</td>
<td>(765) 265-5668</td>
</tr>
<tr>
<td></td>
<td>508-85 U.S. #33, North South Bend, IN 46637</td>
<td>(219) 277-9121</td>
</tr>
<tr>
<td>Iowa</td>
<td>2435 Kimberly Road, #110 North Bettendorf, IA 52722</td>
<td>(319) 355-6344</td>
</tr>
<tr>
<td></td>
<td>1500 Second Avenue, S.E., #212 Cedar Rapids, IA 52403</td>
<td>(319) 366-5401</td>
</tr>
<tr>
<td></td>
<td>615 insurance Exchange Building Des Moines, IA 50309</td>
<td>(515) 243-8137</td>
</tr>
<tr>
<td></td>
<td>318 Bowегод Building, Siouxland, IA 51101</td>
<td>(712) 252-4501</td>
</tr>
<tr>
<td>Kansas</td>
<td>501 Jefferson, Suite 24 Topeka, KS 66607</td>
<td>(913) 232-0455</td>
</tr>
<tr>
<td></td>
<td>300 Kaufman Building Wichita, KS 67202</td>
<td>(316) 263-3146</td>
</tr>
<tr>
<td>Kentucky</td>
<td>154 Patchen Dr., Suite 90 Lexington, KY 40502</td>
<td>(606) 269-4128</td>
</tr>
<tr>
<td></td>
<td>844 Fourth Street Louisville, KY 40203</td>
<td>(502) 583-6546</td>
</tr>
<tr>
<td>Louisiana</td>
<td>1605 Murray St., Suite 117 Alexandria, LA 71301</td>
<td>(318) 473-4494</td>
</tr>
<tr>
<td></td>
<td>2055 Wooddale Boulevard Baton Rouge, LA 70806</td>
<td>(504) 926-3010</td>
</tr>
<tr>
<td></td>
<td>300 bond Street Houma, LA 70361</td>
<td>(504) 686-3456</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 3029 Lafayette, LA 70593</td>
<td>(318) 234-8341</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 1681 Lake Charles, LA 70602</td>
<td>(318) 433-1633</td>
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<tr>
<td></td>
<td>141 De Siard Street, Suite 300 Monroe, LA 71201</td>
<td>(318) 387-4800, 4801</td>
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<tr>
<td></td>
<td>1539 Jackson Avenue New Orleans, LA 70130</td>
<td>(504) 581-6222</td>
</tr>
<tr>
<td></td>
<td>1401 North Market Street Shreveport, LA 71101</td>
<td>(318) 221-8352</td>
</tr>
<tr>
<td>Maine</td>
<td>812 Stevens Avenue Portland, ME 04103</td>
<td>(207) 878-2715</td>
</tr>
<tr>
<td>Maryland</td>
<td>2100 Huntingdon Avenue Baltimore, MD 21211-3215</td>
<td>(301) 347-3990</td>
</tr>
<tr>
<td></td>
<td>Eight Winter Street Boston, MA 02108</td>
<td>(617) 482-9151 (inquiries) (617) 482-9190 (complaints)</td>
</tr>
<tr>
<td></td>
<td>106 State Road, Suite 4 North Dartmouth, MA 02747</td>
<td>(508) 999-8060</td>
</tr>
<tr>
<td></td>
<td>One Kendall Street, Suite 307 Framingham, MA 01701</td>
<td>(508) 872-5585</td>
</tr>
<tr>
<td></td>
<td>78 North Street, Suite 1 Hyannis, MA 02601</td>
<td>(508) 771-3022</td>
</tr>
<tr>
<td></td>
<td>316 Essex Street Lawrence, MA 01840</td>
<td>(508) 687-7666</td>
</tr>
<tr>
<td></td>
<td>293 Bridge Street, Suite 324 Springfield, MA 01103</td>
<td>(413) 734-3114</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 379 Worcester, MA 01601</td>
<td>(508) 755-2548</td>
</tr>
<tr>
<td>Michigan</td>
<td>150 Michigan Avenue Detroit, MI 48226</td>
<td>(313) 962-7566 (inquiries) (313) 962-6785 (complaints)</td>
</tr>
<tr>
<td></td>
<td>620 Trust Building Grand Rapids, MI 49503</td>
<td>(616) 774-8336</td>
</tr>
<tr>
<td>Minnesota</td>
<td>1745 University Avenue St. Paul, MN 55104</td>
<td>(612) 646-7700</td>
</tr>
<tr>
<td>Mississippi</td>
<td>2917 West Beach Blvd, #103 Biloxi, MS 39531</td>
<td>(601) 374-2222</td>
</tr>
<tr>
<td>Missouri</td>
<td>105 Fifth Street Columbus, MS 39701</td>
<td>(601) 327-6594</td>
</tr>
<tr>
<td></td>
<td>PO Box 390 Jackson, MS 39205-0390</td>
<td>(601) 948-8222</td>
</tr>
<tr>
<td>Missouri</td>
<td>306 East 12th Street Suite 1024 Kansas City, MO 64106</td>
<td>(816) 421-7600</td>
</tr>
<tr>
<td>Nebraska</td>
<td>5100 Oakland, Suite 200 St. Louis, MO 63110</td>
<td>(314) 531-3300</td>
</tr>
<tr>
<td></td>
<td>205 Park Central, East, #509 Springfield, MO 65806</td>
<td>(417) 862-9231</td>
</tr>
<tr>
<td>Nevada</td>
<td>719 North 45th Street Lincoln, NE 68504</td>
<td>(402) 467-5261</td>
</tr>
<tr>
<td></td>
<td>1613 Farram Street Omaha, NE 68102</td>
<td>(402) 3-6-3033</td>
</tr>
<tr>
<td>Nevada</td>
<td>1022 E. Sahara Avenue Las Vegas, NV 89104</td>
<td>(702) 735-6900, 1969</td>
</tr>
<tr>
<td></td>
<td>PO Box 21269 Reno, NV 89505</td>
<td>(702) 322-0657</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>410 South Main Street Concord, NH 03301</td>
<td>(603) 224-1991 (1 800) 852-3757 (toll free in NH)</td>
</tr>
<tr>
<td>New Jersey</td>
<td>1700 Whitehorse Hamilton Square Trenton, NJ 08690</td>
<td>(609) 588-0808 (Mercer County)</td>
</tr>
<tr>
<td>New Mexico</td>
<td>4800-1 A Montgomery, NE, #200 Albuquerque, NM 87109</td>
<td>(505) 484-4500</td>
</tr>
<tr>
<td></td>
<td>1205 W. Picacho, Suite B-2 Las Cruces, NM 88005</td>
<td>(505) 524-3130</td>
</tr>
<tr>
<td>New York</td>
<td>346 Delaware Avenue Buffalo, NY 14202</td>
<td>(716) 856-7160</td>
</tr>
<tr>
<td></td>
<td>266 Main Street Farmingdale, NY 11735</td>
<td>(516) 420-0500</td>
</tr>
<tr>
<td></td>
<td>257 Park Avenue, South New York, NY 10010</td>
<td>(212) 533-6200</td>
</tr>
<tr>
<td></td>
<td>1122 Sibley Tower Rochester, NY 14604</td>
<td>(716) 546-6776</td>
</tr>
<tr>
<td></td>
<td>100 University Building Syracuse, NY 13202</td>
<td>(315) 479-6635</td>
</tr>
<tr>
<td></td>
<td>120 East Main Street Wappinger Falls, NY 12590</td>
<td>(914) 297-8550</td>
</tr>
<tr>
<td></td>
<td>PO Box 327 Paramus, NJ 07652</td>
<td>(888) 445-1461 (toll free in NJ)</td>
</tr>
<tr>
<td></td>
<td>50 Park Place Newark, NJ 07102</td>
<td>(201) 842-INFO</td>
</tr>
<tr>
<td>North Carolina</td>
<td>801 BB&amp;B Building Asheville, NC 28801</td>
<td>(704) 253-2392</td>
</tr>
</tbody>
</table>
BETTER BUSINESS BUREAUS

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

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

PO. Box 1882
Hickory, NC 28603
(704) 484-4972

3120 Poolewood Drive
Suite 101
Raleigh, NC 27604-1040
(919) 872-9240

2110 Cloverdale Avenue, #2-B
Winston-Salem, NC 27103
(336) 725-6348

Ohio
PO. Box 80586
Akron, OH 44308
(216) 254-0410

1434 Cleveland Avenue, N.W.
Canton, OH 44703
(216) 454-8401

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

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

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

40 West Fourth Street
Suite 1250
Dayton, OH 45402
(513) 224-5895
1 (800) 521-8387
(toll free in OH)

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

PO. Box 1706
Mansfield, OH 44901
(419) 522-1700

425 Jefferson Avenue
Suite 909
Toledo, OH 43604
(419) 241-6876

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

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

Kentucky
PO. Box 1786
Louisville, KY 40201
(502) 245-8360

PO. Box 1800
Lexington, KY 40501
(859) 255-7965

2700 North Loop West
Suite 900
Houston, TX 77009
(713) 868-9500

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

Tennessee
PO. Box 1178 TCAS
Blountville, TN 37617
(423) 723-6311

1010 Market Street, Suite 200
Chattanooga, TN 37402
(423) 266-6144
(615) 479-6096
(Bradley County only)

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

PO. Box 4140
Memphis, TN 38174-1464
(901) 272-9641

One Commerce Place
Suite 1330
Nashville, TN 37239
(615) 195-8000

Texas
3300 N. 14th St., Suite 307
Amarillo, TX 79105
(806) 358-6222

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

202 Varisco Building
Bryan, TX 77801
(979) 823-8448

4535 S. Padre Island Drive
Corpus Christi, TX 78411
(361) 854-2892

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

1910 East Yandell
El Paso, TX 79903
(915) 454-1212, 1264

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

2707 North Loop West
Suite 900
Houston, TX 77009
(713) 868-9500

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

PO. Box 3366
San Angelo, TX 76902-3366
(915) 953-2316

1800 Northeast Loop 410, Suite 200
San Antonio, TX 78217
(210) 628-9441

PO. Box 6622
Tyler, TX 75711-6622
(214) 591-7504

PO. Box 9203
Waco, TX 76714-9203
(817) 772-9700

PO. Box 69
Westlake, TX 76107
(817) 996-3678

1106 Brook Avenue
Wichita Falls, TX 76301
(977) 725-5526

Utah
385 24th Street, Suite 717
Ogden, UT 84401
(801) 390-4701

1588 South Main
Salt Lake City, UT 84115
(801) 487-4656
(801) 377-2601 (Provo)

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

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

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

Washington
127 West Canal Drive
Kennebec, WA 98935
(509) 592-0222

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

South 176 Stevens Street
Spokane, WA 99204
(509) 749-1153

PO. Box 1274
Tacoma, WA 98401
(206) 383-556

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

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

Wyoming
BBB/Buffalo Falls
Lincoln Park & Teton Counties
(307) 233-9754

BBB/Fort Collins
All other Wyoming counties
1 (800) 873-3222 (toll free)
Trade Associations and Other Resolution Programs

Companies which manufacture similar products or offer similar services often belong to industry associations which help resolve problems between their member companies and consumers. Depending on the industry, you may have to contact an association, a service council or a consumer action program.

If you have a problem with a company and cannot get it resolved with the company, ask if the company is a member of an association. Then check this list to see if the association is listed. If the name of the association is not included on this list check with a local library.

This list includes the names and addresses of the associations and other dispute resolution programs that handle consumer complaints for their members. In some cases, the national organizations listed here can refer you to dispute resolution programs near you. Remember, before contacting one of these programs, try to resolve the complaint by contacting the company.

Ms. Ann Lawrence, Director
Education and Conventions
American Apparel Manufacturers Association
2500 Wilson Boulevard, Suite 301
Arlington, VA 22201
(703) 524-1864
Membership: Manufacturers of clothing.

Public Relations Director
American Arbitration Association
140 West St. Street
New York, NY 10020
(212) 484-4066
Private, non-profit organization with 35 regional offices across the country. Provides consumer information on request. Check local telephone directory for listing. If there is no office in your area, write or call the office listed above.

American Automobile Association
8111 Gatehouse Road, Room 535
Falls Church, VA 22047
(703) 222-6446
Membership: Automobile clubs.
1 (800) 222-3717
(toll free Hyundai customers)
1 (800) 331-4331
(toll free Toyota customers)

American Bar Association
Standing Committee on Dispute Resolution
1800 M Street, N.W.
Suite 200 S
Washington, D.C. 20006
(202) 637-5438
Publishes a directory of state and local alternative dispute resolution programs. Provides consumer information on request.

Mr. David Peterson
Administrative Vice President
American Collectors Association
4040 West 70th Street
P.O. Box 35106
Minneapolis, MN 55435
(612) 926-6547
Membership: Collection services handling overdue accounts for retail, professional, and commercial credit grantors.

Information Department
American Council of Life Insurance
1001 Pennsylvania Avenue, N.W.
Washington, DC 20004-2599
(written inquiries only)
Membership: Life insurance companies authorized to do business in the United States.

Ms. Jane Marden
Director, Consumer Affairs
Ms. Lisa Hill Williams
Director, Community Affairs
American Gas Association
1515 Wilson Boulevard
Arlington, VA 22209
(703) 841-8588
Membership: Distributors and transporters of natural gas.

American Health Care Association
1201 L Street, N.W.
Washington, DC 20005
(202) 842-4444
Membership: State and regional health care facilities.
1 (800) 321-0343
(toll free publications only)

American Hotel and Motel Association
1201 New York Avenue, N.W.
Suite 600
Washington, DC 20005
(written inquiries only)
Membership: State and regional hotel associations.

Mr. Herbert A. Finkston, Director
Professional Ethics Division
American Institute of Certified Public Accountants
1211 Avenue of the Americas
New York, NY 10036
(212) 575-6398
Membership: Professional society of accountants certified by the states and territories.

Mr. James Ralph
Vice President
American Newspaper Publishers Assn.
Credit Bureau Inc.
P.O. Box 17022
Dulles International Airport
Washington, DC 20001
(703) 649-1038
Investigates fraudulent advertising published in newspapers.

Ms. Carolyn Friede
Director, Consumer Affairs
American Society of Travel Agents, Inc.
P.O. Box 23992
Washington, DC 20026
(703) 739-2782
Membership: Travel agents.

Mr. James A. Morrissey
Director, Communications Division
American Textile Manufacturers Institute
1801 K Street, N.W.
Suite 900
Washington, DC 20006
(202) 862-0552
Membership: Textile mills which manufacture and process cotton, man-made, wool, and silk textile products.

Manager Consumer Affairs
Automotive Consumer Action Program (AUTOCAP)
8400 Westpark Drive
McLean, VA 22102
(703) 821-7144
Third-party dispute resolution program administered through the National Automobile Dealers Association. Consumer information available on request.

BBB AUTO LINE
Council of Better Business Bureaus
4200 Wilson Boulevard, Suite 800
Arlington, VA 22203
(703) 276-0100
Third-party dispute resolution program for AMC, Audi, General Motors and its divisions, Honda, Jeep, Nissan, Peugeot, Porsche, Renault, SAAB, and Volkswagen.
### TRADE ASSOCIATIONS AND OTHER RESOLUTION PROGRAMS

<table>
<thead>
<tr>
<th>Company</th>
<th>Address</th>
<th>Phone Number</th>
<th>Industry</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better Hearing Institute</td>
<td>655 15th Street, NW Suite 350</td>
<td>Washington, DC 20005</td>
<td>(202) 626-4780</td>
</tr>
<tr>
<td>Boat Owners Association of The United States (BOAT/U.S.)</td>
<td>880 South Pickett Street Alexandria, VA 22304</td>
<td>(703) 623-9550</td>
<td>Membership: Local Blue Cross and Blue Shield plans in the United States, Canada, and Jamaica.</td>
</tr>
<tr>
<td>Consumer Affairs and Other Magazines</td>
<td>575 Lexington Avenue New York, NY 10022</td>
<td>(212) 752-0055</td>
<td>Membership: Publishers of 1,000 consumer and other magazines issued not less than four times a year.</td>
</tr>
<tr>
<td>Direct Marketing Association (DMA)</td>
<td>6 East 43rd Street New York, NY 10017</td>
<td>(800) 992-1997</td>
<td>For problems with a mail order company write: Mail Preference Service PO Box 3861 Grand Central Station New York, NY 10016</td>
</tr>
<tr>
<td>Electronic Industries Association</td>
<td>1778 K Street, N.W., Suite 600 Washington, DC 20006</td>
<td>(202) 293-5760</td>
<td>To remove your name from a nationally-based telephone solicitation list write: Telephone Preference Service 6 East 43rd Street New York, NY 10017</td>
</tr>
<tr>
<td>Ford Consumer Appeals Board</td>
<td>P.O. Box 1805 Dearborn, MI 48126</td>
<td>(313) 337-6950</td>
<td>Membership: Providers of door-to-door and through home-party distributors selling consumer products.</td>
</tr>
<tr>
<td>Funeral Service Consumer Arbitration Program (FSCAP)</td>
<td>1121 West Oklahoma Avenue Milwaukee, WI 53227</td>
<td>(414) 541-2600</td>
<td>Ms. Carole M. Rogen Director, Membership: Companies engaged in the manufacture and sale of electronic hearing aids, their components, parts, and related products and services on a national basis.</td>
</tr>
<tr>
<td>Home Owners Warranty Corporation</td>
<td>1255 23rd Street, N.W. Washington, DC 20037</td>
<td>(202) 833-1411</td>
<td>Membership: Member plans.</td>
</tr>
<tr>
<td>International Association for Financial Planning</td>
<td>2 Concourse Parkway, Suite 800 Atlanta, GA 30328</td>
<td>(404) 395-1605</td>
<td>Membership: Individuals involved in financial planning.</td>
</tr>
<tr>
<td>Insurance Information Institute of America</td>
<td>110 William Street New York, NY 10038</td>
<td>(212) 669-9200</td>
<td>(call collect in NY) 1 (800) 221-4954 (toll free)</td>
</tr>
<tr>
<td>Morton Salt Inc.</td>
<td>1220 North Lake Shore Drive Chicago, IL 60611</td>
<td>(312) 326-3311</td>
<td>Membership: Investor-owned electric utility companies operating in the United States.</td>
</tr>
<tr>
<td>National Headquarters</td>
<td>1 (800) 241-8450</td>
<td>(313) 337-6950</td>
<td>Ford Consumer Appeals Board</td>
</tr>
<tr>
<td>National Funeral Directors Association</td>
<td>7013 West Oklahoma Avenue Milwaukee, WI 53227</td>
<td>(414) 541-2600</td>
<td>Ms. Caroline C. Ortado Assistant Secretary, Membership: Local Blue Cross and Blue Shield plans in the United States, Canada, and Jamaica.</td>
</tr>
<tr>
<td>Telephone Preference Service</td>
<td>6 East 43rd Street New York, NY 10017</td>
<td>(800) 221-4954 (toll free)</td>
<td>Ford Consumer Appeals Board</td>
</tr>
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<td>(202) 833-1411</td>
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<td>2 Concourse Parkway, Suite 800 Atlanta, GA 30328</td>
<td>(404) 395-1605</td>
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<td>Insurance Information Institute of America</td>
<td>110 William Street New York, NY 10038</td>
<td>(212) 669-9200</td>
<td>(call collect in NY) 1 (800) 221-4954 (toll free)</td>
</tr>
</tbody>
</table>
TRADE ASSOCIATIONS AND OTHER RESOLUTION PROGRAMS

Major Appliance Consumer Action Panel (MACAP)
20 North Wacker Drive
Chicago, IL 60606
(312) 954-5585
(1) (800) 621-0477 (toll free outside IL)
Third-party dispute resolution program of the major appliance industry.

Mr. John E. Dianis
Executive Vice President
Monument Builders of North America
1612 Central Street
Evanston, IL 60201
(312) 869-2031
Membership: Cemetery monument retailers, manufacturers, and wholesalers; bronze manufacturers and suppliers. Consumer brochures available on request.

Ms. Sharron Ritch
Media Relations Coordinator/Consumer Affairs
Mortgage Bankers Association of America
1125 15th Street, N.W.
7th Floor
Washington, DC 20005
(202) 861-1929
Membership: Mortgage banking firms, title companies, and savings and loan associations.

National Advertising Division (NAD)
Council of Better Business Bureaus
845 Third Avenue
New York, NY 10022
(212) 754-0130
Program: Handles consumer complaints about fraudulent and deceptive advertising.

Mr. William Young, Director
Consumer Affairs/Public Liaison
National Association of Home Builders
15th and M Streets, N.W.
Washington, DC 20005
(202) 622-0409
(1) (800) 568-5242 (toll free outside D.C.)
Membership: Single and multi-family home builders, commercial builders, and others associated with the building industry.

National Association of Personnel Consultants
3133 Mt. Vernon Avenue
Alexandria, VA 22303
(703) 884-0160
Membership: Private employment agencies.

Consumer Arbitration Center
National Association of Securities Dealers, Inc.
32 Whitelaw Street
10th Floor
New York City, NY 10004
(212) 858-4000
Third-party dispute resolution for complaints about over-the-counter stocks and corporate bonds.

Accrediting Commission
National Association of Trade and Technical Schools
2251 Wisconsin Avenue, N.W.
Washington, DC 20007
(202) 333-1021
(1) (800) 568-5242 (toll free outside D.C.)
Membership: Private schools providing job training.

Mr. Lawrence Graham
Consumer Affairs
National Food Processors Association
1401 New York Avenue, N.W.
Washington, DC 20005
(202) 639-5859
Membership: Commercial packers of food products, such as fruit, vegetables, meat, poultry, seafood, and canned, frozen, dehydrated, pickled, and other preserved food items.

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

Mr. Casey Floyd
Assistant to Executive Director
National Home Study Council
1601 18th Street, N.W.
Washington, DC 20009
(202) 725-1262
(1) (800) 621-3570 (toll free outside IL)
Membership: Home study (correspondence) schools.

Mr. Robert E. Whitley, President
U.S. Tour Operators Association (USTOA)
211 East 51st Street
Suite 12-B
New York, NY 10022
(212) 944-5727
Membership: Wholesale tour operators, common carriers, suppliers, and providers of travel services.
State, County, and City Government Consumer Protection Offices

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

If you want to file a complaint, call your local consumer protection office to learn what you need to do. This list is arranged in alphabetical order by state name. The state name, the city name and any toll-free "800" numbers and TDD numbers are printed in bold type.

### Alabama
- Mr. Dennis Wright, Acting Director
  - Consumer Protection Division
  - Office of Attorney General
  - 11 South Union Street
  - Montgomery, AL 36130
  - (205) 281-7334
  - 1 (800) 392-5658 (toll free in AL)

### Alaska
- State Offices
  - Mr. Robert E. Mintz, Acting Chief
  - Consumer Protection Section
  - Office of Attorney General
  - 1151 West Fourth Avenue, Suite 110-B
  - Anchorage, AK 99501
  - (907) 279-0428

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

### American Samoa
- Mr. Tauivi Tuinei, Director
  - Consumer Protection Bureau
  - PO. Box 7
  -Pago Pago, AS 96799
  - (916) 322-1700 (TDD)

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

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

- County Offices
  - Mr. Stephen Udall, County Attorney
    - Apache County Attorney's Office
    - PO. Box 637
    - St. Johns, AZ 85936
    - (602) 337-4163

- Mr. Alan Polley, County Attorney
  - Cochise County Attorney's Office
  - PO. Drawer 2
  - Bisbee, AZ 85603
  - (602) 432-5471

- Mr. John Verkamp, County Attorney
  - Coconino County Attorney's Office
  - Coconino County Courthouse
  - Flagstaff, AZ 86001
  - (602) 779-5118

- Mr. Joe Albo, Jr., County Attorney
  - Gila County Attorney's Office
  - 140E East Ash Street
  - Globe, AZ 85501
  - (602) 425-3231

- Mr. Paul H. McCullar, County Attorney
  - Graham County Attorney's Office
  - Graham County Courthouse
  - Sahuarita, AZ 85629
  - (602) 428-3620

- Mr. Charles E. Fletcher, County Attorney
  - Greenlee County Attorney's Office
  - PO. Box 1387
  - Clifton, AZ 85533
  - (602) 665-3842

- Mr. Steven P. Suskin, County Attorney
  - La Paz County Attorney's Office
  - 1200 Arizona Avenue
  - PO. Box 709
  - Parker, AZ 85344
  - (602) 669-8181

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

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

- Mr. Dale K. Patton, Jr., County Attorney
  - Navajo County Attorney's Office
  - Governmental Complex
  - Holbrook, AZ 86025
  - (602) 534-6161

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

- Mr. Roy Mendoza, County Attorney
  - Pinal County Attorney's Office
  - PO. Box 887
  - Florence, AZ 85621
  - (602) 281-4966

- Mr. Charles Hastings, County Attorney
  - Yavapai County Attorney's Office
  - Yavapai County Courthouse
  - Prescott, AZ 86301
  - (602) 445-7450

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

### Arkansas
- State Offices
  - Mr. Tom J. Hicks, Director
  - Consumer Protection Division
  - Office of Attorney General
  - 200 Tower Building
  - 4th & Center St.
  - Little Rock, AR 72201
  - (501) 682-2007 (voice/TDD)
  - 1 (800) 952-5225 (toll free in CA)

- California
  - State Offices
    - Mr. Michael A. Kelley, Director
      - California Department of Consumer Affairs
      - 1020 “N” Street
      - Sacramento, CA 95814
      - (916) 445-0560 (complaint assistance)
      - (916) 445-1254 (consumer information)
      - (916) 522-1700 (TDD)

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    - (916) 322-3350
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  - Bureau of Automotive Repair
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<tbody>
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<td>Nebraska</td>
<td>State Office</td>
<td>1100 Raymond Boulevard, Room 504, Newark, NJ 07102</td>
<td>(201) 648-4010</td>
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<td>Mr. James J. Barry, Jr., Director</td>
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<td>1333 Atlantic Avenue, 8th Floor, Atlantic City, NJ 08401</td>
<td>(609) 345-6700</td>
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<td>Mr. William H. Ross, III, Director</td>
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<td>49 Rancocas Road, Mount Holly, NJ 08060</td>
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<td>Ms. Patricia M. Tuck, Director</td>
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<td>1800 Pavilion West, 2101 Ferry Avenue, Suite 611, Camden, NJ 08104</td>
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<td>Mr. Mark Diecidrich, Director</td>
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<td>Mr. George S. Franks, Director</td>
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<td>768 East Commerce Street, Bridgeton, NJ 08302</td>
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<td>East Orange, NJ 07018</td>
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<td>Ms. Barbara Donnelly, Director</td>
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<td>Donna Gioannetti, Division Chief</td>
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<td>Freehold, NJ 07728-1255</td>
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<td>Ms. Ruth A. Hotz</td>
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<td>Somerville, NJ 08876</td>
<td>(201) 231-7000, ext. 7400</td>
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<td>Mr. Richard M. Kessel</td>
<td>(518) 474-6583</td>
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<td>Mr. Alan J. Burczak</td>
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<td>New Mexico</td>
<td>Mr. Randy Childress, Director</td>
<td>Consumer and Economic Crime</td>
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<td>1 (505) 432-2070 (toll free in NM)</td>
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STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

| Ms. Carolyn A. Cairns | Mr. Edward J. Brown, Commissioner |
| Assistant Attorney General in Charge | Orange County |
| Suffolk Regional Office | Department of Consumer Affairs |
| Office of Attorney General | and Weights and Measures |
| 300 Motor Parkway | 99 Main Street |
| Hauppauge, NY 11788 | Goshen, NY 10924 |
| (516) 231–2400 | (914) 294–5181, ext. 1762 |

| Mr. Lawrence Zimmerman | Mr. Francis D. Phillips II, District Attorney |
| Assistant Attorney General in Charge | Orange County District Attorney's Office |
| Syracuse Regional Office | 255 Main Street |
| Office of Attorney General | County Government Center |
| 616 Erie Boulevard, West | Goshen, NY 10924 |

| Ms. Aniela J. Carl | Ms. Patricia Chesnut, Director |
| Assistant Attorney General in Charge | Putnam County Office Facility |
| Utica Regional Office | Department of Consumer Affairs |
| Office of Attorney General | Myrtle Avenue |

| County Offices | Mahopac Falls, NY 10542 |
| Mr. Thomas M. Jablonowski | (914) 621–6317 |
| Coordinator of Consumer Affairs | |
| Broome County | Behind Community Center, Mt. Vernon, NY |
| Bureau of Consumer Services | 120–124 N. Broadway, 2nd FL |
| Governmental Plaza, P.O. Box 1786 | 914) 666–6000, ext. 231 |
| Binghamton, NY 13902 | |
| (607) 778–2168 | |

| Mr. Nelson Kranker | Mr. Alfred J. Steozeno, Director/Coordinator |
| Director | Rockland County |
| Dutchess County | Office of Consumer Protection |
| Department of Consumer Affairs | County Office Building |
| 22 Market Street | 16 New Hempstead Road |
| Poughkeepsie, NY 12601 | New City, NY 10956 |
| (914) 471–6322 | (914) 638–5282 |

| Ms. Candace K. Vogel | Mr. Dennis S. Abbey, Director |
| Assistant District Attorney | Steuben County Department of |
| Consumer Fraud Bureau | Weights, Measures and Consumer Affairs |
| Erie County District Attorney's Office | 3 East Pulteney Square |
| 25 Dover Avenue | Bath, NY 14810 |
| Buffalo, NY 14202 | (607) 776–9631 |
| (716) 858–2424 | (607) 776–9631 ext. 2101 (voice/TDD) |

| Mr. James E. Pickens, Commissioner | Ms. Jane Devino, Commissioner |
| Nassau County Office of Consumer Affairs | Suffolk County |
| 160 Old Country Road | Department of Consumer Affairs |
| Mineola, NY 11501 | Suffolk County Center |
| (516) 535–2600 | Hauppauge, NY 11788 |
| (516) 380–4600 | (914) 621–6317 |

| Mr. Steven A. Irace, Chief | Mr. Jon Van Vlack, Director |
| Nassau County Commercial Frauds and | Ulster County Consumer Fraud Bureau |
| Environmental Investigation Bureau | 285 Wall Street |
| 310 Old Country Road | Kingston, NY 12401 |
| Garden City, NY 11530 | (914) 339–5680, ext. 240 |
| (516) 335–2164 | |

| Mr. Erik Dressler, Director | Mr. Frank D. Castaldi, Jr. |
| Onondaga County | Chief Frauds Bureau |
| Office of Consumer Affairs | Westchester County |
| County Civic Center | District Attorney's Office |
| 421 Montgomery Street | 11 Grove Street |
| Syracuse, NY 13202 | White Plains, NY 10601 |
| (315) 425–3479 | (914) 294–3503 |

| City Offices | Mr. Kenneth W. Haie, Director |
| Mr. Burt Koza, Director | Westchester County |
| Babylon Consumer Protection Board | Department of Consumer Affairs |
| Town Hall Office Annex | Room 104, Michaelian Office Building |
| 291 Phelps Lane | White Plains, NY 10601 |
| North Babylon, NY 11703 | (914) 285–2156 |
| (516) 422–7636 | |

| Town of Colonie | Ms. Carol Cronin, Chairwoman |
| Consumer Protection Board | Ramapo Consumer Protection Board |
| Memorial Town Hall | Ramapo Town Hall |
| Newtonville, NY 12128 | 237 Route 59 |
| (518) 783–2790 | Suffern, NY 10901 |
| Mr. Stephen Pedone, Commissioner | (914) 357–5100, ext. 265 |
| Mt. Vernon Office of Consumer Affairs | |
| City Hall | |
| Mt. Vernon, NY 10550 | |

| Mr. Angelo J. Aponte, Commissioner |
| New York City |
| Department of Consumer Affairs |
| 80 Lafayette Street |
| New York, NY 10013 |

| (212) 577–0111 | |

| Ms. Isabel Butler, Director |
| Queens Neighborhood Office |
| New York City |
| Department of Consumer Affairs |
| 120–55 Queens Boulevard, Room 301A |
| Kew Gardens, NY 11424 |
| (718) 261–2922 | |

| Mt. Vernon Office of Consumer Affairs, Weights and Measures |
| City Hall |
| West Oneida Street |
| Oswego, NY 13126 |
| (315) 342–8150 | |

| Ms. Johanna Kepsey, Director |
| Staten Island Neighborhood Office |
| New York City |
| Department of Consumer Affairs |
| Staten Island Borough Hall, Room 422 |
| Staten Island, NY 10301 |
| (718) 390–5154 | |

| Mr. Joseph Dehm, Director |
| Oswego Office of Consumer Affairs, Weights and Measures |
| City Hall |
| West Oneida Street |
| Oswego, NY 13126 |
| (315) 342–8150 | |

| Ms. Carol Cronin, Chairwoman |
| Ramapo Consumer Protection Board |
| Ramapo Town Hall |
| 237 Route 59 |
| Suffern, NY 10901 |
| (914) 357–5100, ext. 265 | |

<p>| Schenectady Bureau |
| of Consumer Protection |
| City Hall, Room 22 |
| Jay Street |
| Schenectady, NY 12305 |
| (518) 362–5061 | |</p>
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<tr>
<th>STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES</th>
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<tr>
<td><strong>Director</strong>&lt;br&gt;White Plains&lt;br&gt;Department of Weights and Measures&lt;br&gt;279 Hamilton Avenue&lt;br&gt;White Plains, NY 10601&lt;br&gt;(914) 682–4459 (8 a.m. – 12 Noon)</td>
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<tr>
<td><strong>Mr. Ralph A. Capozzi</strong>, Director&lt;br&gt;Yorkers Office of Consumer Protection, Weights and Measures&lt;br&gt;201 Paisley Avenue&lt;br&gt;Yorkers, NY 10703&lt;br&gt;(914) 984–3563, 3564</td>
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<td><strong>North Carolina</strong>&lt;br&gt;Mr. James C. Guilick&lt;br&gt;Special Deputy Attorney General&lt;br&gt;Consumer Protection Section&lt;br&gt;Office of Attorney General&lt;br&gt;P.O. Box 629&lt;br&gt;Raleigh, NC 27602&lt;br&gt;(919) 733–7741</td>
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<td><strong>North Dakota</strong>&lt;br&gt;State Offices&lt;br&gt;Mr. Nicholas J. Spaeth&lt;br&gt;Office of Attorney General&lt;br&gt;600 E. Boulevard&lt;br&gt;Bismarck ND 58505&lt;br&gt;(701) 224–2210&lt;br&gt;1 (800) 472–2600 (toll free in ND)</td>
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<td><strong>Mr. Tom Engelhardt</strong>, Director&lt;br&gt;Consumer Fraud Division&lt;br&gt;Office of Attorney General&lt;br&gt;600 East Boulevard&lt;br&gt;Bismarck, ND 58505&lt;br&gt;(701) 224–3404&lt;br&gt;1 (800) 472–2600 (toll free in ND)</td>
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<td><strong>County Office</strong>&lt;br&gt;Mr. Kent Keys, Executive Director&lt;br&gt;Grad County Community Action Agency&lt;br&gt;27 1/2 South Third Street&lt;br&gt;Grand Forks, ND 58201&lt;br&gt;(701) 746–5431</td>
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| **Ohio**<br>State Offices<br>Ms. Dianne Goss Paynter<br>Consumer Frauds and Crimes Section<br>Office of Attorney General<br>30 East Broad Street<br>State Office Tower, 25th Floor<br>Columbus, OH 43266–0410<br>(614) 466–4666 (complaint)
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| **County Offices**<br>Mr. Daniel Abraham, Director<br>Economic Crime Division<br>Franklin County<br>Office of Prosecuting Attorney<br>388 South High Street<br>Columbus, OH 43215<br>(614) 462–5555 |
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Assistant Attorney General
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Office of Attorney General
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Lubbock, TX 79401
(806) 747-5238
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<td>Mr. J. Wallace Malley</td>
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<td>Mr. Bruce Martell, Supervising Attorney</td>
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<td>(804) 451-1825</td>
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<td>1 (800) 551-4636 (toll free in VA)</td>
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<td>Mr. J. N. McClaran</td>
<td>(206) 464-7744</td>
<td>Consumer Protection Section</td>
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<td>Division of Consumer Protection</td>
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<td>1 (800) 551-4636 (toll free in VA)</td>
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Warranties/Guarantees

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

2. Consider:

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

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

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

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

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

3. Keep sales receipts and warranties in a safe place.
State Agencies on Aging

The offices listed in this section coordinate services for older Americans. They provide information on services, programs, and opportunities for these consumers.

Alabama
Mr. Oscar D. Tucker
Executive Director
Commission on Aging
136 Catoma Street
Montgomery, AL 36130
(205) 261-5743
1 (800) 243-5463 (toll free in AL)

Alaska
Ms. Connie J. Sipe
Executive Director
Older Alaskans Commission
P.O. Box C
Juneau, AK 99811-0209
(907) 465-3250

American Samoa
Mr. Sunuitao T. Tupai
Director
Territorial Administration on Aging
Government of American Samoa
Pago Pago, AS 96799
011 (684) 633-1251

Arizona
Mr. Richard Littler
Administrator
Aging and Adult Administration
1400 West Washington, 950A
Phoenix, AZ 85007
(602) 255-3323 (TDD)

Arkansas
Mr. Herb Sanderson
Director
Office of Aging and Adult Services
Department of Human Services
P.O. Box 1437
Little Rock, AR 72203-1437
(501) 682-2441

California
Ms. Alice Gonzales
Director
Department of Aging
1600 K Street
Sacramento, CA 95814
(916) 322-5260
(916) 323-8913 (TDD)

Colorado
Ms. Rita Barreras
Manager
Aging and Adult Services Division
Department of Social Services
1575 Sherman Street
10th Floor
Denver, CO 80203-1714
(303) 284-5912

Connecticut
Ms. Mary Ellen Kinick
Commissioner
Department on Aging
175 Main Street
Hartford, CT 06106
(203) 566-3238
1 (800) 443-8946 (toll free voice/TDD in CT)

Delaware
Ms. Eleanor L. Cain
Director
Department of Health and Social Services
Division of Aging
1901 North DuPont Highway
New Castle, DE 19720
(302) 421-6791
1 (800) 227-8074 (toll free in DE)

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

Florida
Ms. Margaret L. Duggar
Director
Aging and Adult Services
1321 Winewood Boulevard
Room 323
Tallahassee, FL 32399-0700
(850) 488-2650

Georgia
Mr. Fred McGinnis
Director
Office of Aging
878 Peachtree Street, N.E.
Suite 632
Atlanta, GA 30309
(404) 894-8333

Guam
Ms. Florence Shimizu
Director
Office of Aging
Government of Guam
P.O. Box 2816
Agana, GU 96910
011 (671) 734-2942

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

Idaho
Ms. Charlene W. Martinindale
Director
Idaho Office on Aging
Statehouse, Room 108
Boise, ID 83720
(208) 334-3833

Illinois
Ms. Janet S. Otwell
Director
Department on Aging
421 East Capitol Avenue
Springfield, IL 62701
(217) 785-2770
1 (800) 252-8966 (toll free voice/TDD nationwide)

Indiana
Ms. Myrna Habig
Acting Director
Aging Division
Department of Human Services
P.O. Box 7083
Indianapolis, IN 46207-7083
(317) 232-7020
1 (800) 622-4972 (toll free in IN)

Iowa
Ms. Betty Grandquist
Executive Director
Department of Elder Affairs
914 Grand Avenue, Suite 236
Des Moines, IA 50319
(515) 281-5187
1 (800) 532-3213 (toll free in IA)

Kansas
Ms. Esther A. Wolf
Secretary
Department on Aging
Docking State Office Building
122 South
915 Southwest Harrison Street
Topeka, KS 66612-1500
(785) 296-4965
1 (800) 432-3536 (toll free in KS)

Kentucky
Ms. Sue N. Tuttle
Director
Division for Aging Services
Department for Social Services
275 East Main Street
6th Floor West
Frankfort, KY 40621
(502) 564-6930
(502) 564-5497 (TDD)
1 (800) 372-2991 (toll free in KY)
1 (800) 372-2973 (toll free TDD in KY)

Louisiana
Ms. Vicky Hunt
Director
Governors Office of Elder Affairs
P.O. Box 80374
Baton Rouge, LA 70898
(504) 925-1700

Maryland
Ms. Rosalie S. Abrams
Director
Office on Aging
10701 West Preston Street
10th Floor
Baltimore, MD 21201
(301) 225-1100
(301) 383-7555 (TDD)
1 (800) 243-3425 (toll free in MD)

Massachusetts
Mr. Paul J. Lanzikos
Secretary
Executive Office of Elder Affairs
38 Chestnut Street, 2nd Floor
Boston, MA 02111
(617) 727-7750
1 (800) 882-2003 (toll free in MA)
1 (800) 972-0165 (toll free TDD in MA)

Michigan
Ms. Olivia P. Maynor
Director
Office of Services to the Aging
P.O. Box 30026
Lansing, MI 48909
(517) 373-5230

Minnesota
Mr. Gerald Biodow
Executive Secretary
Minnesota Board on Aging
444 Lafayette Road
St. Paul, MN 55155-3843
(612) 296-2544
1 (800) 432-3536 (toll free in MN)

Mississippi
Mr. David K. Brown
Executive Director
Division of Aging and Adult Services
421 West Pascagoula Street
Jackson, MS 39201
(601) 949-2070
1 (800) 222-7622 (toll free in MS)
STATE AGENCIES ON AGING

Missouri
Mr. Edwin L. Walker
Director
Division of Aging
PO. Box 1337
Jefferson City, MO 65102
(501) 751-3062
(1 800) 392-0210
(toll free in MO)

Montana
Mr. Robert Bartholomew
Chief
Aging Services Bureau
Department of Family Services
PO. Box 8005
Helena, MT 59604
(406) 444-5900
(1 800) 332-2272
(toll free in MT)

New Hampshire
Mr. Richard A. Chevreuil
Director
Division of Elderly and Adult Services
6 Hazen Drive
Concord, NH 03301
(603) 271-4680
(1 800) 351-1888
(toll free in NH)

New Jersey
Ms. Ann Zahora
Director
Division on Aging
Department of Human Services
6 Hazen Drive
Concord, NH 03301
(603) 271-4680
(1 800) 351-1888
(toll free in NH)

New Mexico
Ms. Stephanie Fall Creek
Director
State Agency on Aging
224 East Palace Avenue
4th Floor
Santa Fe, NM 87501
(505) 827-7840 (voice/TDD)
(1 800) 432-2080
(toll free in NM)

New York
Ms. Jane Gould
Director
New York State Office for the Aging
Agency Building 2, ESP
Albany, NY 12223
(518) 474-2731
(1 800) 342-9871
(toll free in NY)

North Carolina
Mr. Al Boyles
Assistant Secretary and Director
Division of Aging
Department of Human Resources
1985 Umstead Drive
Raleigh, NC 27603
(919) 733-3983
(1 800) 682-7030
(toll free voice/TDD in NC)

North Dakota
Mr. Larry Brewster
Administrator
Aging Services
Department of Human Services
600 East Boulevard
Bismarck, ND 58505
(701) 224-2310
(701) 224-2699 (TDD)
(1 800) 472-2622
(toll free in ND)

Ohio
Ms. Carol Austin
Director
Ohio Department of Aging
50 West Broad Street, 9th Floor
Columbus, OH 43226-0501
(614) 466-5500
(614) 466-6191 (TDD)

Oklahoma
Mr. Roy R. Keen
Division Administrator
Special Unit on Aging
PO. Box 25352
Oklahoma City, OK 73125
(405) 521-2281
(1 800) 472-2622
(toll free in ND)

Oregon
Mr. Richard Ladd
Administrator
Senior Services Division
Department of Human Resources
State of Oregon
313 Public Service Building
Salem, OR 97310
(503) 376-4729
(1 800) 332-3020
(toll free voice/TDD in OR)

Pennsylvania
Ms. Linda M. Rhodes
Secretary
Department of Aging
231 State Street
Harrisburg, PA 17101
(717) 783-1549

Puerto Rico
Dr. Celso Cintron
Executive Director
Office of Elder Affairs
Call Box 50063
Old San Juan Station
San Juan, PR 00902
(809) 721-0753

Rhode Island
Ms. Rachel D. Seigler
Executive Director
Commission on Aging
50 West Broad Street, 9th Floor
Columbus, OH 43226-0501
(614) 466-5500
(614) 466-6191 (TDD)

South Carolina
Ms. Ruth O. Seigler
Executive Director
Commission on Aging
515 Main Street
Columbia, SC 29201
(803) 728-7000
(803) 728-3203

South Dakota
Ms. Gail Ferris
Administrator
Office of Adult Services and Aging
PO. Box 7851
Capitol Station
Cheyenne, WY 82002
(307) 777-7986
(1 800) 442-2766
(toll free in WA)

Virginia
Ms. Wilda M. Ferguson
Commissioner
Department for the Aging
700 East Franklin Street
10th Floor
Richmond, VA 23219
(804) 225-2271 (voice/TDD)
(1 800) 552-4464
(toll free in VA)

Washington
Mr. Charles Reed
Assistant Secretary
Aging and Adult Services
Administration
PO. Box 765
Olympia, WA 98504
(206) 753-2502
(206) 753-4927 (TDD)
(1 800) 642-3263
(toll free in WA)

West Virginia
Ms. Susan M. Harman
Executive Director
Commission on Aging
State Capitol
Charleston, WV 25305
(304) 348-3317
(1 800) 642-3671
(toll free in WV)

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

Wyoming
Mr. E. Scott Sessions
Director
Commission on Aging
P.O. Box 7851
Cheyenne, WY 82002
(307) 777-7986
(1 800) 442-2766
(toll free in WY)
State Banking Authorities

The officials listed below regulate and supervise state-chartered banks. Many of them handle or refer problems and complaints about other types of financial institutions as well. Also, some answer general questions about banking and consumer credit. If you have questions or consumer problems, contact the office in your state.

**Alabama**  
Mr. Zack Thompson  
Superintendent of Banks  
166 Commerce Street  
3rd Floor  
Montgomery, AL 36130  
(205) 261-3452

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

**Arizona**  
Mr. William H. Rivoir  
Superintendent of Banks  
3225 North Central, Suite 815  
Phoenix, AZ 85010  
(602) 255-4421  
1 (800) 544-0708  
(toll free in AZ)

**Arkansas**  
Mr. Bill J. Ford  
Bank Commissioner  
Tower Building  
323 Center Street, Suite 500  
Little Rock, AR 72201  
(501) 371-1117

**California**  
Mr. James E. Gillian  
Superintendent of Banks  
111 Pine Street, Suite 1100  
San Francisco, CA 94115  
(415) 557-3535  
1 (800) 622-0620  
(toll free in CA)

**Colorado**  
Mr. Ralph E. Mires  
State Bank Commissioner  
Division of Banking  
First West Plaza, Suite 650  
303 West Colfax  
Denver, CO 80204  
(303) 260-4258

**Connecticut**  
Mr. Howard B. Brown, Jr.  
Banking Commissioner  
44 Capitol Avenue  
Hartford, CT 06106  
(203) 566-4560  
1 (800) 842-2220  
(toll free in CT)

**Delaware**  
Mr. Keith H. Eiff  
State Bank Commissioner  
555 E. Loockerman Street  
Suite 210  
Dover, DE 19901  
(302) 736-4235

**District of Columbia**  
Dr. Edward D. Irons  
Superintendent of Banking and Financial Institutions  
1250 1st Street, N.W.  
Suite 1003  
Washington, DC 20005  
(202) 277-1563

**Florida**  
Mr. Gerald Lewis  
State Comptroller  
State Capitol Building  
Tallahassee, FL 32399  
(904) 488-0286  
1 (800) 848-3792  
(toll free in FL)

**Georgia**  
Mr. Edward D. Dunn  
Commissioner of Banking and Finance  
2990 Brandywine Road  
Suite 200  
Atlanta, GA 30341  
(404) 986-1633

**Guam**  
Mr. Joaquin Blaz  
Director, Department of Revenue and Taxation  
P.O. Box 2796  
Agana, GU 96910

**Hawaii**  
Mr. Clifford Higa  
Commissioner, Financial Institutions  
P.O. Box 2054  
Honolulu, HI 96805  
(808) 546-5855

**Idaho**  
Mr. Belton J. Patty  
Director, Department of Finance  
700 West State Street  
2nd Floor  
Boise, ID 83720  
(208) 334-3319

**Illinois**  
Mr. William C. Harris  
Commissioner of Banks and Trust Companies  
117 South Fifth Street  
Room 100  
Springfield, IL 62701  
(217) 785-2837  
1 (800) 634-5452  
(toll free in IL)  
(Credit card rate information only)

**Indiana**  
Mr. Charles W. Phillips  
Director, Department of Financial Institutions  
Indiana State Office Building  
Room 1024  
Indianapolis, IN 46204  
(317) 232-3955  
1 (800) 362-4880  
(toll free in IN)

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

**Kansas**  
Mr. W. Newton Male  
State Bank Commissioner  
700 Jackson Street, Suite 300  
Topeka, KS 66603  
(785) 296-2255

**Kentucky**  
Mr. Edward H. Hatchett, Jr.  
Commissioner, Department of Financial Institutions  
911 Leawood Drive  
Frankfort, KY 40601  
(502) 564-3390

**Louisiana**  
Mr. Fred C. Dent, Jr.  
Commissioner of Finance  
P.O. Box 23729  
Jackson, MS 39225  
(601) 359-1031  
1 (800) 826-2499  
(toll free in MS)

**Maine**  
Mr. Fred C. Dent, Jr.  
Commissioner of Finance  
P.O. Box 23729  
Jackson, MS 39225  
(601) 359-1031  
1 (800) 826-2499  
(toll free in MS)

**Maryland**  
Mr. James G. Miller  
Deputy Commissioner of Finance  
500 Metro Square Building  
5th Floor  
St. Paul, MN 55101  
(651) 296-2135

**Michigan**  
Mr. Eugene W. Kuby  
Commissioner, Financial Institutions Bureau  
P.O. Box 30224  
Lansing, MI 48909  
(517) 373-3460

**Minnesota**  
Mr. James M. Miller  
Deputy Commissioner of Commerce  
500 Metro Square Building  
5th Floor  
St. Paul, MN 55101  
(651) 296-2135

**Mississippi**  
Mr. Thomas L. Wright  
Commissioner of Banking and Consumer Finance  
P.O. Box 2796  
Agana, GU 96910

**Missouri**  
Mr. Earl L. Manning  
Commissioner of Finance  
P.O. Box 716  
Jefferson City, MO 65102  
(314) 751-3242

**Montana**  
Mr. Fred J. Flanders  
Commissioner of Financial Institutions  
P.O. Box 49095  
Baton Rouge, LA 70804  
(504) 922-4860

**Nebraska**  
Mr. W. Newton Male  
State Bank Commissioner  
700 Jackson Street, Suite 300  
Topeka, KS 66603  
(785) 296-2255

**New Hampshire**  
Mr. A. Roland Roberge  
Superintendent of Banks  
45 South Main Street  
Concord, NH 03301  
(603) 271-3561
STATE BANKING AUTHORITIES

New Jersey
Ms. Mary Little Parell
Commissioner of Banking
20 West State Street CN-040
Trenton, NJ 08625
(609) 292-3420
1 (800) 421-0069
(toll free in NJ)
(for complaints about private
check cashing services used
by those who do not have bank
accounts)

New Mexico
Mr. Kenneth J. Carson, Jr.
Director
Financial Institutions Division
Bataan Memorial Building
Room 307
Santa Fe, NM 87503
(505) 827-7740

New York
Ms. Jill M. Considine
Superintendent of Banks
Two Rector Street
New York, NY 10006
(212) 618-6642
1 (800) 522-3330
(toll free in NY)
(general consumer information)
1 (800) 832-1838
(toll free in NY)
(Community Reinvestment
Unit)

North Carolina
Mr. William T. Graham
Commissioner of Banks
PO. Box 29512
Raleigh, NC 27626-0512
(919) 733-3016

North Dakota
Mr. Gary D. Prewitt
Commissioner of Banking
and Financial Institutions
600 East Boulevard, 13th Floor
Bismarck, ND 58505
(701) 224-2256

Ohio
Mr. John F. Gayton
Superintendent of Banks
77 South High Street
Columbus, OH 43268-0549
(614) 466-2932

Oklahoma
Mr. Wayne Osborn
Bank Commissioner
Malco Building
4100 North Lincoln Boulevard
Oklahoma City, OK 73105
(405) 521-2783

Oregon
Mr. Cecil R. Monroe
Deputy Administrator
Division of Finance
and Corporate Securities
Labor and Industries Building
Room 21
Salem, OR 97310
(503) 378-4140

Pennsylvania
Ms. Sarah W. Hargrove
Secretary of Banking
333 Market Street, 16th Floor
Harrisburg, PA 17101
(717) 787-6991
1 (800) PA-BANKS
(toll free in PA)

Puerto Rico
Mr. Angel L. Rosas
Commissioner of Banking
G.P.O. Box 70324
San Juan, PR 00936
(809) 721-7064

Rhode Island
Ms. Susan D. Hayes
Associate Director
and Superintendent of Banking
and Securities
233 Richmond Street
Suite 231
Providence, RI 02903-4231
(401) 277-2405

South Carolina
Mr. Robert C. Cleveland
Commissioner of Banking
1028 Sumter Street, Room 217
Columbia, SC 29201
(803) 734-1050

South Dakota
Mr. Richard A. Duncan
Director of Banking
and Finance
State Capitol Building
Pierre, SD 57501
(605) 773-2238

Tennessee
Mr. Jeff H. Dyer
Commissioner
Financial Institutions
John Sevier Building
4th Floor
Nashville, TN 37219
(615) 741-2236

Texas
Mr. Kenneth W. Littlefield
Banking Commissioner
2601 North Lamar
Austin, TX 78705
(512) 478-1200

Utah
Mr. George Sutton
Commissioner
Financial institutions
PO. Box 89
Salt Lake City, UT 84110
(801) 330-6502

Vermont
Ms. Gretchen Babcock
Commissioner
Banking and Insurance
State Office Building
Montpelier, VT 05602
(802) 828-3301

Virgin Islands
Mr. Derek M. Hodge
Lieutenant Governor
Chairman of the
Banking Board
Kongsberg Gaade 18
St. Thomas, VI 00802
(809) 774-2991

Virginia
Mr. Sidney A. Bailey
Commissioner
Financial Institutions
PO. Box 2-AE
Richmond, VA 23205
(804) 786-3657
1 (800) 552-7945
(toll free in VA)

Washington
Mr. Thomas H. Oldfield
Supervisor of Banking
General Administration
Building, Room 219
Olympia, WA 98504
(206) 753-6520

West Virginia
Mr. James H. Paige, III
Commissioner of Banking
State Capitol Complex
Building 3, Room 311
Charleston, WV 25305
(304) 348-2294
1 (800) 642-9055
(toll free in WV)

Wisconsin
Mr. Toby Sherry
Commissioner of Banking
131 West Wilson, 6th Floor
Madison, WI 53703
(608) 266-1621

Wyoming
Mr. Stanley R. Hunt
Commissioner of Banking
and Securities
131 West Wilson, 6th Floor
Cheyenne, WY 82002
(307) 777-6600
State Insurance Regulators

Each state has its own laws and regulations for all types of insurance, including car, homeowner, and health insurance. The officials listed below enforce these laws. Many of these offices can provide you with information to help you make wise insurance buying decisions. Your local library also will have information that can help you compare insurance companies before making a purchase.

If you have a question or complaint about your insurance company's policies, contact the company before you contact the state insurance regulator.

<table>
<thead>
<tr>
<th>State</th>
<th>Address</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>135 South Union Street, Montgomery, AL 36130</td>
<td>(205) 269-3550</td>
</tr>
<tr>
<td>Alaska</td>
<td>The Honorable Paul Roller</td>
<td>(907) 465-2515</td>
</tr>
<tr>
<td>Arizona</td>
<td>Ms. Susan Gallinger</td>
<td>(602) 255-5400</td>
</tr>
<tr>
<td>Arkansas</td>
<td>Mr. Ron Taylor</td>
<td>(501) 371-1325</td>
</tr>
<tr>
<td>California</td>
<td>Ms. Poxeni Gillespie</td>
<td>(213) 736-2551, (310) 334-3045</td>
</tr>
<tr>
<td>Colorado</td>
<td>Mr. John Kezer</td>
<td>(303) 620-4679</td>
</tr>
<tr>
<td>Connecticut</td>
<td>Mr. Peter F. Kelly</td>
<td>(303) 297-3800</td>
</tr>
<tr>
<td>Delaware</td>
<td>Mr. David N. Levinson</td>
<td>(302) 726-4251</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>Ms. Margarette C. Stokes</td>
<td>(202) 727-7424</td>
</tr>
<tr>
<td>Florida</td>
<td>Mr. Tom Gallagher</td>
<td>(904) 488-3440</td>
</tr>
<tr>
<td>Guam</td>
<td>Mr. Joaquin B.az</td>
<td>(404) 656-2056</td>
</tr>
<tr>
<td>Hawaii</td>
<td>Mr. Robin Campianillo</td>
<td>(808) 548-5450</td>
</tr>
<tr>
<td>Idaho</td>
<td>Mr. Anthony Fagiano</td>
<td>(208) 334-2250</td>
</tr>
<tr>
<td>Illinois</td>
<td>Mr. John E. Washburn</td>
<td>(312) 637-2200</td>
</tr>
<tr>
<td>Indiana</td>
<td>Mr. John J. Dillon, III</td>
<td>(217) 782-4515, (217) 524-4872 (TDD)</td>
</tr>
<tr>
<td>Iowa</td>
<td>Mr. William D. Hager</td>
<td>(515) 281-5705</td>
</tr>
<tr>
<td>Kansas</td>
<td>Mr. Fletcher Bell</td>
<td>(913) 296-7801, (800) 432-2484</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Mr. Leroy Morgan</td>
<td>(502) 564-3630</td>
</tr>
<tr>
<td>Louisiana</td>
<td>Mr. Douglas D. Green</td>
<td>(504) 342-5328</td>
</tr>
<tr>
<td>Maine</td>
<td>Mr. Joseph A. Edwards</td>
<td>(207) 592-8970</td>
</tr>
<tr>
<td>Maryland</td>
<td>Mr. John A. Donah</td>
<td>(301) 333-2520, (301) 383-7555 (TDD)</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Mr. Timothy H. Gailey</td>
<td>(800) 492-7521 (toll free in MO)</td>
</tr>
<tr>
<td>Michigan</td>
<td>Mr. Dhiraj N. Shah</td>
<td>(217) 727-7189, ext. 300</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Mr. Michael A. Hatch</td>
<td>(612) 298-2594</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Mr. George Dale</td>
<td>(601) 359-3569</td>
</tr>
<tr>
<td>Missouri</td>
<td>Mr. Lewis E. Melahn</td>
<td>(314) 751-2451</td>
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<tr>
<td>Montana</td>
<td>Ms. Andy Bennett</td>
<td>(502) 444-2040</td>
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<tr>
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<tr>
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<td>Mr. David A. Gates</td>
<td>(702) 865-4270</td>
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<td>Mr. Louis E. Bergeron</td>
<td>(800) 992-6900, ext 4270 (toll free in NV)</td>
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<td>New Jersey</td>
<td>Mr. Kenneth D. Morin</td>
<td>(609) 292-5393</td>
</tr>
<tr>
<td>New Mexico</td>
<td>Mr. Tom Gallagher</td>
<td>(501) 213-4251</td>
</tr>
<tr>
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<td>Mr. John J. Dillon, III</td>
<td>(718) 437-9400 (consumer services)</td>
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<tr>
<td>North Dakota</td>
<td>Mr. Frank H. Chamberlain</td>
<td>(701) 224-7200 (consumer services)</td>
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<td>(602) 255-5400</td>
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<td>(405) 751-2451</td>
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<td>(503) 271-2261</td>
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<td>Mr. Louis E. Bergeron</td>
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<tr>
<td>Rhode Island</td>
<td>Mr. James A. Dobias</td>
<td>(401) 751-2451</td>
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<tr>
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<td>Mr. David A. Gates</td>
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<td>Tennessee</td>
<td>Mr. John J. Dillon, III</td>
<td>(615) 727-7189, ext. 300</td>
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<tr>
<td>Texas</td>
<td>Mr. Dhiraj N. Shah</td>
<td>(407) 637-2200</td>
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<tr>
<td>Utah</td>
<td>Mr. John J. Dillon, III</td>
<td>(801) 637-2200</td>
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<td>Vermont</td>
<td>Mr. Louis E. Bergeron</td>
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<tr>
<td>Washington</td>
<td>Mr. David A. Gates</td>
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<td>West Virginia</td>
<td>Mr. Louis E. Bergeron</td>
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<td>Wisconsin</td>
<td>Mr. John J. Dillon, III</td>
<td>(608) 292-5393</td>
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<tr>
<td>Wyoming</td>
<td>Mr. John J. Dillon, III</td>
<td>(307) 727-7189, ext. 300</td>
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### State Insurance Regulators

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<tr>
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<th>Name</th>
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<tr>
<td>New Mexico</td>
<td>Mr. Fabian Chavez</td>
<td>Superintendent of Insurance P O Box 1269</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Santa Fe, NM 87504</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(505) 827-4500</td>
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<tr>
<td>New York</td>
<td>Mr. James P. Corcoran</td>
<td>Superintendent of Insurance 160 West Broadway</td>
</tr>
<tr>
<td></td>
<td></td>
<td>New York, NY 10013</td>
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<tr>
<td></td>
<td></td>
<td>(212) 807-0429</td>
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<tr>
<td></td>
<td></td>
<td>1 (800) 342-3736 (toll free in NY)</td>
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<td>(consumer services)</td>
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<tr>
<td>North Carolina</td>
<td>Mr. James E. Long</td>
<td>Commissioner of Insurance Dobbs Building P O Box 26388</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Raleigh, NC 27611</td>
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<tr>
<td></td>
<td></td>
<td>(919) 733-7343</td>
</tr>
<tr>
<td>North Dakota</td>
<td>Mr. Earl R. Pomeroy</td>
<td>Commissioner of Insurance Capitol Building, 5th Floor 600 East Boulevard Avenue</td>
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<tr>
<td></td>
<td></td>
<td>Bismarck, ND 58505-0320</td>
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<td></td>
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<td>(701) 224-2440</td>
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<td>1 (800) 247-0560 (toll free in ND)</td>
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<tr>
<td>Ohio</td>
<td>Mr. George Fabe</td>
<td>Director of Insurance 2100 Stella Court</td>
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<tr>
<td></td>
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<td>Columbus, OH 43266</td>
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<td></td>
<td></td>
<td>(614) 644-2651</td>
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<td>1 (800) 282-4658 (toll free in OH)</td>
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<td>(policyholder services; 1 (800) 843-8356 (toll free in OH) (fraud division)</td>
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<td>Oklahoma</td>
<td>Mr. Gerald Grimes</td>
<td>Insurance Commissioner P O Box 53408</td>
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<td></td>
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<td>Oklahoma City, OK 73152</td>
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<td>1 (800) 522-0071 (toll free in OK)</td>
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<td>Mr. Theodore R. Kulongoski</td>
<td>Insurance Commissioner 21 Labor and Industries Bldg.</td>
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<td>Salem, OR 97310</td>
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<td>(503) 376-4271</td>
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<td>Pennsylvania</td>
<td>Ms. Constance B. Foster</td>
<td>Insurance Commissioner Strawberry Square 13th Floor</td>
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<td>Harrisburg, PA 17120</td>
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<td>(717) 787-5173</td>
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<tr>
<td>Puerto Rico</td>
<td>Mr. Miguel A. Villanueva</td>
<td>Commissioner of Insurance Fernandez Juncos Station P O Box 8330</td>
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<td>Santurce, PR 00910</td>
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<td>(809) 722-6686</td>
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<tr>
<td>Rhode Island</td>
<td>Mr. Robert J. Janes</td>
<td>Insurance Commissioner 233 Richmond Street</td>
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<td></td>
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<td>Providence, RI 02903</td>
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<td></td>
<td></td>
<td>(401) 277-2248</td>
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<tr>
<td>South Carolina</td>
<td>Mr. John G. Richards, V</td>
<td>Chief Insurance Commissioner 1612 Marcon Street P O Box 10005</td>
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<tr>
<td></td>
<td></td>
<td>Columbia, SC 29202</td>
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<td>(803) 737-6117</td>
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<tr>
<td>South Dakota</td>
<td>Ms. Mary Jane Cleary</td>
<td>Director of Insurance Insurance Building</td>
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<tr>
<td></td>
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<td></td>
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<td>(605) 773-3553</td>
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<tr>
<td>Tennessee</td>
<td>Ms. Elaine A. McReynolds</td>
<td>Commissioner of Insurance 500 James Robertson Parkway</td>
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<td>1 (800) 342-4029 (toll free in TN)</td>
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<tr>
<td>Texas</td>
<td>Mr. Ray Marek</td>
<td>Director Claims and Compliance</td>
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<td>1 (800) 232-3439 (toll free in TX)</td>
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<td>Utah</td>
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<td></td>
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<tr>
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<td>Ms. Gretchen Babcock</td>
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<tr>
<td>Virgin Islands</td>
<td>Mr. Derek M. Hodge</td>
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<td></td>
<td>St. Thomas, VI 00802</td>
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<tr>
<td></td>
<td></td>
<td>(809) 774-2991</td>
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</tbody>
</table>

### Health Fraud

1. If a health claim sounds too good to be true, it probably is. Be cautious about claims offering "miracle or secret cures," or "scientific breakthroughs."

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

3. Be aware that fraudulent health-care products can rob you of more than your money. They can steal your health and even your life by causing you to delay appropriate health care.

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*Image: A cartoon of a person biting a level with the text: Health Fraud.*
State Utility Commissions

State utility commissions regulate consumer service and rates for gas, electricity, and a variety of other services within your state. These include rates for moving household goods and for telephone services. In some states, the utility commission regulates water and transportation rates. Rates for those utilities and services provided between states are regulated by the Federal government.

<table>
<thead>
<tr>
<th>State</th>
<th>Contact Information</th>
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</thead>
<tbody>
<tr>
<td>Alabama</td>
<td>Mr. James Sullivan</td>
</tr>
<tr>
<td></td>
<td>President Public Service Commission P.O. Box 991</td>
</tr>
<tr>
<td></td>
<td>Montgomery, AL 36101 (205) 261-5207 (800) 392-8050</td>
</tr>
<tr>
<td></td>
<td>(303) 894-2021</td>
</tr>
<tr>
<td></td>
<td>Logan Tower Office Level 2</td>
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<tr>
<td></td>
<td>Public Utilities Commission</td>
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<tr>
<td></td>
<td>Chairman Mr. Arnold H. Cook</td>
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<td></td>
<td>Mr. Kenneth Gordon</td>
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<tr>
<td></td>
<td>Chairman State House Station 18</td>
</tr>
<tr>
<td></td>
<td>Augusta, ME 04333 (207) 289-3831 (800) 452-4699</td>
</tr>
<tr>
<td>Arizona</td>
<td>Ms. Susan Knowles</td>
</tr>
<tr>
<td></td>
<td>Chairman Public Utilities Commission 420 &quot;L&quot; Street, Suite 100</td>
</tr>
<tr>
<td></td>
<td>Anchorage, AK 99501 (707) 276-6222</td>
</tr>
<tr>
<td></td>
<td>Phoenix, AZ 85007</td>
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<tr>
<td></td>
<td>Mr. G. Mitchell Wilk</td>
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<tr>
<td></td>
<td>Chairman 1000 Center Street</td>
</tr>
<tr>
<td></td>
<td>Little Rock, AR 72202 (501) 682-1164 (toll free in AR)</td>
</tr>
<tr>
<td></td>
<td>(602) 542-3935 (602) 255-2103 (TDD)</td>
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<tr>
<td>Arkansas</td>
<td>Mr. Sam I. Bratton, Jr.</td>
</tr>
<tr>
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<tr>
<td></td>
<td>Chairman 1200 West Washington Street</td>
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<td></td>
<td>Mr. Frank O. Heinitz, Jr.</td>
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<td>Mr. Wukio Naito</td>
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<td>California</td>
<td>Mr. G. Mitchell Wilk</td>
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<tr>
<td></td>
<td>President Public Utilities Commission 505 Van Ness Avenue Room 5207</td>
</tr>
<tr>
<td></td>
<td>San Francisco, CA 94102 (415) 557-2444 (415) 557-0798 (TDD)</td>
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<tr>
<td>Colorado</td>
<td>Mr. Arnold H. Cook</td>
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<tr>
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<td>Logan Tower—Office Level 2</td>
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<td></td>
<td>Denver, CO 80203 (303) 894-2021 (800) 888-0170 (toll free in CO)</td>
</tr>
<tr>
<td>Connecticut</td>
<td>Mr. Peter G. Boucher</td>
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<td></td>
<td>Chairman Department of Public Utility Control</td>
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<td></td>
<td>1 Central Park Plaza</td>
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<td></td>
<td>New Britain, CT 06051 (203) 827-1553</td>
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<tr>
<td></td>
<td>1 (800) 382-4866 (toll free in CT)</td>
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<tr>
<td>Delaware</td>
<td>Ms. Nancy M. Norling</td>
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<td></td>
<td>Chairman Public Service Commission</td>
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<tr>
<td></td>
<td>1560 South DuPont Highway</td>
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<td></td>
<td>P.O. Box 45*</td>
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<td></td>
<td>Dover, DE 19903 (302) 736-4247 (800) 282-0574 (toll free in DE)</td>
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<tr>
<td>District of Columbia</td>
<td>Ms. Patricia M. Worthy</td>
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<tr>
<td>Florida</td>
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<td>Tallahassee, FL 32339-0850</td>
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<tr>
<td></td>
<td>(904) 480-7001 (800) 342-3532 (toll free in FL)</td>
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<td>Georgia</td>
<td>Mr. Robert C. Pafford</td>
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<tr>
<td></td>
<td>244 Washington Street, S.W.</td>
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<td>Atlanta, GA 30334 (404) 656-4556 (800) 282-5613 (toll free in GA)</td>
</tr>
<tr>
<td>Hawaii</td>
<td>Mr. Wukio Naito</td>
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<td></td>
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<td>Room 103</td>
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<td>Honolulu, HI 96813 (808) 548-3990</td>
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<td>Idaho</td>
<td>Mr. Dean J. (Joe) Miller</td>
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<td>State House</td>
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<td></td>
<td>Boise, ID 83720 (208) 334-3427</td>
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<tr>
<td>Illinois</td>
<td>Ms. Mary B. Bushnell</td>
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<td>P.O. Box 19200</td>
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<td>Springfield, IL 62794 (217) 782-7295 (217) 782-7434 (TDD)</td>
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<td>913 State Office Building</td>
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<td></td>
<td>Indianapolis, IN 46204 (317) 232-2701</td>
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<tr>
<td>Iowa</td>
<td>Mr. Dennis J. Nagel</td>
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<td>Mr. Keith R. Henley</td>
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<td>Docking State Office Building</td>
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<td></td>
<td>Topeka, KS 66612 (913) 296-3324 (1800) 662-0027 (toll free in KS)</td>
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<td>Mr. George E. Overby, Jr.</td>
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<td>Frankfort, KY 40602 (502) 354-3940 (800) 342-4040 (toll free in KY)</td>
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<td>Mr. Don Owen</td>
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<td></td>
<td>One American Place</td>
</tr>
<tr>
<td></td>
<td>Suite 1630</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 9115</td>
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<tr>
<td></td>
<td>Baton Rouge, LA 70825 (504) 342-4404 (1800) 226-9368 (toll free in LA)</td>
</tr>
<tr>
<td>Maine</td>
<td>Mr. Kenneth Gordon</td>
</tr>
<tr>
<td></td>
<td>Chairman Public Utilities Commission</td>
</tr>
<tr>
<td></td>
<td>State House Station 18</td>
</tr>
<tr>
<td></td>
<td>Augusta, ME 04333 (207) 289-3831 (800) 452-4699</td>
</tr>
<tr>
<td>Maryland</td>
<td>Mr. Frank O. Heinitz, Jr.</td>
</tr>
<tr>
<td></td>
<td>Chairman Public Service Commission</td>
</tr>
<tr>
<td></td>
<td>231 East Baltimore Street</td>
</tr>
<tr>
<td></td>
<td>Baltimore, MD 21202 (301) 333-6000 (800) 492-0474 (toll free in MD)</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>Ms. Bernice McIntyre</td>
</tr>
<tr>
<td></td>
<td>Chairman Department of Public Utilities</td>
</tr>
<tr>
<td></td>
<td>100 Cambridge Street 12th Floor</td>
</tr>
<tr>
<td></td>
<td>Boston, MA 02202 (617) 727-3500</td>
</tr>
<tr>
<td>Michigan</td>
<td>Mr. William E. Long</td>
</tr>
<tr>
<td></td>
<td>Chairperson Public Service Commission</td>
</tr>
<tr>
<td></td>
<td>6545 Mercantile Way</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 3022</td>
</tr>
<tr>
<td></td>
<td>Lansing, MI 48909 (517) 334-6445 (1800) 292-9555 (toll free in MI)</td>
</tr>
<tr>
<td>Minnesota</td>
<td>Ms. Barbara Beerhalter</td>
</tr>
<tr>
<td></td>
<td>Chairman Public Utilities Commission</td>
</tr>
<tr>
<td></td>
<td>780 American Center Building</td>
</tr>
<tr>
<td></td>
<td>160 East Kellogg Boulevard</td>
</tr>
<tr>
<td></td>
<td>St. Paul, MN 55101 (651) 296-7124 (812) 287-1200 (TDD)</td>
</tr>
<tr>
<td>Mississippi</td>
<td>Mr. George T. Watson</td>
</tr>
<tr>
<td></td>
<td>Chairman Public Service Commission</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 354</td>
</tr>
<tr>
<td></td>
<td>Jackson, MS 3520 (601) 961-5400 (800) 342-4040 (toll free in LA)</td>
</tr>
</tbody>
</table>

Many utility commissions handle consumer complaints. Sometimes, if a number of complaints are received about the same utility matter, they will conduct investigations. If you have a consumer question or complaint about a utility matter, write or call the Commission in your state.
<table>
<thead>
<tr>
<th>State</th>
<th>Chairman</th>
<th>Phone Numbers</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Missouri</strong></td>
<td>Mr. William D. Steinmeier</td>
<td>(314) 751-5234</td>
<td>P.O. Box 360, Jefferson City, MO 65102</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(800) 392-4211</td>
<td>(toll free in MO)</td>
</tr>
<tr>
<td><strong>Montana</strong></td>
<td>Mr. Clyde Jarvis</td>
<td>(406) 444-6199</td>
<td>Public Service Commission, 2701 Prospect Avenue, Helena, MT 59620</td>
</tr>
<tr>
<td><strong>Nebraska</strong></td>
<td>Mr. Dan Urrtiller</td>
<td>(402) 571-0770</td>
<td>P.O. Box 1210, Omaha, NE 68102</td>
</tr>
<tr>
<td><strong>New Hampshire</strong></td>
<td>Mr. Thomas E. Stephens</td>
<td>(603) 271-2431</td>
<td>Building No. 1, Two Gateway Center, Concord, NH 03301</td>
</tr>
<tr>
<td><strong>New Jersey</strong></td>
<td>Ms. Christine Todd Whitman</td>
<td>(609) 852-3793</td>
<td>727 Fairview Drive, Carson City, NV 89710</td>
</tr>
<tr>
<td><strong>New Mexico</strong></td>
<td>Mr. Joseph E. Samora, Jr.</td>
<td>(505) 827-6940</td>
<td>Public Service Commission, P.O. Box 2205, Santa Fe, NM 87504</td>
</tr>
<tr>
<td><strong>New York</strong></td>
<td>Mr. Peter A. Bradford</td>
<td>(518) 474-7080</td>
<td>3 Empire State Plaza, Albany, NY 12223</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(800) 342-3377</td>
<td>(toll free in NY—complaints)</td>
</tr>
<tr>
<td><strong>North Carolina</strong></td>
<td>Mr. William Redman</td>
<td>(919) 733-4249</td>
<td>Utilities Commission, P.O. Box 29510-0510, Raleigh, NC 27626</td>
</tr>
<tr>
<td><strong>North Dakota</strong></td>
<td>Mr. Dale V. Sandstrom</td>
<td>(701) 224-2400</td>
<td>President, Public Service Commission, State Capitol Building, Bismarck, ND 58505</td>
</tr>
<tr>
<td><strong>Ohio</strong></td>
<td>Ms. Jolynn Barry Butler</td>
<td>(614) 468-3016</td>
<td>Chairman, Public Utilities Commission, 180 East Broad Street, Columbus, OH 43266</td>
</tr>
<tr>
<td><strong>Oklahoma</strong></td>
<td>Mr. James B. Townsend</td>
<td>(503) 373-7100</td>
<td>Chairman, Public Service Commission, 100 Orange Street, Providence, RI 02903</td>
</tr>
<tr>
<td><strong>Oregon</strong></td>
<td>Mr. Ron Eachus</td>
<td>(503) 378-6611</td>
<td>Chairman, Public Utility Commission, 300 The Atrium, 727 East Broad Street, Columbus, OH 43266</td>
</tr>
<tr>
<td><strong>Pennsylvania</strong></td>
<td>Mr. William Shane</td>
<td>(800) 522-4204</td>
<td>Chairman, Public Utility Commission, P.O. Box 3265, Harrisburg, PA 17112</td>
</tr>
<tr>
<td><strong>Puerto Rico</strong></td>
<td>Mr. Enrique Rodriguez</td>
<td>(809) 751-5050</td>
<td>Chairman, Public Service Commission, Call Box 970, Hato Rey, PR 00919-0870</td>
</tr>
<tr>
<td><strong>Rhode Island</strong></td>
<td>Mr. James J. Malachowski</td>
<td>(41) 737-5100</td>
<td>Chairman, Public Utilities Commission, 100 Orange Street, Providence, RI 02903</td>
</tr>
<tr>
<td><strong>South Carolina</strong></td>
<td>Mr. Caroline H. Maass</td>
<td>(803) 922-1531</td>
<td>Chairman, Public Utilities Commission, 500 East Capitol Avenue, Columbia, SC 29211</td>
</tr>
<tr>
<td><strong>South Dakota</strong></td>
<td>Mr. James A. Burg</td>
<td>(605) 773-2904</td>
<td>Chairman, Public Service Commission, 700 West 21st Street, Pierre, SD 57501</td>
</tr>
<tr>
<td><strong>Tennessee</strong></td>
<td>Mr. Keith Raisell</td>
<td>(605) 773-7000</td>
<td>Chairman, Public Service Commission, 100 East Capitol Avenue, Nashville, TN 37219</td>
</tr>
<tr>
<td><strong>Texas</strong></td>
<td>Ms. Martha Greytak</td>
<td>(615) 741-2904</td>
<td>Chairman, Public Utility Commission, 460 James Robertson Parkway, Nashville, TN 37219</td>
</tr>
<tr>
<td><strong>Utah</strong></td>
<td>Mr. Brian T. Stewart</td>
<td>(800) 522-4204</td>
<td>Chairman, Public Service Commission, 700 West 21st Street, Cheyenne, WY 82002</td>
</tr>
<tr>
<td><strong>Virginia</strong></td>
<td>Mr. William Redman</td>
<td>(804) 786-3608</td>
<td>Chairman, Public Service Board, 120 State Street, State Office Building, Richmond, VA 23209</td>
</tr>
<tr>
<td><strong>Washington</strong></td>
<td>Ms. Sharon Nelson</td>
<td>(303) 344-0113</td>
<td>Chairman, Utilities and Transportation Commission, 1300 Evergreen Park Dr., South Capitol Street, Olympia, WA 98504</td>
</tr>
<tr>
<td><strong>West Virginia</strong></td>
<td>Mr. Boyce Griffith</td>
<td>(601) 773-7000</td>
<td>Chairman, Public Service Commission, P.O. Box 812, Charleston, WV 25233</td>
</tr>
<tr>
<td><strong>Wisconsin</strong></td>
<td>Mr. Charles H. Thompson</td>
<td>(601) 773-7000</td>
<td>Chairman, Public Service Commission, P.O. Box 812, Charleston, WV 25233</td>
</tr>
<tr>
<td><strong>Wyoming</strong></td>
<td>Mr. John R. Smyth</td>
<td>(307) 771-7427</td>
<td>Chairman, Public Service Commission, P.O. Box 812, Charleston, WV 25233</td>
</tr>
<tr>
<td><strong>Virgin Islands</strong></td>
<td>Mr. George C. Parrott</td>
<td>(303) 344-0113</td>
<td>Chairman, Public Service Commission, P.O. Box 812, Charleston, WV 25233</td>
</tr>
<tr>
<td><strong>Virgin Islands</strong></td>
<td>Mr. William Redman</td>
<td>(800) 342-8359</td>
<td>Chairman, Public Service Commission, P.O. Box 812, Charleston, WV 25233</td>
</tr>
<tr>
<td><strong>Virgin Islands</strong></td>
<td>Mr. Thomas H. Thompson</td>
<td>(804) 786-3608</td>
<td>Chairman, Public Service Commission, P.O. Box 812, Charleston, WV 25233</td>
</tr>
<tr>
<td><strong>Virgin Islands</strong></td>
<td>Mr. William Redman</td>
<td>(804) 786-3608</td>
<td>Chairman, Public Service Commission, P.O. Box 812, Charleston, WV 25233</td>
</tr>
</tbody>
</table>
State Vocational and Rehabilitation Agencies

State vocational and rehabilitation agencies coordinate and provide a number of services for disabled persons. These services can include counseling, evaluation, training, and job placement. There are also services for the sight and hearing impaired. For more information, call or write the office nearest you.

Alabama
Ms. Lamona H. Lucas
Director
Rehabilitation and Crippled Children Service
P.O. Box 11586
Montgomery, AL 36111
(205) 281-8780

Connecticut
Mr. Richard Carlson
Acting Bureau Chief
Bureau of Client Services
State Department of Education
Division of Rehabilitation Services
60 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

Georgia
Mr. Thomas R. Gaines
Director
Division of Rehabilitation Services
Department of Human Resources
876 Peachtree Street, N.E.
Room 706
Atlanta, GA 30309
(404) 894-6670
(404) 894-6559 (voice/TDD)

Guam
Director
Department of Vocational Rehabilitation
P.O. Box 2816
Agana, GU 96910

Arkansas
Mr. Delbert Lewis
Commissioner
Rehabilitation Services Division
Department of Human Services
P.O. Box 3781
Little Rock, AR 72203
(501) 682-6697
(501) 692-6699 (TDD)

Mr. James C. Hudson
Commissioner
Division of Services for the Blind
Department of Human Services
P.O. Box 3237
Little Rock, AR 72203
(501) 371-2587

Mr. Howard H. Barton, Jr.
Administrator
Idaho Commission for the Blind
341 West Washington
Boise, ID 83702
(208) 334-3220

California
P. Cecie Fontanaza, Ph.D.
Director
Department of Rehabilitation
830 "K" Street Mall
Sacramento, CA 95814
(916) 445-3971

Florida
Calvin Melton, Ph.D.
Director
Division of Vocational Rehabilitation
Department of Labor and Employment Security
1709 "A" Mahan Drive
Tallahassee, FL 32399-0696
(904) 488-6210
(904) 488-2867 (TDD)

Mr. Carl F. McCoy
Acting Director
Division of Blind Services
Department of Education
2540 Executive Center Circle West
Tallahassee, FL 32399
(904) 488-1330

Mr. Philip C. Bradley
Director
Department of Rehabilitation Services
623 East Adams Street
Springfield, IL 62705
(217) 785-0218

New Mexico
Ms. Katherine Williams
Acting Administrator
U.C. Rehabilitation Services Administration
Department of Human Services
Las Vegas, NM 87701
(505) 248-2811

Mr. Howard H. Barton, Jr.
Administrator
Idaho Commission for the Blind
341 West Washington
Boise, ID 83702
(208) 334-3220

Illinois
Mr. Philip C. Bradley
Director
Department of Rehabilitation Services
623 East Adams Street
Springfield, IL 62705
(217) 785-0218

Indiana
Mr. Barry A. Chambers
Commissioner
Department of Human Services
251 North Illinois Street
P.O. Box 7083
Indianapolis, IN 46207-7083
(317) 232-1427 (TDD)

[Continued on following page]
STATE VOCATIONAL AND REHABILITATION AGENCIES

Iowa
Mr. Jerry L. Starkweather
Administrator
Division of Vocational Rehabilitation Services
Department of Education
510 East 12th Street
Des Moines, IA 50319
(515) 281-4311 (voice/TDD)

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

Kansas
Mr. Gabriel R. Falmon
Commissioner
Department of Social and Rehabilitation Services
300 S.W. Oakley
Biddle Building, 2nd Floor
Topeka, KS 66606
(913) 296-3911

Kentucky
Mr. Carroll Burchett
Associate Superintendent
Office of Vocational Rehabilitation
Department of Education
Capital Plaza Office Tower
427 Versailles Road
Frankfort, KY 40601
(502) 564-7801
(1-800) 372-7172 (toll free in KY)

Louisiana
Mr. Alto Toms
Director
Division of Rehabilitation Services
Department of Social Services
P.O. Box 94371
Baton Rouge, LA 70804-9071
(504) 342-2285

Maine
Ms. Pamela A. Tetreau
Director
Bureau of Rehabilitation Services
Department of Human Services
32 Winthrop Street
Augusta, ME 04333-0011
(207) 289-2285
1 (800) 332-1003 (toll free in ME)

Maryland
Mr. James S. Jeffers
Assistant State Superintendent
Division of Vocational Rehabilitation
State Department of Education
200 West Baltimore Street
Baltimore, MD 21201
(301) 333-2294

Massachusetts
Mr. Charles Crawford
Commissioner
Division of Vocational Rehabilitation
88 Kingston Street
Boston, MA 02111-2227
(617) 727-5550
1 (800) 392-6556 (toll free TDD in MA)
1 (800) 392-6450 (toll free voice in MA)

Michigan
Ivan Cotman, Ed.D.
Associate Superintendent
Bureau of Rehabilitation and Disability Determination
Department of Education
P.O. Box 30010
Lansing, MI 48909
(517) 373-3390
(517) 373-9416 (TDD)

Mr. Peter Griswold
State Director
Rehabilitation Services
Department of Education
P.O. Box 30010
Lansing, MI 48909
(517) 373-3390
(517) 373-3392 (TDD)

Minnesota
Mr. William Niederloh
Assistant Commissioner
Division of Jobs and Training
300 North Robert Street
St. Paul, MN 55101
(651) 296-8222
(651) 296-8200 (TDD)

Mississippi
J. Elton Moore, Ph.D.
Director
Vocational Rehabilitation for the Blind
P.O. Box 4972
Jackson, MS 32346
(601) 354-6411

Missouri
Mr. Don L. Gann, Ed.
Assistant Commissioner
Division of Vocational Rehabilitation
State Department of Education
2401 East McCarty
 Jefferson City, MO 65101
(314) 751-3251 (voice/TDD)

Montana
Ms. Margaret A. Bullock
Administrator
Department of Social and Rehabilitation Services
Rehabilitative/Visual Services Division
P.O. Box 4210
Helena, MT 59604
(406) 444-2590 (voice/TDD)

Nebraska
Jason D. Andrews, Ph.D.
Director
Division of Rehabilitation Services
State Department of Education
301 Centennial Mall South
6th Floor
Lincoln, NE 68509
(402) 471-2961
(402) 471-3659 (TDD)

James S. Nyman, Ph.D.
Director
Services for the Visually Impaired
Department of Public Institutions
4600 Valley Road
Lincoln, NE 68510
(402) 471-2891
(402) 471-3593 (TDD)
STATE VOCATIONAL AND REHABILITATION AGENCIES

Nevada
Mr. Stephen A. Shaw
Acting Administrator
Department of Human Resources
Rehabilitation Division
505 East King Street, Room 502
Carson City, NV 89710
(702) 685-4440
(702) TTY-4722 (TDD)

New Hampshire
Mr. Bruce A. Archambault
Director
Division of Vocational Rehabilitation
State Department of Education
78 Regional Drive
Concord, NH 03301
(603) 271-3800
(603) 271-3471 (TDD)

New Jersey
Mr. Gerard P. Boyle
Acting Executive Director
Commission for the Blind and Visually Impaired
1100 Raymond Boulevard
Newark, NJ 07102
(201) 648-3650
(201) 648-4559 (TDD)
Mr. Stephen Janick
Director
Division of Vocational Rehabilitation Services
Labor and Industry Building
Room 1005
John Fitch Plaza
Trenton, NJ 08625
(609) 292-2919 (voice/TDD)
(609) 292-5987 (TDD)

New Mexico
Mr. Ross Sweat
Director
Department of Education
Division of Vocational Rehabilitation
604 West San Mateo
Santa Fe, NM 87503
(505) 827-3510 (TDD)

New York
Mr. Lawrence Gloeckler
Acting Deputy Commissioner for Vocational Rehabilitation
New York State Education Department
Office of Vocational Rehabilitation
One Commerce Plaza
Room 1907
Albany, NY 12234
(518) 474-2714
(518) 474-1729 (TDD)
1 (800) 222-JOBS (toll free in NY)
(employment hotline)
Mr. Jack L. Ryan, Jr.
Director
State Department of Social Services
Commission for the Blind and Visually Handicapped
10 EyeB Office Building
40 North Pearl Street
Albany, NY 12243
(518) 473-1801

North Carolina
Mr. Claude A. Myer
Director
Division of Vocational Rehabilitation Services
Department of Human Resources
State Office
P.O. Box 28053
Raleigh, NC 27611
(919) 733-3564
(919) 733-9520 (TDD)
Mr. Herman G. Gruber
Director
Division of Services for the Blind
Department of Human Resources
309 Ashe Avenue
Raleigh, NC 27603
(919) 733-9522
(919) 733-5189 (TDD)

North Dakota
Mr. Gene Hysjuli, Associate Director
Office of Vocational Rehabilitation
Department of Human Services
600 East Boulevard
State Capitol Building
Bismarck, ND 58505
(701) 224-2307
(701) 224-2699 (TDD)

Ohio
Mr. Robert L. Rabe
Administrator
Rehabilitation Services Commission
400 East Campus View Blvd.
Columbus, OH 43235-4604
(614) 438-1210 (voice/TDD)

Oklahoma
Mr. Jerry Dunlap
Administrator
Division of Vocational Rehabilitation Services
Department of Human Services
P.O. Box 23321
Oklahoma City, OK 73125
(405) 244-4311, ext. 2840
(405) 244-2794 (TDD)

Oregon
Mr. Charles Young
Administrator
Commission for the Blind
536 S.E. 12th Avenue
Portland, OR 97214
(503) 238-8380
Mr. Joel Southwell
Administrator
Division of Vocational Rehabilitation
Department of Human Resources
2045 Silverton Road Northeast
Salem, OR 97301
(503) 378-3850 (voice/TDD)

Pennsylvania
Mr. Joseph A. Snyder
Executive Director
Office of Vocational Rehabilitation
Labor and Industry Building
7th and Forster Streets
Harrisburg, PA 17120
(717) 787-5244
(717) 783-6917 (TDD)

Puerto Rico
Ms. Sherry J. Campanelli
Administrator
Department of Human Services
Division of Community Services
Vocational Rehabilitation Services
40 Fountain Street
Providencia, PR 00903
(787) 777-7005
(787) 777-7016 (TDD)

Rhode Island
Mr. William K. James
Commissioner
Commission for the Blind
1430 Confederate Avenue
Columbia, SC 29201
(803) 734-7522
Mr. Joseph S. Dusenbury
Commissioner
Rhode Island Services for the Blind and Visually Impaired
46 Aborn Street
Providence, RI 02903
(401) 277-2300
(401) 277-3010 (TDD)

South Carolina
Mr. John D. Barmford
Administrator
Department of Human Services
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1410 Boston Avenue
P.O. Box 15
West Columbia, SC 29171-0015
(803) 734-7522
Mr. Jack L. Ryan, Jr.
Director
State Department of Social Services
Commission for the Blind and Visually Handicapped
10 EyeB Office Building
40 North Pearl Street
Albany, NY 12243
(518) 473-1801

South Dakota
Mr. Mark E. Madigan
Division Director
Division of Rehabilitation Services
Department of Human Services
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Pierre, SD 57501
(605) 773-3195
(605) 773-4544 (TDD)

Vermont
Mr. Angel L. Jimenez
Assistant Secretary for Vocational Rehabilitation
Department of Human Services
Vocational Rehabilitation Program
P.O. Box 111B, Building 10
Hato Rey, PR 00919
(609) 726-1792
(609) 763-5237 (TDD)

Virginia
Mr. David Miller
Division Director
Division of Services to the Visually Impaired
700 East Illinois Street
Pierre, SD 57501
(605) 773-3195
(605) 773-4544 (TDD)

Washington
Mr. Norm E. Wilman
Director
Bureau of Blindness and Visual Services
Department of Public Welfare
P.O. Box 2675
Harrisburg, PA 17105-2675
(717) 787-6176
(717) 787-6280 (TDD)

West Virginia
Mr. Bruce A. Archambault
Director
Division of Vocational Rehabilitation
Department of Social Services
1100 Raymond Boulevard
Newark, NJ 07102
(201) 648-3650
(201) 648-4559 (TDD)

Wisconsin
Mr. Edward M. Wilman
Director
Bureau of Blindness and Visual Services
Department of Public Welfare
P.O. Box 2675
Harrisburg, PA 17105-2675
(717) 787-6176
(717) 787-6280 (TDD)

Wyoming
Mr. Lawrence Gloeckler
Acting Deputy Commissioner for Vocational Rehabilitation
New York State Education Department
Office of Vocational Rehabilitation
One Commerce Plaza
Room 1907
Albany, NY 12234
(518) 474-2714
(518) 474-1729 (TDD)
1 (800) 222-JOBS (toll free in NY)
(employment hotline)
Mr. Jack L. Ryan, Jr.
Director
State Department of Social Services
Commission for the Blind and Visually Handicapped
10 EyeB Office Building
40 North Pearl Street
Albany, NY 12243
(518) 473-1801
STATE VOCATIONAL AND REHABILITATION AGENCIES

Tennessee
Ms. Patsy Mathews
Assistant Commissioner
Rehabilitation Services
Department of Human Services
Citizens Plaza State Office Bldg.
15th Floor
400 Deaderick Street
Nashville, TN 37248-0060
(615) 741-2019
(615) 741-5645 (TDD)

Texas
Mr. Vernon M. Arrell
Commissioner
Rehabilitation Commission
4900 North Lamar
Austin, TX 78751
(512) 445-8100
(512) 483-4335 (TDD)

Mr. Pat D. Westbrook
Executive Director
Commission for the Blind
P.O. Box 12866 Capitol Station
Austin, TX 78711
(512) 459-2500
(512) 459-2608 (TDD)

Utah
Judy Ann Buffmire, Ph.D.
Director
Division of Rehabilitation Services
State Office of Education
250 East Fifth South
Salt Lake City, UT 84111
(801) 538-7530 (voice/TDD)

Mr. J. Wayne Nobel
Director
Services for the Visually Handicapped
State Office of Rehabilitation
309 East First South
Salt Lake City, UT 84111
(801) 533-9383

Vermont
Mr. Richard C. Douglas
Director
Vocational Rehabilitation Division
103 South Main Street
Waterbury, VT 05676
(802) 241-2189 (voice/TDD)

Mr. David Mentasti
Director
Division for the Blind and Visually Impaired
103 South Main Street
Waterbury, VT 05676
(802) 241-2211

Virgin Islands
Ms. Sedonie Halbert
Director
Division of Handicapped Services
Department of Human Services
Barbel Plaza South
St. Thomas, VI 00802
(800) 774-0930

Virginia
Ms. Susan Urofsky
Commissioner
Department of Rehabilitative Services
PO. Box 11045
Richmond, VA 23230
(804) 367-0316
(804) 367-0315 (TDD)

Mr. Donald Cox
Acting Commissioner
Department for the Visually Handicapped
397 Azalea Avenue
Richmond, VA 23227
(804) 264-3140 (voice/TDD)

Washington
Ms. Jeanne Munro
Director
Division of Vocational Rehabilitation
Department of Social and Health Services
OB 21-C
Olympia, WA 98504
(206) 753-0293
(206) 753-5473 (TDD)

Ms. Shirley Smith
Director
Department of Services for the Blind
521 East Legion
Olympia, WA 98501
(206) 566-1224
(206) 721-4056 (TDD)

West Virginia
Mr. John Panza
Director
Division of Rehabilitation Services
State Board of Rehabilitation
State Capitol
Charleston, WV 25305
(304) 765-4000
(304) 765-4969 (TDD)

Wisconsin
Judy R. Norman-Nunnery, Ph.D.
Administrator
Division of Vocational Rehabilitation
Department of Health and Social Services
1 West Wilson, 8th Floor
Madison, WI 53707-7852
(608) 266-5466
(608) 266-9599 (TDD)

Wyoming
Ms. Joan B. Watson
Administrator
Division of Vocational Rehabilitation
Department of Health and Social Services
347 Hathaway Building
Cheyenne, WY 82002
(307) 777-7285
(307) 777-7389 (TDD)
State Weights and Measures Offices

Contact the Weights and Measure office nearest you if you think you have bought a product that weighed less than it should, or if you think a scale or meter is inaccurate.

### State Weights and Measures Offices

**Alabama**
- **Mr. Donald E. Stagg**
  - Director
  - Weights and Measures Division
  - Department of Agriculture
  - P.O. Box 3336
  - Montgomery, AL 36193
  - (205) 261-2613

**Alaska**
- **Mr. Aves D. Thompson**
  - Chief Inspector
  - Weights and Measures
  - Department of Commerce and Economic Development
  - P.O. Box 11686
  - Anchorage, AK 99511
  - (907) 345-7750

**Arizona**
- **Mr. Raymond Heimick**
  - Director
  - Weights and Measures Division
  - Department of Administration
  - 1551 West North Lane
  - Phoenix, AZ 85021
  - (602) 255-5211

**Arkansas**
- **Mr. Sam F. Hindsman**
  - Director
  - Bureau of Standards
  - 4603 West 61st Street
  - Little Rock, AR 72209
  - (501) 371-1759

**California**
- **Mr. Darrell A. Gurnsee**
  - Assistant Director
  - Division of Measurement Standards
  - Department of Food and Agriculture
  - 8800 Fruitridge Road
  - Sacramento, CA 95826
  - (916) 366-5119

**Colorado**
- **Mr. David Wallace**
  - Chief
  - Measurements Standards Section
  - Department of Agriculture
  - 3125 Wyandot
  - Denver, CO 80221
  - (303) 866-2845

**Connecticut**
- **Mr. Allan M. Nelson**
  - Director
  - Weights and Measures Division
  - Department of Consumer Protection
  - State Office Building, Room C-17
  - 165 Capitol Avenue
  - Hartford, CT 06106
  - (203) 566-5230

**Delaware**
- **Mr. Eugene Keeley**
  - Supervisor
  - Office of Weights and Measures
  - Department of Agriculture
  - 2320 South DuPont Highway
  - Dover, DE 19903
  - (302) 736-4811

**District of Columbia**
- **Mr. William Allen Matthews**
  - Acting Chief
  - Weights and Measures Branch
  - Department of Consumer and Regulatory Affairs
  - 1110 U Street, S.E.
  - Washington, DC 20020
  - (202) 787-7923

**Florida**
- **Mr. Max Gray**
  - Chief
  - Bureau of Weights and Measures
  - Department of Agriculture and Consumer Services
  - 3125 Conner Boulevard Building #2
  - Tallahassee, FL 32399-1650
  - (904) 488-9140

**Georgia**
- **Mr. Bill Truby**
  - Assistant Commissioner
  - Division of Weights and Measures
  - Department of Agriculture
  - Agriculture Building
  - Atlanta, GA 30334
  - (404) 656-3605

**Hawaii**
- **Mr. George E. Mattimoo**
  - Administrator
  - Measurement Standards Department of Agriculture
  - 725 Iloa Street
  - Honolulu, HI 96813
  - (808) 548-7152

**Idaho**
- **Mr. Glen H. Jax**
  - Chief
  - Bureau of Weights and Measures
  - Department of Agriculture
  - 2216 Kellogg Lane
  - Boise, ID 83712
  - (208) 334-2345

**Illinois**
- **Mr. Sidney A. Colbrook**
  - Manager
  - Weights and Measures Program
  - Department of Agriculture
  - 801 East Sangamon Avenue
  - Springfield, IL 62794-9291
  - (217) 782-3817

**Indiana**
- **Mr. James O'Connor**
  - Supervisor
  - Weights and Measures Division
  - State Board of Health
  - 1330 West Michigan Street
  - Indianapolis, IN 46205
  - (317) 233-0350

**Iowa**
- **Mr. James O'Connor**
  - Supervisor
  - Weights and Measures Division
  - Department of Agriculture
  - Land Stewardship Program
  - Henry Wallace Building
  - Des Moines, IA 50319
  - (515) 281-5716

**Kansas**
- **Mr. DeVern H. Phillips**
  - State Sealer
  - Weights and Measures Division
  - State Board of Agriculture
  - 2016 South West 37th Street
  - Topeka, KS 66611-2570
  - (913) 267-4641

**Kentucky**
- **Mr. Victor Page**
  - Director
  - Division of Weights and Measures
  - Department of Agriculture
  - 106 West Second Street
  - Frankfort, KY 40601
  - (502) 564-4870

**Louisiana**
- **Mr. Ronald Harrall**
  - Director
  - Weights and Measures
  - Department of Agriculture
  - P.O. Box 3098
  - Baton Rouge, LA 70821-3098
  - (504) 925-3780

**Maine**
- **Mr. Clayton F. Davis**
  - Director
  - Division of Regulations
  - State House Station 28
  - Augusta, ME 04333
  - (207) 289-3841
  - (207) 289-4477 (TDD)

**Maryland**
- **Mr. Lacy H. DeGrange**
  - Chief
  - Weights and Measures Section
  - Department of Agriculture
  - 50 Harry S. Truman Parkway
  - Annapolis, MD 21401
  - (301) 841-5790

**Massachusetts**
- **Mr. Charles H. Carroll**
  - Assistant Director of Standards
  - Division of Standards
  - One Ashburton Place
  - McCormick Building
  - Boston, MA 02108
  - (617) 727-3480

**Michigan**
- **Mr. Edward Heffron**
  - Chief
  - Food Division
  - Department of Agriculture
  - Ottawa Building North
  - 4th Floor
  - P.O. Box 30017
  - Lansing, MI 48909
  - (517) 373-1060

**Minnesota**
- **Mr. Edward Skluzacek**
  - Director
  - Division of Weights and Measures
  - Department of Public Service
  - 2277 Highway 36
  - St. Paul, MN 55113
  - (612) 341-7200
STATE WEIGHTS AND MEASURES OFFICES

Mississippi
Mr. William R. Eidridge
Director
Weights and Measures Division
Department of Agriculture
500 Greymont Avenue
Jackson, MS 39205
(601) 384-7077

New Mexico
Mr. Fred A. Gerk
Director
Division of Standards and Consumer Services
Department of Agriculture
P.O. Box 30005, Dept. 3170
Las Cruces, NM 88003-0005
(505) 846-1616

New York
Mr. John J. Bartfai
Director
Bureau of Weights and Measures
Department of Agriculture
Building 7-A
1220 Washington Avenue
Albany, NY 12235
(518) 457-3452

North Carolina
Mr. N. David Smith
Director
Consumer Standards Division
Department of Agriculture
P.O. Box 27647
Raleigh, NC 27611
(919) 733-3313

North Dakota
Mr. Curtis Roberts
Director
Division of Weights and Measures
State Capitol
Bismarck, ND 58505
(701) 224-2400

Ohio
Mr. Bruce Litenberg
Chief
Division of Weights and Measures
Department of Agriculture
6995 East Main Street
Reynoldsburg, OH 43068
(614) 866-6361

Oklahoma
Mr. O. Ray Elliott
Director
Agricultural Products Division
Department of Agriculture
Oklahoma City, OK 73105
(405) 521-3864, ext. 301

Oregon
Mr. Kendrick J. Simila
Administrator
Measurement Standards
Department of Agriculture
635 Capitol Street, N.E.
Salem, OR 97310-0110
(503) 378-5792

Pennsylvania
Mr. P. John Yahner
Director
Bureau of Weights and Measures
Department of Agriculture
2301 North Cameron Street
Harrisburg, PA 17110
(717) 787-6772

Puerto Rico
Mr. Hector Niedes
Auxiliary Secretary for Complaints
Department of Consumer Affairs
P.O. Box 41059
Minillas Station
San Juan, PR 00940
(689) 722-7555

Rhode Island
Ms. Lynda L. Maurer
Supervising Metrologist
Mercantile Division
Department of Labor
220 Elmwood Avenue
Providence, RI 02907
(401) 457-1867

South Carolina
Mr. Carol F. Furlong
Assistant Commissioner
Consumer Services Division
Department of Agriculture
P.O. Box 11280
Columbia, SC 29211
(803) 737-2080

South Dakota
Mr. James Melgaard
Director
Division of Commercial Inspection and Regulation
118 West Capitol
Pierre, SD 57501
(605) 773-3697

Tennessee
Mr. Robert Williams
Standards Administration
Weights and Measures
Department of Agriculture
P.O. Box 40927
Memphis Station
Nashville, TN 37204
(615) 360-0109

Texas
Mr. Ed Price
Enforcement Coordinator
Weights and Measures Section
Department of Agriculture
P.O. Box 12847
Austin, TX 78711
(512) 463-7602
(1 800) 635-5632
(toll free in TX)

Utah
Mr. Robert Smoot
Deputy Director
Division of Weights and Measures
State Department of Agriculture
350 North Redwood Road
Salt Lake City, UT 84116
(801) 538-7159

Vermont
Director
Division of Weights and Measures and Retail Inspection
Department of Agriculture
116 State Street
State Office Building
Montpelier, VT 05602
(802) 245-2436

Virgin Islands
Ms. Joycelyn Encarnacion
Director
Weights and Measures Division
Golden Rock Shopping Center
Christiansted
St. Croix, VI 00820
(809) 773-2226

Virginia
Mr. J. Alan Rogers
Chief
Weights and Measures Bureau
Department of Agriculture and Consumer Services
P.O. Box 1163, Room 403
Richmond, VA 23203
(804) 282-0478

Washington
Mr. Stuart De Laney
Chief
Weights and Measures Division
Department of Agriculture
Room 406
General Admin. stration Bldg.
Olympia, WA 98504
(206) 753-5443

West Virginia
Mr. Stephen L. Casto
Director
Division of Weights and Measures
Department of Agriculture
1800 Washington Street, East
Building 3, Room 319
Charleston, WV 25305
(304) 348-7890

Wisconsin
Ms. Jane Jansen
Acting Supervisor
Bureau of Weights and Measures
Department of Agriculture, Trade and Consumer Protection
601 West Badger Road
PO. Box 8911
Madison, WI 53708
(608) 266-9836
(1 800) 362-3020
(toll free in WI)

Wyoming
Mr. Jim Bigelow
Manager
Consumer/Compliance Division
Department of Agriculture
2219 Carey Avenue
Cheyenne, WY 82002
(307) 777-6951
Military Commissary and Exchange Contacts

Consumers who shop at military commissaries and exchanges and have a question or problem should contact the local manager before contacting the regional offices in this section. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and region office before contacting the U.S. Headquarters of a commissary or exchange.

### Air Force Commissary Service

**Regional Headquarters**
- **California Region**
  - AFCON/SFC
  - Norton AFB, CA 92409
  - (714) 382-4671
- **Northeast Region**
  - AFCON/SFC
  - Offutt AFB, NE 68113
  - (402) 294-4815
- **Northeast Region**
  - AFCON/SFC
  - Langley AFB, VA 23665
  - (703) 766-1931
- **Northwest Region**
  - AFCON/SFC
  - McChord AFB, WA 98438-6290
  - (206) 984-3941
- **South Central Region**
  - AFCON/SFC
  - Lackland AFB, TX 78236
  - (512) 671-2891
- **Southern Region**
  - AFCON/SFC
  - Maxwell AFB, AL 36112
  - (205) 233-6209
- **Southwest Region**
  - AFCON/SFC
  - Luke AFB, AZ 85309
  - (602) 848-8900
- **U.S. Headquarters**
  - HQ AFCOMS
  - Directorate of Operations
  - Kelly AFB, TX 78241
  - (512) 925-7344

### Army Commissary Service

**Regional Headquarters**
- **Director, USATSA**
  - Southeast Commissary
  - Attn: LOTA—SE—Z
  - Fort Lee, VA 23801
  - (804) 734-4666
- **Commander, USATSA**
  - Western Commissary
  - Fort Lee, VA 23801
  - (206) 987-3364
- **U.S. Headquarters**
  - U.S. Army Troop Support Agency
  - Director of Commissary Operations
  - Fort Lee, VA 23801
  - (804) 737-3600

### Marine Corps Commissary Service

**Headquarters**
- **U.S. Marine Corps**
  - Directorate
  - Facilities and Services
  - Commissary Operations
  - Washington, DC 20280
  - (written inquiries only)

### Navy Commissary Service

**Regional Headquarters**
- **Executive Officer**
  - NAVRESSO
  - Field Support Office
  - Building 2801 "C" Street S.W.
  - Washington, DC 20001-7499
  - (206) 931-7865
- **Executive Officer**
  - NAVRESSO
  - Field Support Office
  - P.O. Box 3553
  - San Francisco, CA 94119-3553
  - (415) 772-5896

### U.S. Department of Defense

**U.S. Headquarters**
- **Executive Officer**
  - NAVRESSO
  - Field Support Office
  - Building 27
  - Naval Air Station
  - Pensacola, FL 32508
  - (904) 452-4243
- **Executive Officer**
  - NAVRESSO
  - Field Support Office
  - P.O. Box 150
  - San Diego, CA 92136
  - (619) 696-2091

### Marine Corps Exchange Service

**Regional Headquarters**
- **Marine Corps Exchange**
  - Marine Corps Logistics Base
  - Barstow, CA 92223
  - (714) 236-8971
- **Marine Corps Exchange**
  - Marine Corps Base
  - Camp Lejeune, NC 28547
  - (919) 451-2481

### Army and Air Force Exchange Service

**Regional Headquarters**
- **Capitol Exchange Region**
  - AAFES
  - Building 6
  - Cameron Station
  - Alexandria, VA 22304-6200
  - (202) 274-6096
- **Ohio Valley Exchange Region**
  - AAFES
  - Inlendale Army Ammunition Plant
  - Building 2501, Gate 1
  - Charleston, WV 25394
  - (304) 283-1600

**Army and Air Force Exchange Service**
- **Regional Headquarters**
  - AAFES
  - Building 2101
  - Naval Supply Center
  - Norfolk, VA 23511
  - (804) 460-3770
- **Executive Officer**
  - NAVRESSO
  - Field Support Office
  - Building 326 Davieville
  - North Kingstown, RI 02852
  - (401) 294-9541
- **Executive Officer**
  - NAVRESSO
  - Field Support Office
  - P.O. Box 3553
  - San Francisco, CA 94119-3553
  - (415) 772-5896

**U.S. Headquarters**
- **Army and Air Force Exchange Service**
  - Customer Relations (PA-IR)
  - P.O. Box 662022
  - Dallas, TX 75266-0202
  - (214) 760-2763

**Marine Corps Exchange**
- **Headquarters**
  - Battalion, HQMC
  - Henderson, NV
  - (703) 797-9417

**Marine Corps Exchange**
- **Marine Corps Exchange**
  - Marine Corps Logistics Base
  - Camp Pendleton, CA 92055
  - (919) 725-6233

**Marine Corps Exchange**
- **Marine Corps Air Station**
  - Cherry Point, NC 28532
  - (919) 447-7041

**Marine Corps Exchange**
- **Marine Corps Air Station**
  - Kaneohe Bay, HI 96863
  - (808) 254-5671

**Marine Corps Exchange**
- **Marine Corps Air Station**
  - Marine Corps Base
  - Camp Pendleton, CA 92055
  - (919) 725-6233

**Marine Corps Exchange**
- **Marine Corps Base**
  - Camp Lejeune, NC 28547
  - (919) 451-2481

**Marine Corps Exchange**
- **Marine Corps Base**
  - Camp Pendleton, CA 92055
  - (919) 725-6233

**Marine Corps Exchange**
- **Marine Corps Air Station**
  - Marine Corps Base
  - Camp Pendleton, CA 92055
  - (919) 725-6233

**Marine Corps Exchange**
- **Marine Corps Air Station**
  - Marine Corps Base
  - Camp Pendleton, CA 92055
  - (919) 725-6233

**Marine Corps Exchange**
- **Marine Corps Base**
  - Camp Pendleton, CA 92055
  - (919) 725-6233

**Marine Corps Exchange**
- **Marine Corps Air Station**
  - Marine Corps Base
  - Camp Pendleton, CA 92055
  - (919) 725-6233

**Marine Corps Exchange**
- **Marine Corps Air Station**
  - Marine Corps Base
  - Camp Pendleton, CA 92055
  - (919) 725-6233

**Marine Corps Exchange**
- **Marine Corps Air Station**
  - Marine Corps Base
  - Camp Pendleton, CA 92055
  - (919) 725-6233

**Marine Corps Exchange**
- **Marine Corps Air Station**
  - Marine Corps Base
  - Camp Pendleton, CA 92055
  - (919) 725-6233
<table>
<thead>
<tr>
<th>Military Commissary and Exchange Contacts</th>
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</thead>
<tbody>
<tr>
<td><strong>Marine Corps Exchange</strong></td>
<td></td>
</tr>
<tr>
<td>Marine Corps Recruit Depot</td>
<td>San Diego, CA 92149</td>
</tr>
<tr>
<td>(619) 297–2500</td>
<td></td>
</tr>
<tr>
<td><strong>Navy Exchange Service</strong></td>
<td></td>
</tr>
<tr>
<td>Regional Headquarters</td>
<td></td>
</tr>
<tr>
<td>Executive Officer NAVRESSO</td>
<td></td>
</tr>
<tr>
<td>Field Support Office 2801 &quot;C&quot; Street, S.W.</td>
<td></td>
</tr>
<tr>
<td>Naval Supply Center Auburn, WA 98001–7499</td>
<td>(206) 931–7665</td>
</tr>
<tr>
<td><strong>Executive Officer NAVRESSO</strong></td>
<td></td>
</tr>
<tr>
<td>Field Support Office P.O. Box 15037</td>
<td>Norfolk, VA 23511–0799</td>
</tr>
<tr>
<td>(804) 440–2399</td>
<td></td>
</tr>
<tr>
<td><strong>Executive Officer NAVRESSO</strong></td>
<td></td>
</tr>
<tr>
<td>Field Support Office Building S26</td>
<td>Davisville, North Kingstown, RI 02652</td>
</tr>
<tr>
<td>(401) 295–5582</td>
<td></td>
</tr>
<tr>
<td><strong>Executive Officer NAVRESSO</strong></td>
<td></td>
</tr>
<tr>
<td>Field Support Office P.O. Box 23330</td>
<td>Oakland, CA 94623</td>
</tr>
<tr>
<td>(415) 486–7020</td>
<td></td>
</tr>
<tr>
<td><strong>U.S. Headquarters</strong></td>
<td></td>
</tr>
<tr>
<td>Head</td>
<td></td>
</tr>
<tr>
<td>Marine Corps Exchange Service Branch</td>
<td></td>
</tr>
<tr>
<td>P.O. Box 1834</td>
<td>Quantico, VA 22134</td>
</tr>
<tr>
<td>(703) 640–6136</td>
<td></td>
</tr>
<tr>
<td>Officer in Charge NAVRESSO</td>
<td>Navy Resale Activity</td>
</tr>
<tr>
<td>Naval Base</td>
<td>Pearl Harbor, HI 96860–6000</td>
</tr>
<tr>
<td>(808) 471–0263</td>
<td></td>
</tr>
<tr>
<td>Executive Officer NAVRESSO</td>
<td>Field Support Office P.O. Box 150– Naval Station</td>
</tr>
<tr>
<td>Naval Station Suffolk, VA 22134</td>
<td>San Diego, CA 92136–5150</td>
</tr>
<tr>
<td>(619) 237–5561</td>
<td></td>
</tr>
<tr>
<td>U.S. Headquarters</td>
<td></td>
</tr>
<tr>
<td>Custome Service Representative</td>
<td></td>
</tr>
<tr>
<td>Navy Resale and Services Support Office</td>
<td></td>
</tr>
<tr>
<td>Naval Station, New York</td>
<td></td>
</tr>
<tr>
<td>Staten Island, NY 10305–5097</td>
<td></td>
</tr>
<tr>
<td>(718) 390–3968</td>
<td></td>
</tr>
</tbody>
</table>
Federal Information Centers

Federal Information Centers (FICs) can help you find information about Federal government services, programs, and regulations. FICs also can tell you which Federal agency to contact for help with problems.

Alabama
Birmingham (205) 322-9591
Mobile (205) 438-1421

Alaska
Anchorage (907) 271-2699

Arizona
Phoenix (602) 261-3313

Arkansas
Little Rock (501) 378-6177

California
Los Angeles (213) 894-3800
San Diego (619) 557-6030
San Francisco (415) 556-6500
Santa Ana (714) 636-2356

Colorado
Colorado Springs (303) 471-9491
Denver (303) 844-9975
Pueblo (303) 544-9523

Connecticut
Hartford (203) 527-2617
New Haven (203) 624-4720

Florida
Ft. Lauderdale (305) 522-9531
Jacksonville (904) 354-4756
Miami (305) 536-4155
Orlando (407) 422-1800
St. Petersburg (813) 833-3495
Tampa (813) 229-7911
West Palm Beach (407) 833-7585

Georgia
Atlanta (404) 331-6891

Hawaii
Honolulu (808) 541-1365

Illinois
Chicago (312) 353-4242

Indiana
Gary (219) 833-4110
Indianapolis (317) 226-7373

Iowa
From all points in Iowa
1 (800) 532-1550 (toll free)

Kansas
From all points in Kansas
1 (800) 432-2834 (toll free)

Kentucky
Louisville (502) 582-6261

Louisiana
New Orleans (504) 589-6996

Maryland
Baltimore (301) 962-4980

Massachusetts
Boston (617) 585-8121

Michigan
Detroit (313) 226-7016
Grand Rapids (616) 732-2739

Minnesota
Minneapolis (612, 370-3333

Missouri
St. Louis (314) 539-2106
From elsewhere in Missouri
1 (800) 992-5771 (toll free)

Nebraska
Omaha (402) 221-3353
From elsewhere in Nebraska
1 (800) 642-8383 (toll free)

New Jersey
Newark (201) 645-3600
Trenton (609) 396-4400

New Mexico
Albuquerque (505) 766-3091

New York
Albany (518) 463-4421
Buffalo (716) 846-4010
New York (212) 264-4464
Rochester (716) 546-5075
Syracuse (315) 476-8545

North Carolina
Charlotte (704) 376-3300

Ohio
Akron (216) 375-5638
Cincinnati (513) 684-2201
Cleveland (216) 522-4040
Columbus (614) 221-1014
Dayton (513) 223-7377
Toledo (419) 241-3223

Oklahoma
Oklahoma City (405) 231-4898
Tulsa (918) 564-4193

Oregon
Portland (503) 326-2222

Pennsylvania
Philadelphia (215) 597-7042
Pittsburgh (412) 644-3456

Rhode Island
Providence (401) 331-5565

Tennessee
Chattanooga (615) 265-8231
Memphis (901) 322-385
Nashville (615) 224-5058

Texas
Austin (512) 472-5494
Dallas (214) 767-8585
Fort Worth (817) 334-3624
Houston (713) 653-3025
San Antonio (210) 224-4471

Utah
Salt Lake City (801) 524-5053

Virginia
Norfolk (804) 441-3101
Richmond (804) 643-4920
Roanoke (718) 982-8591

Washington
Seattle (206) 442-0570
Tacoma (206) 753-7970

Wisconsin
Milwaukee (414) 271-2273

Airline Travel

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

2. Read the disclosure statement on the back of your ticket. It explains your rights and responsibilities as a passenger, in addition to the airline’s liability for overbooking seats and for losing or damaging luggage.

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

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

The Federal government agencies listed in this section can help you with consumer questions and complaints. Some of these agencies have regional, district, or local offices. If you are unsure which agency to contact about your problem, check the Index in the back of this Handbook. If you do not find an entry related to your question, call the Federal Information Center (FIC) nearest you. The list of FICs begins on page 77.

<table>
<thead>
<tr>
<th>Agency</th>
<th>Contact Information</th>
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<tbody>
<tr>
<td><strong>Commission on Civil Rights</strong>&lt;br&gt;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></td>
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<tr>
<td><strong>Commodity Futures Trading Commission</strong>&lt;br&gt;(CFTC)&lt;br&gt;2055 K Street, N.W.&lt;br&gt;Washington, DC 20250&lt;br&gt;(202) 376-8312 (information and publications)</td>
<td></td>
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<tr>
<td><strong>Consumer Information Center (CIC)</strong>&lt;br&gt;Pueblo, CO 81009&lt;br&gt;(202) 254-8630 (complaint referral)</td>
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<tr>
<td><strong>Consumer Product Safety Commission</strong>&lt;br&gt;(CPSC)&lt;br&gt;To report a hazardous product or a product-related injury, or to inquire about product recalls, call or write:</td>
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<tr>
<td><strong>Department of Agriculture</strong>&lt;br&gt;Agricultural Marketing Service&lt;br&gt;Department of Agriculture&lt;br&gt;Washington, DC 20250&lt;br&gt;(202) 447-8998&lt;br&gt;Animal Care Staff&lt;br&gt;Veterinary Services, APHIS&lt;br&gt;Department of Agriculture&lt;br&gt;Federal Building, Room 700&lt;br&gt;6505 Belcrest Road&lt;br&gt;Hyattsville, MD 20792&lt;br&gt;(301) 436-7799&lt;br&gt;Cooperative Extension Service&lt;br&gt;Department of Agriculture&lt;br&gt;Washington, DC 20250&lt;br&gt;(202) 447-3029&lt;br&gt;(202) 755-2799 (TDD)&lt;br&gt;Or consult county or city government listings in your local telephone directory for the number of your local Cooperative Extension Service office.</td>
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<tr>
<td><strong>Farmers Home Administration</strong>&lt;br&gt;Department of Agriculture&lt;br&gt;Washington, DC 20250&lt;br&gt;(202) 447-4523&lt;br&gt;Food and Nutrition Service&lt;br&gt;Department of Agriculture&lt;br&gt;3101 Park Center Drive&lt;br&gt;Alexandria, VA 22302&lt;br&gt;(703) 766-3278&lt;br&gt;Human Nutrition Information Service&lt;br&gt;Department of Agriculture&lt;br&gt;Federal Building&lt;br&gt;Rooms 360 and 364&lt;br&gt;6505 Belcrest Road&lt;br&gt;Hollywood, MD 20706&lt;br&gt;(301) 436-8617, 7725&lt;br&gt;Inspector General's Hotline:&lt;br&gt;Office of the Inspector General&lt;br&gt;Department of Agriculture&lt;br&gt;P.O. Box 23399&lt;br&gt;Washington, DC 20026&lt;br&gt;(202) 472-1338&lt;br&gt;(toll free)</td>
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<tr>
<td><strong>Meat and Poultry Hotline</strong>&lt;br&gt;FDA Safety and Inspection Service&lt;br&gt;Department of Agriculture&lt;br&gt;Washington, DC 20250&lt;br&gt;(202) 447-3333 (voice)</td>
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<tr>
<td><strong>Office of Information</strong>&lt;br&gt;Visitor Information Center&lt;br&gt;Department of Agriculture&lt;br&gt;Washington, DC 20250&lt;br&gt;(202) 447-2791</td>
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<tr>
<td><strong>Office of National Ombudsman</strong>&lt;br&gt;National Committee for Employer Support of the Guard and Reserve&lt;br&gt;Suite 414&lt;br&gt;1111 20th Street, N.W.&lt;br&gt;Washington, DC 20036-3407&lt;br&gt;(202) 555-0542&lt;br&gt;1 (800) 338-4590 (toll free nationwide, except in DC)</td>
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<tr>
<td><strong>Office of Student Financial Aid Program</strong>&lt;br&gt;Department of Education&lt;br&gt;P.O. Box 84&lt;br&gt;Washington, DC 20044&lt;br&gt;1 (800) 333-INFO (toll free nationwide)</td>
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<tr>
<td><strong>Office of National Standards and Technology</strong>&lt;br&gt;Office of Weights and Measures&lt;br&gt;Department of Commerce&lt;br&gt;Washington, DC 20234&lt;br&gt;(301) 975-4004&lt;br&gt;National Institute of Standards and Technology&lt;br&gt;Washington, DC 20234&lt;br&gt;(301) 427-7258</td>
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<tr>
<td><strong>Patent and Trademark Office</strong>&lt;br&gt;Department of Commerce&lt;br&gt;Washington, DC 20231&lt;br&gt;(703) 557-3341&lt;br&gt;Office of the Consumer Advisor&lt;br&gt;Department of Agriculture&lt;br&gt;Washington, DC 20250&lt;br&gt;(202) 382-3661</td>
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<tr>
<td><strong>Patrician Programs</strong>&lt;br&gt;Department of Commerce&lt;br&gt;Room 5718&lt;br&gt;Washington, DC 20230&lt;br&gt;(202) 377-5001</td>
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<tr>
<td><strong>Pueblo, CO 81009</strong>&lt;br&gt;Consumer Information Center (CIC) (202) 254-8630 (complaint referral)</td>
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<tr>
<td><strong>Consumer Product Safety Commission</strong>&lt;br&gt;(CPSC)&lt;br&gt;To report a hazardous product or a product-related injury, or to inquire about product recalls, call or write:</td>
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<tr>
<td><strong>Department of Commerce</strong>&lt;br&gt;Office of Metric Programs&lt;br&gt;Washington, DC 20230&lt;br&gt;(202) 377-5001</td>
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<tr>
<td><strong>Department of Education</strong>&lt;br&gt;Cleaninghouse on the Handicapped&lt;br&gt;Department of Education&lt;br&gt;Mail Stop 2319&lt;br&gt;Washington, DC 20202&lt;br&gt;(202) 732-1241&lt;br&gt;Consumer Affairs Staff&lt;br&gt;Department of Education&lt;br&gt;Washington, DC 20202&lt;br&gt;(202) 732-3679&lt;br&gt;Federal Student Financial Aid Program&lt;br&gt;Department of Education&lt;br&gt;P.O. Box 84&lt;br&gt;Washington, DC 20044&lt;br&gt;1 (800) 333-INFO (toll free nationwide)</td>
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<tr>
<td><strong>Department of Defense</strong>&lt;br&gt;Office of National Standards and Technology&lt;br&gt;Office of Weights and Measures&lt;br&gt;Department of Commerce&lt;br&gt;Washington, DC 20234&lt;br&gt;(301) 975-4004&lt;br&gt;National Institute of Standards and Technology&lt;br&gt;Washington, DC 20234&lt;br&gt;(301) 427-7258</td>
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</tbody>
</table>
Deficiency Syndrome

Acquisition

Department of Health and Human Services

1 (800) 342-AIDS (toll free)

Department of Energy

For information about conservation and renewable energy:

National Appropriate Technology Assistance Service

Department of Energy

P.O. Box 2525

Butte, MT 59702-2525

1 (800) 428-1718

(toll free in MT)

1 (800) 428-2525

(toll free outside MT)

Conservation and Renewable Energy Inquiry and Referral Service

Department of Energy

P.O. Box 8900

Silver Spring, MD 20907

1 (800) 523-2929 (toll free)

Division of Consumer Affairs

Department of Energy

Washington, DC 20585

(202) 586-5373

Office of Conservation and Renewable Energy

Weatherization Assistance Inquiries:

Department of Energy

Washington, DC 20585

(202) 586-2204

Office of Scientific and Technical Information

Department of Energy

P.O. Box 62

Oak Ridge, TN 37831

(written inquiries only)

Department of Health and Human Services (HHS)

AIDS Hotline

Acquired Immune Deficiency Syndrome

1 (800) 342-AIDS (toll free)

Cancer Hotline

1 (800) 4-CANCER

(toll free in continental U.S.)

During daytime hours, callers in California, Florida, Georgia, Illinois, Northern New Jersey, New York, and Texas may ask for Spanish speaking staff members.

1 (800) 638-6070

(toll free in AK)

808-524-1234 (Oahu, Hawaii; call collect from neighboring islands)

Food and Drug Administration (FDA)

Look in your telephone directory under "U.S. Government, Health and Human Services Department, Food and Drug Administration." If it does not appear, call the FIC nearest you (see page 77). or contact:

Consumer Affairs and Information Staff

Food and Drug Administration

(HFE-88)

Department of Health and Human Services

5600 Fishers Lane

Rockville, MD 20857

(301) 443-3170

Health Care Financing Administration

Department of Health and Human Services

6325 Security Boulevard

Baltimore, MD 21207

(301) 966-0841

Hill-Burton Free Hospital Care Hotline

1 (800) 492-6359

(toll free in MD)

1 (800) 358-0742

(toll free outside MD)

Inspector General's Hotline

1 (800) 638-3986

(toll free in MD)

1 (800) 358-5779

(toll free outside MD)

National Center on Child Abuse and Neglect

Department of Health and Human Services

P.O. Box 1182

Washington, DC 20013

(202) 245-0565

National Health Information Center

Department of Health and Human Services

P.O. Box 1133

Washington, DC 20013

(301) 565-4167

1 (800) 336-4797 (toll free)

National Runaway Switchboard

1 (800) 521-4000 (toll free)

Office of Child Support Enforcement

Department of Health and Human Services

Washington, DC 20201

(202) 245-5377

Office for Civil Rights

Department of Health and Human Services

Washington, DC 20013

(202) 472-2916 (TDD)

Office of Prepaid Health Care Management

Department of Health and Human Services

Washington, DC 20201

(202) 245-5090 (toll free)

President's Council on Physical Fitness and Sports

Department of Health and Human Services

Washington, DC 20201

(202) 245-5065

Second Surgical Opinion Program

Department of Health and Human Services

Washington, DC 20201

1 (800) 492-6603

(toll free in MD)

1 (800) 838-1933

(toll free outside MD)

Social Security Administration

1 (800) 2345-SSA (toll free)

### SELECTED FEDERAL AGENCIES

<table>
<thead>
<tr>
<th>Department or Justice</th>
<th>Agency Name</th>
<th>Contact Information</th>
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</thead>
<tbody>
<tr>
<td><strong>Consumer Affairs</strong></td>
<td>Administrator</td>
<td>Office of the Secretary Washington, DC 20240 (202) 343-5521</td>
</tr>
<tr>
<td><strong>National Park Service</strong></td>
<td>Department of National Park Service Washington, DC 20240 (202) 343-4617</td>
<td></td>
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<tr>
<td><strong>United States Fish and Wildlife Service</strong></td>
<td>Department of the Interior Washington, DC 20240 (703) 358-2156</td>
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<tr>
<td><strong>United States Geological Survey</strong></td>
<td>Department of the Interior Reston, VA 20192 (703) 648-4427</td>
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<tr>
<th>Department of Labor</th>
<th>Agency Name</th>
<th>Contact Information</th>
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<tbody>
<tr>
<td><strong>Drug Enforcement Administration (DEA)</strong></td>
<td>Look in your telephone directory under “U.S. Government, Justice Department.” If it does not appear, call the FIC nearest you (see page 77) or contact: Drug Enforcement Administration Washington, DC 20537 (202) 633-1000</td>
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</tr>
<tr>
<td><strong>Federal Bureau of Investigation (FBI)</strong></td>
<td>Look inside the front cover of your telephone directory for the number of the nearest FBI office. If it does not appear, look under “U.S. Government, Justice Department, Federal Bureau of Investigation.” You may also contact: Federal Bureau of Investigation Department of Justice Washington, DC 20535 (202) 324-3000</td>
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<tr>
<td><strong>Immigration and Naturalization Service (INS)</strong></td>
<td>Look in your telephone directory under “U.S. Government, Justice Department, Immigration and Naturalization Service.” If it does not appear, call the FIC nearest you (see page 77) or contact: Immigration and Naturalization Service Department of Justice 4450 North Fairfax Drive Arlington, VA 22203 (703) 235-4055</td>
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<tr>
<th>Department of Transportation (DOT)</th>
<th>Agency Name</th>
<th>Contact Information</th>
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SELECTED FEDERAL AGENCIES

Department of the Treasury

Bureau of Alcohol, Tobacco and Firearms
Look in your telephone directory under “U.S. Government, Treasury Department, Bureau of Alcohol, Tobacco and Firearms.” If it does not appear, call the FIC nearest you or contact:
Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
Room 6213
1200 Pennsylvania Avenue, N.W.
Washington, DC 20228
(202) 789-9375

To report lost or stolen explosives, or to report explosions or bombings, call:
(202) 789-3000
1 (800) 424-9555
(toll free outside DC)

Bureau of Engraving and Printing
Program Analysis and External Affairs
Department of the Treasury
Room 539M
14th and C Streets, S.W.
Washington, DC 20228
(202) 447-0193

Bureau of the Public Debt
Consumer Affairs
Office of the Commissioner
Department of the Treasury
E Street Building
Washington, DC 20239-0001
(202) 376-4300

Office of the Thrift Supervision
(formerly Federal Home Loan Bank Board)
The Office of Thrift Supervision handles complaints about Savings and Loan Associations and Savings Banks.
For assistance contact:
Office of Thrift Supervision
Consumer Affairs
1700 G Street, N.W.
Washington, DC 20552
(202) 906-6237
1 (800) 842-6929
(toll free except in AK and DC)

United States
Customs Service
Look in your telephone directory under “U.S. Government, Treasury Department, Internal Revenue Service.” If it does not appear, call the FIC nearest you.

Office of Thrift Supervision
(formerly Federal Home Loan Bank Board)
The Office of Thrift Supervision handles complaints about Savings and Loan Associations and Savings Banks.
For assistance contact:
Office of Thrift Supervision
Consumer Affairs
1700 G Street, N.W.
Washington, DC 20552
(202) 906-6237
1 (800) 842-6929
(toll free except in DC)

United States
Customs Service
Look in your telephone directory under “U.S. Government, Treasury Department, Internal Revenue Service.” If it does not appear, call the FIC nearest you.

To report fraud, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report smuggling activity, call:
United States
Customs Service Narcotics Hotline:
1 (800) BE-ALERT (toll free)

United States Mint
Consumer Affairs Division
Department of the Treasury
4001 Aerospace Road
Lanham, MD 20705
(301) 436-7400

United States
Savings Bonds Division
Office of Public Affairs
Department of the Treasury
1111 20th Street, N.W.
Room 302
Washington, DC 20226
(202) 634-5399
1 (800) US-BONDS (toll free)

Environmental Protection Agency (EPA)

Assistant Information Service
(202) 382-3949

Chemical Emergency Preparedness Program (CEPP) Hotline
Environmental Protection Agency
Washington, DC 20460
(202) 478-2449
1 (800) 555-0202
(toll free except in AK and DC)

Inspector General’s Whistleblower Hotline
(202) 382-4977
1 (800) 424-4000 (toll free)

National Pesticide Telecommunications Network (NPTN)
(800) 858-PEST
(toll free except in TX)

Office of Public Affairs
Environmental Protection Agency
Washington, DC 20460
(202) 382-4361

Public Information Center
PIC (PM-211B)
(202) 554-1404

Resource Conservation and Recovery Act (RCRA)/ Superfund Hotline
Environmental Protection Agency
Washington, DC 20460
(202) 382-2080
(general information)

Safe Drinking Water Hotline
(202) 382-5533
1 (800) 428-4791
(toll free outside DC)

Toxic Substances Control Act Assistance Information Service
Environmental Protection Agency
Washington, DC 20024
(202) 554-1404

Equal Employment Opportunity Commission

Look in your telephone directory under “U.S. Government, Equal Employment Opportunity Commission.” If it does not appear, call the FIC nearest you or contact:
Office of Program Operations
Equal Employment Opportunity Commission
1601 L Street, N.W.
Washington, DC 20507
(202) 663-4801

Federal Communications Commission (FCC)

Complaints about telephone systems:
Common Carrier Bureau
Informal Complaints Branch
Federal Communications Commission
2025 M Street, N.W.
Room 6202
Washington, DC 20554
(202) 632-7553
(202) 832-6999 (TDD)

General Information:
Consumer Assistance and Small Business Office
Federal Communications Commission
1919 M Street, N.W.
Room 264
Washington, DC 20036
(202) 632-7000
(202) 832-6995 (TDD)

To report fraud, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report smuggling activity, call:
United States
Customs Service Narcotics Hotline:
1 (800) BE-ALERT (toll free)

To report drug smuggling, call:
United States
Customs Service Narcotics Hotline:
1 (800) BE-ALERT (toll free)

To report crooked customs service, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked bank, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked savings and loan, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked banks associations, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked savings banks, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked savings and loan, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked banks associations, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked savings banks, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked banks associations, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked savings banks, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked banks associations, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)

To report crooked savings banks, call:
United States
Customs Service Fraud Hotline:
1 (800) USA-FAKE (toll free)
Federal Deposit Insurance Corporation (FDIC)

FDIC handles complaints about Federal Deposit Insurance Corporation-insured banks which are members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, call the FIC nearest you or contact:
Office of Consumer Affairs
Federal Deposit Insurance Corporation
550 17th Street, N.W. (F130)
Washington, DC 20429
(202) 898-3535
(202) 898-3535 (TDD)
1 (800) 424-5468
(toll free outside DC)

Federal Emergency Management Agency

Look in your telephone directory under "U.S. Government, Federal Emergency Management Agency." If it does not appear, call the FIC nearest you or contact:
Emergency Preparedness and Response
Office of the External Affairs Directorate
Federal Emergency Management Agency
Washington, DC 20572
(202) 646-4000

Federal Insurance Administration

Federal Emergency Management Agency
Washington, DC 20572
(202) 646-2781
1 (800) 638-6820 (toll free)

Office of Disaster Assistance Programs
Federal Emergency Management Agency
Washington, DC 20572
(202) 646-3615

U.S. Fire Administration

Federal Emergency Management Agency
NETC
16925 South Seton Avenue
Elmwood, MD 21727
(301) 4.7-1090
(202) 646-2449

Federal Maritime Commission

Office of Informal Inquiries and Complaints
1100 L Street, N.W.
Washington, DC 202573
(202) 523-5807

Federal Reserve System

The Board of Governors handles consumer complaints about state banks and trust companies which are members of the Federal Reserve System. For assistance, look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors," or "Federal Reserve Bank." If it does not appear, call the FIC nearest you or contact:
Board of Governors of the Federal Reserve System
Division of Consumer and Community Affairs
Washington, DC 20551
(202) 452-3946

Federal Trade Commission (FTC)

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, call the FIC nearest you or contact:
Correspondence Branch
Federal Trade Commission
Washington, DC 20580
(202) 326-2222
(written complaints only)

Public Reference Branch
Federal Trade Commission
Washington, DC 20580
(202) 326-2222
(publications)

General Services Administration (GSA)

Surplus Federal Property Sales
Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, call the FIC nearest you.

Government Printing Office (GPO)

Government Publications:
Publications Service Section
Government Printing Office
Washington, DC 20402
(202) 275-3050

Subscriptions to Government Periodicals:
Subscription Research Section
Government Printing Office
Washington, DC 20402
(202) 275-3054

Interstate Commerce Commission (ICC)

Office of Compliance and Consumer Assistance
Washington, DC 20023
(202) 275-7148

National Archives and Records Administration

Reference Services Branch
National Archives and Records Administration
Washington, DC 20008
(202) 523-3220
(202) 523-0774 (TDD)

Federal Register
National Archives and Records Administration
Washington, DC 20008
(202) 523-5240
(202) 523-5229 (TDD)

Publications Services
National Archives and Records Administration
Washington, DC 20408
(202) 523-3181
(202) 523-0774 (TDD)

National Credit Union Administration

Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear, call the FIC nearest you (see page 75) or contact:
National Credit Union Administration
1776 G Street, N.W.
Washington, DC 20456
(202) 682-9600

National Labor Relations Board

Office of the Executive Secretary
1717 Pennsylvania Ave., N.W.
Room 701
Washington, DC 20570
(202) 284-9430

Nuclear Regulatory Commission (NRC)

Office of Governmental and Public Affairs
Washington, DC 20555
(301) 492-0240

Pension Benefit Guaranty Corporation

220 K Street, N.W.
Washington, DC 20006
(202) 778-8500
(202) 778-8559 (TDD)

Postal Rate Commission

Office of the Consumer Advocate
Postal Rate Commission
Washington, DC 20268
(202) 789-6830

President's Committee on Employment of People with Disabilities

1111 20th Street, N.W.
Suite 638
Washington, DC 20036-3470
(202) 653-5044
(202) 653-5050 (TDD)

Railroad Retirement Board

844 Rush Street
Chicago, IL 60611
(312) 751-4500

Securities and Exchange Commission (SEC)

Office of Consumer Affairs and Information Services
450 5th Street, N.W.
(Mail Stop 2-6)
Washington, DC 20549
(202) 272-7440
(investor complaints)
(202) 272-7450
(filings by corporations and other regulated entities)
(202) 272-5624
(SEC Information Line—general topics and sources of assistance)

Small Business Administration (SBA)

Office of Consumer Affairs
1441 L Street, N.W.
Washington, DC 20416
(202) 633-8179

Tennessee Valley Authority (TVA)

Community Relations Department
400 West Summit Hill Drive
Knoxville, N 37902
(615) 523-8000
United States Postal Service (USPS)
If you experience difficulty when ordering merchandise or conducting business transactions through the mail, or suspect that you have been the victim of a mail fraud or misrepresentation scheme, contact your postmaster or local Postal Inspector. Look in your telephone directory under "U.S. Government, Postal Service U.S." for these local listings. If they do not appear, contact:
Chief Postal Inspector
United States Postal Service
Washington, DC 20260-2100
(202) 268-4267

Department of Veterans Affairs (VA)
For information about VA medical care or benefits, write, call or visit the nearest VA facility. Your telephone directory will list a VA Medical Center or Regional Office under "U.S. Government, Department of Veterans Affairs" or under "U.S. Government, Veterans Administration." Policy issues may be addressed to:
Consumer Advocate
United States Postal Service
Washington, DC 20260-6720
(202) 268-2284

For burials and memorials
National Cemetery System
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-5012

For medical matters
Veterans Health Services and Research Administration
(101C)
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-3975

For other benefits
Veterans Benefits Administration (27)
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-2567

For other information
Deputy Assistant Secretary for Veterans Liaison
Consumer Affairs Service
Department of Veterans Affairs
810 Vermont Avenue, N.W.
Washington, DC 20420
(202) 233-3113

Long Distance Telephone Service
1. To compare long distance telephone carriers, think about when, how often, and where you use long distance service. Then compare the charges, restrictions, and procedures for making calls.

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

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

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

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

6. Many companies now provide operator services, including directory assistance and collect calls for telephones in hotels and airports, and other public places. When you dial the operator, ask which carrier is providing the service and how much you will be billed. If you prefer a different service, you may have to dial a separate access number. Check with your long distance company to see if it provides operator services and how to use them.
Federal TDD Directory

This section lists Federal government offices that have Telecommunications Devices for the Deaf (TDD). These offices can respond to questions and complaints from persons with speech and hearing impairments.

| Department of Agriculture | Office of the Secretary
| Department of Commerce | Office of Civil Rights
| Bureau of the Census | Equal Employment Opportunity
| National Institute of Standards and Technology | Programs Division
| National Weather Service | Herbert C. Hoover Building
| National Institute on Disability and Rehabilitation Research | Room 6012
| Rehabilitation Services Administration | Washington, DC 20230
| General Services Administration | Washington, DC 20230
| Interagency Committee for Computer Support of Handicapped Employees | (202) 786-9171 (TDD)
| Federal Information Relay Service | (301) 677-8339 (toll free voice/TDD, except in AK and HI)
| Clearinghouse on Computer Accommodation | (202) 523-1906 (voice/TDD)
| Office of Civil Rights | Handicapped Employment Program
| Department of Education | (202) 475-0099 (voice/TDD)
| Department of Health and Human Services | (202) 472-2916 (TDD)
| Congressional TDD Numbers | Equal Employment Opportunity Office
| Congressional Telecommunications for the Deaf (TDD message relay service—to leave messages for Representatives) | (301) 443-1618 (TDD)
| Subcommittees on Select Education | Social Security Administration
| Majority Office | 6401 Security Boulevard
| Rep. Owens | Baltimore, MD 21295
| (202) 224-3091 (TDD) | (1) (800) 325-0778
| United States Senate | (toll free TDD except in MO)
| Senate Special Services | (1) (800) 392-0812
| (202) 224-4049 (TDD) | (toll free TDD in MO)
| Committee on Labor and Human Resources | Department of Housing and Urban Development
| (202) 224-1975 (TDD) | 451 Seventh Street, S.W.
| Subcommittees on the Handicapped | Washington, DC 20410
| Majority Office | (1) (800) 424-6590 (TDD)
| Sen. Hatch | Department of the Interior
| (202) 224-3457 (TDD) | 18th and C Streets, N.W.
| Minority Office | Washington, DC 20240
| Sen. Durenberger | Legal Support Services
| (202) 224-9522 (voice/TDD) | (202) 543-3519 (TDD)
| Consumer Product Safety Commission | National Park Service
| 5401 West Bard Avenue | (202) 472-5265 (TDD)
| Bethesda, MD 20207 | Personnel Office
| 1 (800) 538-8270 (TDD) | (202) 343-4617 (TDD)
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<td>Civil Rights Division</td>
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<td>FBI Identification Division</td>
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<td>(202) 324-2334 (TDD)</td>
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<td>FBI Tours</td>
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<td>(202) 324-3553 (TDD)</td>
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<tr>
<td>Immigration and Naturalization</td>
<td></td>
<td>(202) 633-4012 (voice/TDD)</td>
</tr>
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<td>Department of Labor</td>
<td>200 Constitution Avenue, N.W. Washington, DC 20210</td>
<td></td>
</tr>
<tr>
<td>Office of Civil Rights</td>
<td></td>
<td>(202) 523-7090 (voice/TDD)</td>
</tr>
<tr>
<td>Department of the Navy</td>
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<tr>
<td>Civilian Personnel Office</td>
<td>Washington, DC 20376</td>
<td>(202) 692-2658 (TDD)</td>
</tr>
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<td>Department of State</td>
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<tr>
<td>Personnel Office</td>
<td></td>
<td>(202) 647-7256 (TDD)</td>
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<td>National Highway Traffic Safety Administration</td>
<td>400 7th Street, S.W. Washington, DC 20590</td>
<td>(202) 366-2602 (voice/TDD)</td>
</tr>
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<td>Department of the Treasury</td>
<td></td>
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</tr>
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<td>Telecommunications Center</td>
<td>15th Street and Pennsylvania Avenue, N.W. Washington, DC 20220</td>
<td>(202) 566-2673 (TDD)</td>
</tr>
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<td>Bureau of the Public Debt</td>
<td>13th and C Streets, S.W. Washington, DC 20590</td>
<td>(202) 287-4097 (TDD)</td>
</tr>
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<td>Internal Revenue Service</td>
<td>1111 Constitution Avenue, N.W. Washington, DC 20224</td>
<td>1 (800) 362-4059 (toll free TDD in IN)</td>
</tr>
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<td>Department of Veterans Affairs</td>
<td>610 Vermont Avenue, N.W. Washington, DC 20420</td>
<td>(202) 233-3225 (voice/TDD)</td>
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<tr>
<td>Personnel Office</td>
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<td>(202) 632-4555 (voice/TDD)</td>
</tr>
<tr>
<td>Environmental Protection Agency</td>
<td>401 M Street, S.W. Washington, DC 20460</td>
<td>(202) 233-3225 (voice/TDD)</td>
</tr>
<tr>
<td>Equal Employment Opportunity Commission</td>
<td>2401 E Street, N.W. Washington, DC 20507</td>
<td>(202) 634-7866, 6565 (TDD)</td>
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<tr>
<td>The White House</td>
<td>1600 Pennsylvania Ave., N.W. Washington, DC 20500</td>
<td>(202) 455-6213 (voice/TDD)</td>
</tr>
<tr>
<td>Federal Communications Commission</td>
<td>1919 M Street, N.W. Washington, DC 20554</td>
<td>(202) 632-6999 (voice/TDD)</td>
</tr>
<tr>
<td>Federal Deposit Insurance Corporation</td>
<td>1776 F Street, N.W. Washington, DC 20429</td>
<td>(202) 698-3537 (voice/TDD)</td>
</tr>
<tr>
<td>Federal Reserve Board</td>
<td>20th and C Streets, N.W. Washington, DC 20551</td>
<td>(202) 424-5488 (toll free voice/TDD)</td>
</tr>
<tr>
<td>Federal Trade Commission</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interstate Commerce Commission</td>
<td>Constitution Avenue and 12th Street, N.W. Washington, DC 20011</td>
<td>(202) 275-1721 (TDD)</td>
</tr>
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<td>Library of Congress</td>
<td>1st Street and Independence Avenue, S.E. Washington, DC 20540</td>
<td>(202) 707-6200 (TDD)</td>
</tr>
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<td>Merit Systems Protection Board</td>
<td>1120 Vermont Avenue, N.W. Washington, DC 20419</td>
<td>(202) 653-8896 (voice/TDD)</td>
</tr>
<tr>
<td>National Aeronautics and Space Administration</td>
<td>400 Maryland Avenue, S.W. Washington, DC 20546</td>
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<tr>
<td>National Archives and Records Service</td>
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<tr>
<td>National Council on Disability</td>
<td>800 Independence Ave., S.W. Suite 814 Washington, DC 20591</td>
<td>(202) 267-3232 (TDD)</td>
</tr>
<tr>
<td>National Endowment for the Arts</td>
<td>1100 Pennsylvania Avenue, N.W. Washington, DC 20505</td>
<td>(202) 682-5496 (TDD)</td>
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<td>National Science Foundation</td>
<td></td>
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<tr>
<td>Nuclear Regulatory Commission</td>
<td>Washington, DC 20565</td>
<td>(202) 492-4626 (voice/TDD)</td>
</tr>
<tr>
<td>Office of Personnel Management</td>
<td></td>
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</tr>
<tr>
<td>Securities and Exchange Commission</td>
<td>450 Fifth Street, N.W. Washington, DC 20549</td>
<td>(202) 272-2552 (voice/TDD)</td>
</tr>
<tr>
<td>Small Business Administration</td>
<td>1725 Eye Street, N.W. Washington, DC 20416</td>
<td>(202) 653-6578 (TDD)</td>
</tr>
<tr>
<td>Smithsonian Institution</td>
<td></td>
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</tr>
<tr>
<td>Tennessee Valley Authority</td>
<td>400 West Summit Hill Drive Knoxville, TN 37902</td>
<td>(800) 362-9250 (toll free TDD in Tennessee)</td>
</tr>
<tr>
<td>United States House of Representatives</td>
<td></td>
<td>(800) 251-9342 (toll free TDD outside Tennessee)</td>
</tr>
<tr>
<td>United States Information Agency</td>
<td>301 4th Street, S.W. Washington, DC 20547</td>
<td>(202) 485-7157 (voice/TDD)</td>
</tr>
<tr>
<td>United States Postal Service</td>
<td>475 L'Enfant Plaza West, S.W. Washington, DC 20280</td>
<td>(202) 268-2310 (TDD)</td>
</tr>
<tr>
<td>United States Senate</td>
<td></td>
<td></td>
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<tr>
<td>United States Senate House of Representatives</td>
<td></td>
<td>(202) 224-4049, 4075 (TDD)</td>
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Books for Blind and Physically Handicapped Persons

The Library of Congress has a free reading program for blind and physically handicapped individuals. Books, magazines, and other publications are available in Braille and/or audio recordings to persons who cannot hold a book or see to read regular print.

Special playback equipment is available on loan from the Library of Congress. Cassettes and records can be ordered from about 160 cooperating libraries. Anyone who is medically certified as unable to hold a book, or who is unable to read ordinary print because of a visual handicap, may borrow and return these materials, postage-free. For more information, send name and address to:

National Library Service for the Blind and Physically Handicapped
The Library of Congress
Washington, DC 20542

Recordings for the Blind (RFB) is a national, non-profit service organization that provides free cassettes of educational textbooks to persons with medically certified sight impairments. The RFB also offers a collection of cassettes featuring consumer publications provided by the Federal government. For more information and an application contact:

Student Services—A
Recording for the Blind, Inc.
20 Roszel Road
Princeton, NJ 08540
(609) 452-0606
1 (800) 221-4792 (toll free outside New Jersey)

TDD Operator Services

Hearing or speech impaired individuals who use a Telecommunications Device for the Deaf (TDD or TTY) may get assistance with calls made to and from a telecommunications device by calling:

TDD/TTY Operator Services
1 (800) 855–1155 (toll free)

If you need assistance and you have TDD equipment, the TDD Operator can help you to make any of the following:

- Credit card calls (with valid telephone calling card)
- Collect calls (paid for by the person you are calling)
- Person-to-person calls (to a specific person)
- Third party calls (calls billed to a number other than the one you are calling to or from)
- Calls from a hotel or motel
- Calls from a pay phone (only credit card, collect or third party calls)
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This alphabetical index will help you find the right organization to contact about your complaint. First look for the specific topic—such as Cars. Under this topic heading will be one or more contacts followed by the Handbook page number(s), where you will find an address and/or telephone number for each contact. Sometimes you will be directed to SEE another entry for a list of contacts. SEE ALSO references direct you to other topics that may be related to your problem and help you locate the right contact. This index also lists all sections in the Handbook.

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This Guide is designed for use with the Consumer's Resource Handbook published by the U.S. Office of Consumer Affairs. The Guide's overall purpose is to help build "consumer literacy" for the global marketplace of the 21st Century. It will (1) familiarize students—both youth and adults—with sources of marketplace information/assistance and (2) encourage application of the 3 R's, critical thinking, and reasoning to spending and other daily decisions.

Armed with these skills, one can "take charge" in the related roles of consumer and wage earner. Basically, this means managing personal finances, exercising rights and responsibilities in the marketplace, evaluating impact of job opportunities/benefits on family goals and finances, making informed choices for child care and other services, and being productive in the workforce—the source of income for consumer activity. Indeed, in meeting these and other daily demands, "consumer literacy" promotes responsible citizenship and is vital to the long-term growth of our global economic system.

This Guide contains:
- Teacher background and Suggestions for use
- Three categories of suggested activities:
  - Information and Informed Decisions
  - Effective Complaint Handling
  - Further Study and Creative Application
- Key Sources of Assistance
- Acknowledgments
- Where to Write for Handbook and Guide

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

Teacher background for audience and settings...

Although the Guide is primarily oriented to secondary and adult education levels, it contains activities appropriate for elementary students as well. Because many of the suggested activities are designed specifically around Handbook information, teachers will need to obtain the Handbook for primary background material. Use of additional consumer and economic teaching resources, along with all sorts of media, field trips, and guest speakers are encouraged.

Teachers in a variety of basic skill and other curriculum areas will find the Guide useful for developing specific units on selected consumer concepts or as supplementary material for various course needs. More specific examples of the "take charge" skills cited in Prologue include the ability to:

- Read and understand: consumer product and workplace instruction manuals, product service contracts, and warning labels for food, medicine, and job/household chemicals.
- Manage bank accounts and credit cards; know where to go and questions to ask about the array of housing, insurance, and health care options; file income taxes.

Suggestions for use...

Activities in this Guide are grouped in three categories for selective use. Categories are not designed to constitute complete units. Rather, they provide ideas for creative use of the Handbook in varied class settings. For example, a single activity may serve as a specific project for a consumer/economics class; or one or more can be expanded upon for a full "consumer education" unit or activities can be selectively incorporated into other appropriate curriculum areas.

- Activities in Categories I and II are designed around the "how-to" information found in Part I of the Handbook. (Seeking purchasing information, complaint handling, assistance sources, and Eubie Smart* tips).
- Activities in Category III may relate to topics in I and II, but expand into issues beyond the Handbook to provide more in-depth study, critical thinking and reasoning about decisions, and creative application of basic and other curriculum skills (reading, writing, math, research, drama, marketing, etc.) to consumer and marketplace issues.
- Many activities across all three categories suggest discussion questions upon which teachers are encouraged to build.

Objectives: Teachers are encouraged to select activities best suited to their own curriculum goals and objectives. In some cases, however, it may be useful to expand upon current objectives to define the specific outcomes desired for the activities selected from this Guide.

*Eubie Smart is a special cartoon character used by USOCA to symbolize importance of you being a smart consumer. Eubie Smart is a copyright of the Advertising Council, Inc.
**CATEGORY I: INFORMATION AND INFORMED DECISIONS**

Have students:

- Identify a product/service to purchase and devise a "decision making grid" to evaluate how the same product from three different sources meets certain criteria. Use the sample below as a guide: On vertical axis, list criteria such as price, warranties, extra charges for service, etc. On horizontal axis, list the three stores/sources that will be compared.

<table>
<thead>
<tr>
<th>CRITERIA</th>
<th>STORES</th>
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<tbody>
<tr>
<td>price</td>
<td>A</td>
</tr>
<tr>
<td>warranty</td>
<td></td>
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<td>(etc.)</td>
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- Use the "grid" information as starting point to further identify/consider costs and benefits of a consumer decision. Evaluate and prioritize the factors considered (why item wanted, needs it will fill, cost in terms of hours worked to earn money, etc.).

- Create picture display (from newspapers, magazines, or own drawings) to compare wants and needs (items/activities). Include five or more in each category. Select the three most desired. Then show/tell which one they would choose if money were scarce. Give reasons for choice and factors that entered into decision. Discuss differences between the concepts of "wants" and "needs." Why do decisions about wants and needs differ among families?

- Identify and discuss similarities/differences in steps consumers may take to select products vs. services (questions to ask, information to look for, etc.). Apply to specific product/service examples (i.e. roofing materials vs. hiring a contractor to do roof; buying/preparing reception food vs. hiring caterer, etc.).

- Interview parents/friends to see how they handle home improvement or other "service" shopping and compare with information from *Handbook*. Then report back through role play or embellish for class drama project by writing a full script and staging class/school play.

- Develop spending situations and role play a consumer questioning a seller about product or service information (retail purchase, cleaners, door-to-door, telephone sales, etc.). Act as class "jury" to judge questions for informed decision making.

[Reference: See *Handbook* part I for detailed steps on factors to consider before spending money and steps to follow after spending in case a complaint procedure is needed.]
CATEGORY II: EFFECTIVE COMPLAINT HANDLING

Have students:

- Talk with parents or friends about ways they have resolved marketplace disputes. Compare experiences to the steps for effective complaint handling which are identified in reference note below and detailed in the Handbook.

- Identify a personal, family, or hypothetical consumer problem. Follow through on action to resolve, using the complaint handling steps and sample letter shown in Handbook as a guide. Discuss and evaluate students’ letters in class for correct procedures. Prepare graphic displays of proper and improper complaint procedures to place on school bulletin boards. Discuss results (Disputes resolved? Not resolved? What didn’t work as intended? Next steps?).

- Contact (visit or write) various consumer protection or assistance agencies (listed in Handbook) to research consumer protection functions and dispute procedures. (Note: Work individually or in small groups to avoid “flooding” a given agency.) Role play: Report to class as a “representative” of agency (speech, panel, or written report) and have other students play role of “consumers” in a Q & A session.

- Visit and interview different stores and service establishments to inquire about policies for refund, exchange, or other dispute needs. Suggested approach: Divide class in half. Assign group 1 to write questions in advance and conduct the interviews. Then use classroom role play to have group 2 present to student interviewers a complaint or refund request. Act out the likely buyer-seller interaction based on known policies of company. Have some students serve as “jury” to decide resolution.

- Develop a list of criteria for evaluating the effectiveness of a service. Compare this to evaluation criteria for a product which either works or doesn’t. Focus discussion on whether or not all services can be evaluated against the list of criteria developed. For example, would you judge the services of an attorney in the same way as an auto mechanic? What factors would you consider for different services and why?

[Reference: See Part I of Handbook for detailed steps on: (1) How to handle your own complaint (describing problems, collecting records, etc.) and (2) Writing a complaint letter (what to write, where to send).]
CATEGORY III: FURTHER STUDY AND CREATIVE APPLICATION

Have students:

- Evaluate newspaper/magazine/television ads over a given period of time to determine information/claims commonly found (price, quality, store location, features, warranties, etc.). Differentiate between useful and less useful information. Redesign advertisements, as needed, for message and appeal. Create display for class/school. Use the "purchasing information" in Handbook as a guide. Consider why information useful to one consumer may not be useful to another (personal values, intended use, etc.).

- Role play. Pair off to research a product/service and present a "commercial" for it. Have class question the "sellers" about their claims. Discuss differences between factual claims, opinions, and provable facts as related to advertising.

- Develop, from personal experience or research, a list of products which were very expensive when first put on market (calculators, computers, VCRs, etc.) Discuss roles of advertising and competition in bringing prices down. Identify and discuss "hot, new" items which may follow same course (fax machines, car phones, etc.).

- Write short paragraph/essay on the meaning of "service economy." For a more in-depth paper, identify and examine different segments of marketplace where growth in service is especially apparent. Research and study service/product trends and projections for the 21st century marketplace. Discuss potential impact of trends on consumers/families.

- Read President Bush's message on inside cover of the Handbook. Write essay, or prepare research paper with case examples, on how one's consumer and money management skills can influence personal or family safety and welfare. Discuss "poor judgment or unplanned spending can wreak—or play—havoc with household budgets. Develop a budget to meet basic monthly expenses. Show how figures might be adjusted to meet an unexpected crisis or a "splurge" on major expense item.

- Have students select and study topics from the Eubie Smart tips which begin in Part I of the Handbook and continue into Part II. Apply them to a planned purchase for self or family. Share with class through public speaking assignment or written report.

- Have students work in groups to write a skit around one of the topics in the Eubie Smart Tips and perform for class, club, school assembly or adult community group.

[Reference: Use Handbook Parts I and II plus additional consumer, economic, and other curriculum reference material.]
KEY SOURCES OF ASSISTANCE

Part I of the Consumer's Resource Handbook, around which this Guide is developed, provides detailed information on the functions and types of assistance rendered by the various organizations/agencies listed briefly below. Part II of the Handbook provides extensive lists of names, addresses and phone numbers for many of these sources (some 2000 total). Many entries include toll-free "800" telephone numbers. Some list Telecommunications Devices for the Deaf (TDD) numbers for the hearing impaired.

Corporate Consumer Contacts

Many companies have consumer affairs or customer relations departments to answer questions or to help resolve consumer complaints. If you cannot resolve a complaint where you made the purchase, contact company headquarters. More than 600 companies are listed, beginning on page 11. If you write to the company, use the sample letter on page 3 of the Handbook as a guide.

Car Manufacturers

Most foreign and American car manufacturers have regional offices that handle consumer complaints that are not resolved by local car dealers. The list of these offices begins on page 35 of the Handbook.

Better Business Bureau (BBB)

The variety of services offered by BBBS include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint handling performance. Many also offer consumer education materials and/or programs. Each BBB has its own policy about reporting information such as the nature and number of complaints received from local businesses. There are some 180 Better Business Bureaus (BBBs) in the United States. The addresses are listed by state in the Handbook beginning on page 42.

Trade Associations and Other Dispute Resolution Programs

The nearly 40,000 trade and professional associations in the United States represent a variety of interest sectors (including banks, insurance companies, clothing manufacturers) and professionals (such as accountants, lawyers, doctors, and therapists). Some of these associations and their members have established third-party dispute resolution programs to handle consumer complaints which the consumer and the company have been unable to resolve. Addresses are listed in the Handbook beginning on page 45.

State, County, and City Government Consumer Protection Offices

City and county consumer offices can be helpful because they are easy to contact and are familiar with local businesses and laws. If there is no local consumer office in your area, contact a state consumer office. If you have a consumer problem with a business transaction outside the state where you live, you should contact the consumer office in the state where you made the purchase. See listing, page 48 of Handbook.

Many states also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. See the Table of Contents in Handbook for the listing of these agencies by their respective titles.

Selected Federal Agencies

Many federal agencies have enforcement and/or complaint handling duties for products and services used by the general public. Others act for the benefit of the public as a whole, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other helpful information for dealing with consumer problems. Selected Federal agencies which respond to consumer complaints and inquiries are listed in the Handbook beginning on page 78.

Other Sources of Help

Libraries

Public, university, and private. Check telephone directory.

Media Programs

Many newspapers and radio/television stations have "Action Line" or "Hot Line" services. To locate, check telephone directory for offices of your local newspaper, radio, or television station or call your local library.
Occupational and Professional Licensing Boards

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

To locate local offices for any of these boards, check your local telephone directory under the headings of Licensing Boards or Professional Associations, or look under the specific name of the board or association desired. If there is no local office, contact the consumer officer for your state.

Small Claims Courts

Small claims courts were established to resolve disputes involving claims for small debts and accounts. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick and informal. To locate, check your local telephone directory under your municipal county or state government headings. When you contact the court, ask the court clerk how to use this process. To better understand it, sit in on a court session before taking your case to court.

Legal Aid Offices and Legal Services Corporation (LSC)

Legal Aid offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country which are staffed by lawyers, paralegals, and law students to assist consumers with a variety of legal needs. All offer free legal services to those who qualify. Check the telephone directory or call your local consumer protection office to find the address and telephone number of the Legal Aid office nearest you.

The Legal Services Corporation (LSC) was created by Congress in 1974. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam, and Micronesia. Check the telephone directory for the LSC office nearest you or see Part I of the Handbook for further LSC information.

Private Lawyers

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

Note on legal help: Some of the sources of help listed in the Handbook have a policy of declining complaints from consumers who have sought prior legal counsel.

Other Consumer Information

Consumer Credit Counseling Service (CCCS)

The CCCS is a non-profit organization that provides money management assistance to clients and assists them and their creditors to work out mutually acceptable debt repayment plans. Many offer educational programs to community groups and schools. For the CCCS office nearest you, contact the National Foundation for Consumer Credit, Inc., 8701 Georgia Avenue, Suite 507, Silver Spring, MD 20910, or call (301) 589-5600.

There are many other organizations, including credit unions, County extension offices, family service centers and religious organizations which offer some type of free or low cost money management/consumer counseling and/or related publications. To locate, check your local telephone directory.

Consumer Information Catalog

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

Private and Voluntary Consumer Groups

These groups or organizations are usually created to advocate specific consumer interests. In some areas, they will assist consumers with complaints. To find out if such a group exists in your community, contact your state or local consumer protection office (list beginning on page 48 of Handbook).
ACKNOWLEDGMENTS

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WHERE TO WRITE . . .

For an additional free copy of this Guide, write to Department 573W, Consumer Information Center, Pueblo, CO 81009. To obtain single free copies of the Handbook for instructional background with this Guide, write to: Handbook, Consumer Information Center, Pueblo, CO 81009. Both items are public documents and may be reprinted in whole or in their entirety without permission.